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Hosted by: Ted Rogers School of Management 55 Dundas Street West

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Welcome from Conference Committee

Welcome to the 2018 Southern Ontario Behavioural Decision Research Conference. We think you will agree that our presenters offer an interesting and varied spectrum of topics. We also hope you will meet as many attendees as you can, who are a collegial group from universities and industry with a shared interest in how people make judgements and decisions.

We are pleased to introduce our keynote speaker, Dr. Dale Griffin. He is the Advisory Council Professor of Marketing and Behavioural Sciences and the Academic Director of the Peter P. Dhillon Centre for Business Ethics at the UBC Sauder School of Business.

We also want to welcome you to the Ted Rogers School of Management (TRSM). Home to nearly 10,000 students and more than 250 industry-connected faculty, TRSM at Ryerson University is Canada's leading diverse, entrepreneurial business school, centred in an urban learning environment. TRSM offers 12 Bachelor of Commerce degrees, two Bachelor of Health Administration degrees, the Ted Rogers MBA, Professional Master's Diplomas, customized Executive Education courses, and a Master of Science in Management. TRSM is also home to 14 innovative research centres, institutes and labs. A pioneer in practical, career-focused training, TRSM is at the cutting edge of entrepreneurial, socially conscious, and innovative approaches to business.

We look forward to meeting you!

2018 SOBDR Conference Committee

TRSM Faculty: Joanne McNeish, Jonathan Farrar, Yuanshan Li, Martin Pyle, MMSc Student: Sameera Hassan

^{**}Thank you to the TRSM Dean's Office, the Marketing Management, Accounting and Finance

Key Note Speaker

Dr. Dale Griffin is the Advisory Council Professor of Marketing and Behavioural Sciences and the Academic Director of the Peter P. Dhillon Centre for Business Ethics at the UBC Sauder School of Business. He has a Bachelor of Arts in Psychology from UBC, and a PhD from Stanford University. He has taught at leading universities in Canada, the UK and the United States, and most recently was at the Graduate School of Business at Stanford University. Professor Griffin teaches courses in Strategic Decision Making at the MBA, PhD, and executive levels, and a course on Strategies for Responsible Business at the undergraduate level. He also consults in legal cases on consumer decision-making and risk communication. His research on judgment and decision biases has been published widely and has received more than 18,000 citations.

Overview of the Day

Timing	Activity	Location
9:30-10:00 AM	Registration and Light Breakfast	7 th floor Registration Desk Outside of TRS 1-148/150
10:15-11:15 AM	Welcome to Ted Rogers School of Management Interim Dean, Avner Levin Key Note Speaker – Dr. Dale Griffin Measuring Risk Attitudes in Psychology and Economics: What Can We Learn from Studying Gender, Biology, and Individual Differences?	7 th floor TRS 1-148/150
11:15-11:30 AM	Coffee/Networking break	Outside of TRS 1-148/150
11:30-1:00 PM	Session 1 Joseph Thomas Paniculangara, Windfalls and Mental Accounting in Charitable Donations Adam Presslee, Better to Give than to Receive Ian Burt, The Impact of Organizational Identity and Professional Norm Salience on Internal Auditors' Assessments of Internal Control Weaknesses	7 th floor TRS 1-148/150
1:00-2:00 PM	Stand Up Lunch and Poster SessionJoanna Andrejkow, Diminishing the Inherent Goal Conflictin Productivity: The Effects of Conscious andNonconscious Goal Primes on Employee PerformanceMichelle Ashburner, The Identified Victim Effect andPropensity to Engage Type II Processes in a Two-StageDonation ParadigmMathieu Audet, Job BankElizabeth Hardy, Increasing Response Rates to a StatisticsCanada SurveyDavid Holysh, Encouraging Online Filing withEnvironmental MessagingDavid Holysh, Increasing Take-up of Working Income TaxBenefit Among Low-income Canadians	Outside of TRS 1-148/150

Overview of the Day

Timing	Activity	Location
	Stand Up Lunch and Poster Session	
	Faizan Imtiaz, <i>Time Is Money: Examining the Influence of Time on Decision Making in Older and Younger Adults</i>	
	Haris Khan, Recruitment of Women into the Canadian Armed Forces: Social Media Marketing Trial	
	Michelle Minkovich, Distinct Effects of Meaning and Personal Relevance on Prosocial Choice and Behaviour	
	Shirish Panchal, Dominance-Prestige Model Can Predict Outcomes in Buyer-Seller Interactions That Entail Status Asymmetries	
	Amanda Rotella, <i>Feelings of Relative Deprivation and</i> <i>Involvement in High-Pressure Decisions</i>	
	Martin Harry Turpin, On Art and Bullshit	
2:00-3:30 PM	Session 2	7th floor
	Nukhet Taylor, Uncertain Reward Campaigns Impact Consumers' Size Choices	TRS 1-148/150
	Bradley Ruffle, Tat will Tell: Tattoos and Time Preferences	
	Derek J. Koehler, Scientific Studies with Conflicting Results Are Not Perceived to Advance Knowledge	
3:30-3:45 PM	Cold Drinks/Networking break	Outside of TRS 1-148/150
3:45-5:00 PM	Session 3 – Data Blitz	7th floor
	Jeremy Gretton and Amanda Power, Using Behavioural Economics to Improve Direct Mail to Businesses: Evidence from an In-Field Experiment	TRS 1-148/150
	Michelle Hilscher, Nudging Customer Adoption of Home Insurance Through a Simulated Call Centre	
	Ada Le, Positioning Home Insurance Products in a Digital Environment	
	Monica Soliman, Canada Learning Bond	
5:00-7:00 PM	Reception – Cash Bar	7 th Floor CPA Lounge TRS 1-003

Abstracts for Sessions 1, 2 and 3

Session 1: 11:30-1:00 PM

Windfalls and Mental Accounting in Charitable Donations

Joseph Thomas Paniculangara, George Brown College Contact email: joseph.thomas@knights.ucf.edu

Consumers who make charitable donations may gain "warm glow" resulting from donating. However, they may not experience "warm glow" when the donation is not in their mental budget and thus conflicts with other mental budgets. Two experiments are reported to reveal effects of "warm glow" in a mental accounting framework. Results reveal a charitable donation leads to greater happiness if considered separately rather than in combination with a gain but only following a windfall.

Better to Give than to Receive

Leslie Berger¹, Lan Guo² and Adam Presslee¹ University of Waterloo¹, Wilfrid Laurier University² Contact email: <u>lberger@wlu.ca</u>

Increasingly, firms are rewarding employee performance with prosocial rewards that employees must give to a charity or to a co-worker. We conduct a lab experiment and find individuals are more committed to an assigned performance goal, and ultimately perform better, when rewarded with prosocial rewards than when rewarded with cash. These results suggest that firms may experience higher organizational performance if they incorporate prosocial rewards into employee incentive contracts.

The Impact of Organizational Identity and Professional Norm Salience on Internal Auditors' Assessments of Internal Control Weaknesses Ian Burt¹ and Theresa Libby² Niagara University¹, University of Central Florida² *Contact email*: iburt@niagara.edu

We examine whether internal auditors with a strong organizational identity provide overly lenient assessments of internal control weaknesses as compared to internal auditors whose organizational identity is weak. We also examine whether increasing the salience of professional norms that is, increasing the prominence in the internal auditors' judgment process of information about the expectations of the professional group to which they belong, reduces leniency of the internal auditors' assessment of internal control weaknesses when their organizational identity is strong. Results indicate that internal auditors with strong organizational identity provide internal control assessments that are less severe than internal auditors whose organizational identity is low, but salient professional norms help to mitigate leniency in their evaluations. Implications of our results for the debate about the benefits and costs of in-house versus out-sourced internal auditors are discussed.

Session 2: 2:00-3:30 PM

Uncertain Reward Campaigns Impact Consumers' Size Choices

Nukhet Taylor¹, Theodore J. Noseworthy¹ and Ethan Pancer² York University¹, Schulich School of Business, Saint Mary's University *Contact email:* <u>NAgar17@schulich.yorku.ca</u>

Across four experiments, we find that uncertain reward campaigns, which give consumers a chance to win gradients of prizes with their purchase, nudge consumers to choose larger product sizes. Further, we reveal that this "supersizing" tendency during uncertain reward campaigns results from consumers' attempt to increase their sense of control over the elusive grand prize.

Tat will Tell: Tattoos and Time Preferences

Bradley Ruffle and Anne Wilson Wilfrid Laurier University *Contact email:* <u>bruffle@wlu.ca</u>

We show that, according to both experimental and survey measures, individuals with tattoos, especially visible ones, are more short-sighted and impulsive than the non-tattooed. Almost nothing mitigates these results, neither the motive for the tattoo, the time contemplated before getting tattooed nor the time elapsed since the last tattoo. Even the expressed intention to get a(nother) tattoo predicts increased short-sightedness and establishes the direction of causality between tattoos and short-sightedness.

Scientific Studies with Conflicting Results Are Not Perceived to Advance Knowledge Derek J. Koehler¹ and Gordon Pennycook² University of Waterloo¹, Yale University² *Contact email:* derek.koehler@uwaterloo.ca

Participants read about pairs of studies that either agreed or disagreed in their findings, and were asked, "When we take the results of these two studies together, do we now know more, less, or the same as we did before about [the study topic]?" We find that the majority of participants do not feel that "we know more" as the result of the two new studies when the second study fails to replicate the first.

Session 3 – Data Blitz: 3:45 - 5:00 PM

Using Behavioural Economics to Improve Direct Mail to Businesses: Evidence from an In-Field Experiment

Jeremy Gretton¹ (P), Michelle Hilscher¹, Vicky Sipidias¹, Amanda Power² (P), Richard Choi², April Currey² and Kelly Peters¹ BEworks, Inc.¹, Alectra Utilities Corporation² *Contact email*: Jeremy@beworks.com

Ontario businesses are eligible for incentives for energy-reducing upgrades, yet many business owners do not participate in these programs. We tested three direct mail conditions, varying formality and specific nudges to increase visitors to a regional energy distributor's incentive program website. The formal, "business-style" letter outperformed an informal postcard-style mailer and a control condition (a mailer with no envelope). The results demonstrate the importance of behavioural economics in helping customers help themselves.

Nudging Customer Adoption of Home Insurance Through a Simulated Call Centre

Michelle Hilscher (P), Ada Le, Chris Ling and Kelly Peters BEworks, Inc. *Contact email:* <u>Michelle@beworks.com</u>

We worked with a North American insurance company to increase online home insurance sales by optimizing product recommendations using behavioural principles. We tested the impact of operational transparency, perceived expertise, and endowment in a between-subjects designed online panel experiment with 2,080 Canadians who went through a home insurance quote vignette. We learned that operational transparency (i.e., presenting the recommended product alongside less-fit options) increased switching intentions, perceived expertise (i.e., a single, noncustomizable product recommendation) increased cross-buy intentions, and endowment drove comprehension. Additionally, endowment combined with operational transparency motivated participants to want to speak with an insurance advisor.

Positioning Home Insurance Products in a Digital Environment

Ada Le (P), Michelle Hilscher, Chris Ling and Kelly Peters BEworks, Inc. *Contact email:* Ada@beworks.com

Purchasing insurance can be an overwhelming process because consumers need to provide an inundating amount of information about their belongings. Sometimes, the purchase happens over the phone, which poses particular challenges: Because there is no written record of what is said, customers can face cognitive overload, leading to decreased comprehension and purchase behaviours. We therefore worked with an insurance company to optimize their call scripts by chunking the information and embedding nudges throughout. Compared to controls, the new script outperformed on comprehension, perceived value, and purchase intent. This simulated field experiment provides a low-risk methodology to test customer communication strategies.

Session 3 – Data Blitz (continued): 3:45 - 5:00 PM

Canada Learning Bond

Monica Soliman (P), Mathieu Audet and Hasti Rahbar Employment and Social Development Canada *Contact email:* <u>mathieu.audet@hrsdc-rhdcc.gc.ca</u>

The Government of Canada offers incentives to encourage parents to save for children's postsecondary education, including the Canada Learning Bond (CLB). The CLB is available for eligible children from low income families. As of 2015, only 1 in 3 eligible children benefitted from this incentive. A program of research was developed including qualitative analysis and a series of field experiments to examine ways of effectively increasing CLB take-up.

Poster Session: 1-2 pm

Poster Title	Authors	Institution
Diminishing the Inherent Goal Conflict in Productivity: The Effects of Conscious and Nonconscious Goal Primes on Employee Performance	Joanna Andrejkow (P) <i>Contact Email:</i> andr0470@mylaurier ca	Wilfrid Laurier
The identified victim effect and propensity to engage Type II processes in a two-stage donation paradigm	Michelle Ashburner (P), Jonathan Fugelsang, and Evan F. Risko <i>Contact Email:</i> ashburner@gmail.com	University of Waterloo
Job Bank	Mathieu Audet (P), Hasti Rahbar, Monica Soliman and Arash Sharma <i>Contact Email:</i> mathieu.audet@hrsdc-rhdcc.gc.ca	Employment and Social Development Canada
Increasing Response Rates to a Statistics Canada Survey	Elizabeth Hardy (P) <i>Contact Email:</i> Haris.Khan@pco-bcp.gc.ca	Impact and Innovation Unit, Government of Canada
Increasing Take-up of Working Income Tax Benefit Among Low- income Canadians	David Holysh (P) <i>Contact Email:</i> david.holysh@cra-arc.gc.ca	Accelerated Business Solutions Lab (CRA)
Encouraging Online Filing with Environmental Messaging	David Holysh (P) <i>Contact Email:</i> david.holysh@cra-arc.gc.ca	Accelerated Business Solutions Lab (CRA)
Time is Money: Examining the Influence of Time on Decision Making in Older and Younger Adults	Faizan Imtiaz (P) <i>Contact Email:</i> fi@queensu.ca	Queen's University
Recruitment of Women into the Canadian Armed Forces: Social Media Marketing Trial	Haris Khan (P) <i>Contact Email:</i> Haris.Khan@pco-bcp.gc.ca	Impact and Innovation Unit, Government of Canada
Distinct effects of meaning and personal relevance on prosocial choice and behaviour	Michelle Minkovich (P), Hause Lin ¹ and Michael Inzlicht ² <i>Contact Email:</i> michelleminkovich@gmail.com	Department of Psychology, University of Toronto ¹ Rotman School of Management ²
Dominance-Prestige model can predict outcomes in buyer-seller interactions that entail status asymmetries	Shirish Panchal (P) and Tripat Gill <i>Contact Email:</i> panc0640@mylaurier.ca	Lazaridis School of Business and Economics, Wilfred Laurier
Feelings of Relative Deprivation and Involvement in High-Pressure Decisions	Amanda Rotella ¹ (P) and Sandeep Mishra ² <i>Contact Email:</i>	Department of Psychology, University of Guelph ¹ Hill/Levene Schools of
	arotella@uoguelph.ca	Business, University of Regina ²
On Art and Bullshit	Martin Harry Turpin (P), Jennifer Stolz and Jonathan Fugelsang <i>Contact Email:</i> mhturpin@uwaterloo.ca	University of Waterloo

Notes