SOBDR Conference
Southern Ontario Behavioural Decision Research Conference

Hosted by BEworks
Friday, May 14, 2021
9 AM - 5 PM
Welcome!

It is with great pleasure that we welcome you to the 2021 Southern Ontario Behavioural Decision Research Conference.

Each year, the SOBDR Conference brings together researchers and academics from various disciplines with an interest in the study of how people make judgments and decisions. We believe the 2021 list of presentations and posters continues this tradition! We are pleased to have Dr. Nina Mazar from Boston University as our keynote speaker.

In light of the ongoing COVID-19 pandemic, we have adapted the conference to an online format. Despite not being able to get together in person, we aim to capture the spirit of networking and forging connections through our various program events.

We encourage everyone to participate in the poster and networking sessions.

We look forward to an engaging and inspiring conference!

NOTICE OF RECORDING

At this public event, all talks and Q&A Sessions will be recorded.
About BEworks

BEworks is the world’s first management consulting firm and advanced research institute dedicated to solving business and policy challenges using Behavioral Economics. We provide scientific research, evidence-based strategies, and fully implemented solutions to our clients, which include Fortune 1000s and governments around the world and across a variety of sectors. Find out more at BEworks.com

Our Review Process

Talks were selected through a blind review process, in which names were removed from the abstracts prior to review. Our review committee independently rated submissions, and final selection was based on these ratings. We thank our review committee for providing their input in our process:

Julian House, Ontario Behavioural Insights Unit
Derek Koehler, University of Waterloo
Nicole Robitaille, Queen’s University
Claire Tsai, University of Toronto
Shannon O’Malley, BEworks

Accessing the Conference

Attendees who have registered through Eventbrite will receive a zoom link that will be used for all presentations. Please ensure you have updated zoom to the latest edition to take full advantage of the poster and networking sessions.

You will also receive a link to a Mural board that will be used to host the posters. You do not have to sign up for an account to access the Mural board. You will need to be using one of the following browsers:

- Chrome: 51 or above
- Edge: 43 or above
- Safari: 9 or above
- Firefox: 46 or above

If you have any questions, or difficulty accessing the conference, please email sobdr2021@BEworks.com
## 2021 SOBDR CONFERENCE SCHEDULE

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| 9:00 AM - 9:15 AM | **Opening Remarks**  
Kelly Peters                      |
| 9:15 AM - 10:30 AM | **Session 1**  
Fending off Failure: How Choosing the Lesser Evil Eradicates the Negative Consequences of Goal Failure  
Kamila Sobol, Nicole Robitaille (P) & Darlene Walsh  
The Deferral Momentum Effect  
Tanya Singh (P) and Caroline Roux  
Bullshit Ability as an Honest Signal of Intelligence  
Martin Harry Turpin (P), Mane Kara-Yakoubian, Alexander C. Walker, Heather E. K. Walker, Jonathan A. Fugelsang & Jennifer A. Stolz  
Small but Significant: Messages that Present Carbon Emissions at the Individual (vs. Aggregate) Level Increase Commitment to Sustainable Consumption  
Youval Aberman & Jason E. Plaks                      |
| 10:30 AM -10:40 AM | **Break**                                                                 |
| 10:40 AM - 11:40 AM | **Keynote Speaker: Nina Mazar**                                          |
| 11:40 AM - 1:15 PM | **Lunch and Posters**  
Instructions for Poster Session: Shannon O’Malley                      |
| 1:15 PM - 2:55 PM | **Session 2**  
Subjective Evaluation of Professional Employees: Workday Duration as a Heuristic to Evaluate Output  
Sara Wick (P)  
Paying employees to quit or to stay: An experimental comparison of employee sorting mechanisms  
Leslie Berger, Lan Guo, Kelsey Kirbyson (P) & Bradley Ruffle |

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**BEworks**
The Effect of Sanction Target on Managers’ Compliance with Regulations
Kun Huo (P) and Matthew Sooy

Why low-income seniors are missing out on income supports: Marrying behavioural insights, design thinking, and qualitative research to increase the take-up of the Guaranteed Income Supplement
Rebecca Friesdorf, Daniel Nadolny, Preet Chauhan (P), Jespal Panesar, Jessica Zéroual,

Exploring barriers to financial decision-making: Financial literacy, economic stress, and related factors
Joana K.Q. Katter (P), Ryan Kealey, Esther Greenglass & Gary Fernandes

2:55 PM - 3:10 PM
Break

3:10 PM - 4:10PM
Session 3

Applying Behavioural Insights to Increase Vaccination Rates: Evidence from a Large-Scale Field Experiment Targeting Human Papillomavirus Vaccination
Brianna Smrke, Julian House, Vinita Dubey & Karen Beckermann

A Forewarning Intervention Mitigates the Effects of Changes in COVID-19 Guidance on Impressions of Public Health Authorities and Reported Health Behaviours
Jeremy D. Gretton (P), Ethan A. Meyers, Jonathan A. Fugelsang, Alexander C. Walker, and Derek J. Koehler

Look for the signature: Personal signatures on marketing stimuli affect consumption by making identities salient
Keri L. Kettle & Antonia Mantonakis

4:10 PM - 4:20 PM
Closing Remarks
Kelly Peters
Instructions for Networking, Shannon O’Malley

4:20 PM -5:00 PM
Networking Session
Our Keynote Speaker

Nina Mazar, Professor, Boston University
Co-director of the Susilo Institute for Ethics in the Global Economy,
Co-founder & Chief Scientific Advisor, BEworks

A behavioral scientist, Nina has been named as one of “The 40 Most Outstanding B-School Profs Under 40 In The World” by the business education website Poets & Quants in 2014. With her focus on behavioral economics, Nina investigates consumer behavior and how it deviates from standard economic assumptions. In addition, she studies moral decision-making and its implications for policy. Her research topics range from irrational attraction to free products, the paradoxes of green behavior to temptations to be dishonest. Nina was nominated for the SSHRC Aurora Prize for “Outstanding New Researcher,” and she is the recipient of several teaching and research awards, including the Rotman Dean’s Award for Excellence in Research and the William F. O’Dell Award of AMA’s Journal of Marketing Research (for having made the most significant, long-term contribution to marketing theory, methodology, and/or practice with her 2008 JMR paper on Dishonesty).

Nina has published her research in leading academic journals like the Journal of Marketing Research, Psychological Sciences, Review of Economic Studies, and the Proceedings of the National Academy of Sciences. Popular accounts of her work have appeared among others on NPR, BBC, in the New York Times, Financial Times, Wired, and her research has been featured in Harvard Business Review’s Breakthrough Ideas. Nina is a Professor of Marketing at Questrom School of Business, Boston University; specialization in marketing, behavioral economics, and economic policy; she has a doctorate in Business Administration, from Johannes Gutenberg-University.

Improving Credit Card Debt MANAGEMENT Among higher Risk (subprime) customers

This talk will give an overview of two field experiments conducted in North America to reduce delinquency and increase debt repayment of higher risk credit card customers, with a discussion of opportunities and limitations of field experiments.
Session Abstracts

Session 1  |  9:15 AM – 10:30 AM

Fending off Failure: How Choosing the Lesser Evil Eradicates the Negative Consequences of Goal Failure

Kamila Sobol, Nicole Robitaille and Darlene Walsh
John Molson School of Business, Concordia University  |  Smith School of Business, Queen’s University

Previous research finds that goal failure typically engenders further goal failure. In this paper, we demonstrate that perceptions of “failing” are dependent on the decision context. Across three studies we demonstrate that when one chooses a goal-violating option (in isolation or alongside more virtuous options) we replicate the standard “what the hell” effect. Conversely, when that same option is chosen alongside other more damaging options, choosing the lesser evil (i.e. least damaging to focal goal) attenuates perceptions of goal failure and motivates subsequent goal-congruent choices. This research illustrates the subjective nature of goal failure, and importance of choice context.

The Deferral Momentum Effect

Tanya Singh and Caroline Roux
Concordia University

Consumers often delay making choices. Although prior research has extensively examined the antecedents of choice deferral, the consequences of deferring choice have remained largely unexplored. We propose a novel deferral momentum effect, whereby engaging in choice deferral will prompt greater deferral on subsequent choices. We further propose that choice deferral undermines consumer self-confidence, by making consumers doubt their decision-making abilities, thus driving the deferral momentum. Additionally, we propose that the consumption domains of the decisions moderates these effects. Three studies provide evidence for the proposed effects.

Bullshit Ability as an Honest Signal of Intelligence

Martin Harry Turpin, Mane Kara-Yakoubian, Alexander C. Walker, Heather E. K. Walker, Jonathan A. Fugelsang and Jennifer A. Stolz
University of Waterloo  |  University of Guelph  |  Ryerson University

Navigating social systems efficiently is critical to our species. Humans appear endowed with a cognitive system that has formed to meet the unique challenges that emerge for highly social species. Bullshitting, communication characterised by an intent to be convincing or impressive without concern for truth, is ubiquitous within human societies. Across two studies ($N = 1,017$), we assess participants’ ability to produce satisfying and seemingly accurate bullshit as an honest signal of their intelligence. We find that bullshit ability
predicts an individual’s intelligence and individuals capable of producing more satisfying bullshit are judged by second-hand observers to be more intelligent.

Small but Significant: Messages that Present Carbon Emissions at the Individual (vs. Aggregate) Level Increase Commitment to Sustainable Consumption

Youval Aberman, and Jason E. Plaks
University of Toronto

When communicating environmental footprint information, messages often include large-scale, aggregate data (such as the billions of tons of greenhouse gases released to the atmosphere) in order to convey the enormity of the problem. Is this strategy effective? In five studies (total N=1,237), the environmental footprint of beef was presented to participants with either aggregate, nation-level numeric data, or with the same data scaled to the individual level. Participants who received aggregate-level data perceived less of a connection between their behavior and the environment and expressed less intention to curb their meat consumption.
Subjective Evaluation of Professional Employees: Workday Duration as a Heuristic to Evaluate Output

Sara Wick
University of Guelph

This study examines how a non-informative contextual cue (i.e., workday duration) influences how managers evaluate the output quality produced by professional employees. Using two experiments, I find that when the purpose of the evaluation is to determine a bonus and output quality is both good and moderate, quality evaluations are lower for short workday duration employees. However, when the purpose of the evaluation is to help determine a promotion, quality evaluations are higher for short workday duration employees, but only when output quality is good.

Paying employees to quit or to stay: An experimental comparison of employee sorting mechanisms

Leslie Berger, Lan Guo, Kelsey Kirbyson and Bradley Ruffle
Wilfrid Laurier University | McMaster University

Organizations struggle to assess employees’ fit, (i.e., their value alignment with the organization) because the quality of the fit is typically the employee’s private information. We compare two mechanisms, pay-to-quit and pay-to-stay incentives, in terms of how effectively they sort out employees of poor fit and ultimately improve organizational performance. In a laboratory experiment with 232 participants working on a real-effort task, we find evidence that pay-to-quit incentives are more effective than pay-to-stay incentives in inducing employees to act on their private information of fit, retaining the most dedicated employees, and driving greater future performance.

The Effect of Sanction Target on Managers’ Compliance with Regulations

Kun Huo and Matthew Sooy
Ivey Business School, Western University

Regulatory sanctions sometimes target individual violating managers but sometimes target entire violating organizations. We use an economic experiment to study the effect of targeting individuals versus entire organizations on managers’ compliance decisions. In our setting, regulations prescribe full compliance (e.g., ‘the spirit of the law’) but enforce only minimal compliance (e.g., ‘the letter of the law’). Following social identity theory and self-concept maintenance theory, we predict and find that managers are more likely to comply minimally and less likely to comply fully with regulations under firm-targeted sanctions than
under manager-targeted sanctions. Under firm-targeted sanctions, managers also express lower awareness of moral standards and less concern for investors' welfare.

Why low-income seniors are missing out on income supports: Marrying behavioural insights, design thinking, and qualitative research to increase the take-up of the Guaranteed Income Supplement

Rebecca Friesdorf, Daniel Nadolny, Preet Chauhan, Jespal Panesar and Jessica Zéroual, Employment and Social Development Canada; ESDC

By integrating behavioural insights, design thinking, and qualitative research, this project generated novel evidence-based insights and solutions, including multiple experiments and prototypes spanning the program-policy spectrum to increase low-income seniors’ application rates for the Guaranteed Income Supplement (GIS).

Exploring barriers to financial decision-making: Financial literacy, economic stress, and related factors

Joana K.Q. Katter, Ryan Kealey, Esther Greenglass and Gary Fernandes
York University | Immigration, Refugees, and Citizenship Canada | TD Design Research

As part of a larger examination of the factors that influence the use of financial information in financial decision-making, the current experimental study examined the role of economic stress and a newly developed measure of perceived barriers to financial-decision making as moderators. 228 participants completed an economic stress manipulation, followed by a financial decision-making task, as well as related measures including the barriers to financial decision-making scale. Partial support for the hypothesized model was found, where perceived barriers to decision making were found to influence financial decision-making, in terms of both product choice and overall decision quality.
Session 3 | 3:10 PM - 4:10 PM

Applying Behavioural Insights to Increase Vaccination Rates: Evidence from a Large-Scale Field Experiment Targeting Human Papillomavirus Vaccination

Brianna Smrke, Julian House, Vinita Dubey and Karen Beckermann

Ontario Behavioural Insights Unit | Rotman School of Management, University of Toronto
Toronto Public Health | Dalla Lana School of Public Health

Despite protecting against seven types of cancer, human papillomavirus (HPV) vaccination has a uniquely low uptake rate in Ontario among publicly-funded vaccines. Two sets of behavioural factors could explain this gap; motivational factors, and practical factors associated with the hassle of obtaining the vaccine. To assess the relative impact of each, we conducted a field experiment involving 25,000 students. Cost-free changes to reminder-recall letters to address motivational factors, and appointment booking system enhancements to address practical factors significantly increased vaccination rates, thereby reducing cancer risk for thousands of students. These findings have potential applications for encouraging COVID-19 vaccine uptake.

A Forewarning Intervention Mitigates the Effects of Changes in COVID-19 Guidance on Impressions of Public Health Authorities and Reported Health Behaviours

Jeremy D. Gretton, Ethan A. Meyers, Jonathan A. Fugelsang, Alexander C. Walker, and Derek J. Koehler

University of Waterloo

Although revisions to COVID-19 health guidance (e.g., masking) might stem from the novelty of the virus and the nature of scientific discovery, this “flip-flopping” may nonetheless lead to distrust of public health authorities and other negative outcomes. We experimentally demonstrated that emphasizing changes (versus consistency) in COVID-19 guidance led to diminished trust and expertise ratings of scientists and public health officials, and reduced intentions to download a contact tracing app (among a Canadian subsample). Follow-up experiments (aggregated to increase power) indicate that a forewarning intervention mitigates many of the detrimental effects of changes in guidance.

Look for the signature: Personal signatures on marketing stimuli affect consumption by making identities salient

Keri L. Kettle and Antonia Mantonakis

Asper School of Business, University of Manitoba | Goodman School of Business, Brock University

We examine how adding a personal signature to marketing stimuli affects consumption behavior. We present five studies, including two field experiments, and show that another person’s signature can serve as an identity prime, and thus make salient identities within the consumer’s self-concept that are relevant to the signer’s identity. Adding a personal signature enhances product evaluations when the consumer’s relevant identity is associative.
to the signer’s identity, but lowers evaluations when the identity is dissociative. We pinpoint identity salience as the process by showing these effects are moderated by identity self-importance, and predict identity-diagnostic behavior in a subsequent unrelated context.
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Poster Abstracts

1: Knowledge Calibration and Consumer Responses to Ambiguous Product Claims
Joel A. Mohr and Peter A. Dacin
The Stephen J.R. Smith School of Business, Queen’s University

Knowledgeable consumers are frequently persuaded by ambiguous product claims, despite these claims missing relevant information. In this research, we demonstrate that beyond knowledge alone, claim ambiguity negatively affects consumers’ product evaluations when their knowledge perceptions are accurately calibrated with what they know. This effect occurs because calibrated consumers are less confident in their comprehension of ambiguous (versus unambiguous) information, and therefore, less persuaded. Four experiments in two contexts provide evidence for this framework, which use traditional calibration measures, and manipulations of objective and perceived knowledge. This research contributes theory regarding how knowledge calibration influences consumer interpretations of persuasive information.

2: Perceptions of Profit Motive: How Can Messaging Affect Beliefs about Profit-Seeking
Zuleykha Gasimova, Martin Harry Turpin, Alexander C. Walker, Jonathan A. Fugelsang and Derek J. Koehler
University of Waterloo

Does profit-seeking benefit, or harm society? While numerous renowned arguments have been forwarded by economists, journalists, philosophers, and other intellectuals advocating either for or against the profit motive, do these arguments actually carry the power to change minds? Or does the endless debate around the selfish and destructive or otherwise life-enhancing nature of profit-seeking amount to people talking to others who all already agree? This research sets out to examine whether exposure to these arguments that construct either the positive or negative nature of profits can truly shape people’s perceptions and judgements of profit-seeking.

3: Exploring people’s use of financial self-control strategies: Proactive vs. reactive strategies
Kylie Arsenault & Johanna Peetz
Carleton University

Theoretical models on self-regulation suggests that self-control strategies employed before encountering a temptation (proactive) should be more effective than self-control strategies employed when encountering a temptation (reactive). We found that lay people reported twice as many proactive than reactive strategies when coding open-ended descriptions of strategies (n = 173). However, when rating provided strategies in terms of frequency of use,
participants reported employing reactive strategies at least as much, even more frequently than proactive strategies ($n = 183$). In sum, people may not consider the reactive self-control strategies they use when recalling their self-control efforts in daily life.

4: Three perspectives on self-control strategies for financial goals

Mariya Davydenko and Johanna Peetz
Carleton University

Self-control strategies are any strategies that ease the subjective experience of self-control, reduce the short-term desire, or promote the long-term goal when we are faced with a self-control dilemma. Through a meta-analysis of the extant research, a coding study of online search results, and a self-report study of lay people, we have compiled self-control strategies from three sources: researchers, online media, and lay people, respectively. We found that people do use self-control strategies in their daily life, but there is little overlap between strategies studied by researchers and those reported by lay people or found online.

5: Financial Self-Control Strategies

Marta Kolbuszewska, Mariya Davydenko and Johanna Peetz
Carleton University

We examined the impact of using self-control strategies on individuals’ daily spending. Participants reported either their use of strategies that have been studied empirically (“expert” strategies), strategies that a sample of lay participants reported (“lay” strategies”) or strategies that they themselves selected (“personal” strategies). On days participants reported using a higher number of strategies per spending situation and reported using strategies more often per spending situation, they reported spending less money – however, this effect was driven entirely by the personal strategies condition. Thus, personal financial self-control strategies outperformed strategies they were informed about by the researcher – even empirically validated strategies.

6: Understanding the link between client intentions and landing behaviour during COVID-19: Supporting an evidence-based approach to immigration policy and decision-making

Joana Katter, Justine Baron, Laaraib Khattak, Nikki Randell, Sébastien Fleurant and Michael Kalin
IRCC

Understanding the impact of COVID-19 on the arrival of migrants to Canada is of critical importance to operations at Immigration, Refugees, and Citizenship Canada (IRCC). This paper discusses how research methods (large-scale survey, interviews, and monitoring of arrivals) are used to inform business resumption strategies. In particular, the results of the
survey of 55,550 immigration applicants will be presented with a focus on results pertaining to immigration intentions, intended timelines to arrive in Canada, and influencing factors. Results are discussed in the context of ongoing work at IRCC to leverage research to support better client outcomes and evidence-based decision-making.

7: The effect of legality on moral judgements

Mane Kara-Yakoubian, Alexander C. Walker, Ethan A. Meyers, Martin H. Turpin, Konstantyn Sharpinskyi and Jonathan A. Fugelsang

Ryerson University | University of Waterloo

While the link between legality and morality has been the topic of legal and philosophical debate, minimal empirical work exists. The present work sought to shed light on this. In Study 1 we found that illegal actions were judged as more wrong than legal actions. In Study 2, we found that breaking the law unintentionally was regarded as more wrong than legal acts. In Study 3, we found that the form of government creating laws (democratic vs. totalitarian) did not influence these moral judgements. Our findings demonstrate that engaging in illegal activity is perceived to be wrong despite intent and circumstances.

8: Anthropomorphism and Virtual Assistants’ Mistakes: Who is to Blame?

Bianca Kato, Jing Wan and Juan Wang

Gordon S. Lang, School of Business and Economics, University of Guelph

This research investigates whether anthropomorphizing a virtual assistant (VA) influences attribution of blame when a service mistake is made by the VA device. Our findings suggest that consumers are less likely to blame the VA as opposed to the company that creates the it when the VA is anthropomorphized. We suggest that this could be because users expect an anthropomorphized VA to experience remorse and regret after making a mistake, then they are more likely to forgive it for the mistake.

9: Competitive (dis)advantage and undergraduate cheating behaviors: Applying the relative state model of risk-taking

Cody Fogg and Sandeep Mishra

University of Regina | Gordon S. Lang School of Business and Economics, University of Guelph

Academic cheating is a risky behaviour characterized by high outcome variance, offering outcomes varying from a higher grade to potential expulsion. Using the relative state model – which posits that risk-taking arises from competitive (dis)advantage – we examine cheating behaviour in undergraduate students. Disadvantaged students (e.g., low self-efficacy) in Study 1 held more positive attitudes toward cheating and cheated more frequently. Study 2
is a replication and extension of Study 1, specifically examining behaviour in online courses during the COVID-19 pandemic, allowing for the examination of risk-taking arising from

10: A Conflict of Visions: Toward a measure of conflicting “visions” of human nature
Zofia Washington, Martin Harry Turpin, Ethan A. Meyers, Alexander C. Walker, Jonathan A. Fugelsang and Jennifer A. Stolz
University of Waterloo

Why does everyone disagree vehemently on how to organise society? It should be a simple problem of identifying what kind of ape humans are, and organising society to best match that nature. However, we seem to be unable to agree on what it truly means to be human. Building from Thomas Sowell’s *A Conflict of Visions*, we hypothesise the existence of two foundational notions of human nature, the *constrained* and *unconstrained* visions; which conceptualize human nature as statically selfish or perfectly altruistic, respectively. We present ongoing work developing a scale measuring the propensity to endorse each view of human nature.

11: Dead in the water: The influence of water messages’ mortality salience on sustainable worldviews and decisions
Lauren Smith & Sarah Wolfe
University of Waterloo

Responses to climate-induced water stressors require innovative solutions, yet water communication frequently involves mortality messaging that evoke mortality anxieties. Terror Management Theory suggests that mortality defenses result in behaviours that are counter-productive to pro-environmental outcomes. For example, defenses involving resource hording and outgroup derogation directly undermine collaborative, pro-environmental behaviour. Hypothesis: if threatening water messaging functions as a mortality reminder, it may result in unsustainable behaviours, preventing successful solutions. We compared three threatening water messages to a conventional mortality prime and a control to determine whether similar psychological defenses emerged. We then examined the influence of mortality messaging on sustainable decision-making.

12: Greener Than Thou: People Who Protect the Environment are More Cooperative, Compete to Be Environmental, and Benefit from Reputation
Pat Barclay and Jessica L. Barker
University of Guelph | The Behavioural Insights Team

Protecting the environment benefits everyone, so people can use pro-environmental behavior to signal their cooperativeness. In a mathematical model and four empirical studies with experimental games (Prisoner’s Dilemma), we show that more environmental people are more cooperative than less environmental people. Furthermore, we show that people donate more to the environment when observed, compete to be more pro-
environmental than others, and get trusted more as a result of their pro-environmentalism. We compare multiple theories about the function of pro-environmentalism (indirect reciprocity, signal of wealth, signal of cooperative intent), and find most support for our proposed theory of signaling cooperative intent.

13: More for Us or More for Me? Social Dominance as Parochial Egoism

Anna Dorfman, Eliran Halali, Anna Dorfman, Sora Jun and Nir Havely

University of Waterloo  |  Bar Ilan University  |  Naveen Jindal School of Management
Graduate School of Business, Stanford University

In intergroup interactions members of advantaged groups can cooperate with in-group and out-group members alike (universal cooperation), in-group members exclusively (parochial cooperation), or withhold cooperation altogether. Because these behaviors impact the intergroup hierarchy differently, ideological support of intergroup hierarchy (social dominance orientation, SDO) may predict individuals’ choices among them. Universal cooperation is inconsistent with SDO. Parochial cooperation is consistent with SDO, strengthening the in-group. Surprisingly, three experiments in different intergroup contexts (racial, religious, and geo-political) consistently find that high-SDO coincides with behavioral selfishness rather than parochial cooperation. The gap between ideological worldview and behavior and SDO have important motivational consequences.

14: Sunk cost decisions as cooperative social signals

Ethan A. Meyers, Martin Harry Turpin, Alexander C. Walker, Michał Białek, Ori Friedman, Jonathan A. Fugelsang, and Derek J. Koehler.

University of Waterloo, Kozminski University

Persisting in an endeavor because one has invested resources (the sunk cost bias) is widely considered irrational. We challenge this idea by demonstrating that honoring sunk costs can confer social benefit and not honoring sunk costs can lead to social detriment. We find that agents who persist are judged as more dependable, rational and are preferred as cooperative partners compared to those who stop. We find these results when persisting would provide no obvious benefit for the agent. Our results suggest that sunk cost decisions signal cooperative qualities and offer another account of the pervasiveness of the sunk cost bias.

15: Reciprocity Creates Fitness Interdependence, Or Why You Should Help Even When Anonymous

Aleta Pleasant and Pat Barclay

University of Guelph

Why are people willing to help friends at a cost to themselves, even if that friend may never know or pay it back? We use a mathematical model and 2 experimental studies to provide evidence that reciprocity creates stake in a partner’s welfare. This stake means that
cooperative partners are willing to pay a cost to anonymously help one another if it increases the surety of future interactions (Experiment 1: OR = 5.09; Experiment 2: OR = 5.56).

16: Boredom: A Powerful Predictor of Waiting Choices
John Eastwood, Chia-Fen Hsu, and Dana Gorelik
York University | Chang Gung University | Chang Gung Memorial Hospital at Linkou

Waiting is an uncomfortable experience that is particularly aversive for some, such as individuals with ADHD. These individuals are referred to as exhibiting delay aversion. Despite being a well known phenomenon, the negative emotional reaction during periods of delay has not been examined. Analyses from the present study suggest that in the moment experience of boredom is a powerful predictor of waiting choices. This study sets the stage for investigating the mechanisms underlying delay aversion. A better understanding of delay aversion will suggest possible interventions to help reduce the aversive emotional experience associated with delay in individuals with ADHD.

17: Can the ostrich effect be reduced by making bad news easier to find?
Matthew D. Hilchey, Renante Rondina & Dilip Soman
University of Toronto, Rotman School of Management

We ran laboratory, lottery-based visual search experiments to test whether the relative reluctance to search for potentially unfavorable financial outcomes is lessened by increasing how easy it is to find them. The results suggest that there is greater search willingness for potential financial gains as compared to losses and that search willingness decreases sharply with increased search difficulty. However, making information easier to acquire does not moderate the relative reluctance to search for unfavorable outcomes. The findings suggest that removing small search frictions can have a large impact on increasing search willingness, but for potentially good and bad news alike.

18: Does the visual salience of credit card features affect choice?
Matthew D. Hilchey, Matthew Osborne & Dilip Soman
University of Toronto, Rotman School of Management

In an experiment, 1615 adults chose between credit cards whose terms were shown side-by-side in federally mandated transparency boxes. We randomly varied whether the annual interest rates and fees were visually salient by making one, both or neither brighter than other terms. The credit card product that outperformed the other on the salient term (whichever was made salient) was more likely to be chosen, a result that held across all measures of financial literacy. The findings suggest that in conditions that facilitate comparisons, regulators can influence credit choice by requiring lenders to disclose unfavorable terms more prominently than others.