

Card versus Cash donations: An investigation of donors' evaluations

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Abstract

This research examines the effect of asking for monetary donations via different modes of payment, specifically credit/debit card vs. cash, on individuals' evaluations of nonprofits' charitable requests. Building on the idea that credit and debit card activate a higher-level construal than cash payments, we show that asking individuals to donate their money via card (i.e., credit card/debit card) vs. cash leads them to think more abstractly about the charitable request. Relatedly, we show that donors evaluate more favorably a charitable request when they are asked to donate their money using their credit card and debit card rather than their cash. Then, based on the idea that matching consumers construal with a persuasive message at the same level of abstraction leads to positive outcomes, we illustrate that the greater effect of card vs. cash on individuals' evaluations will be more likely when a gain-framed vs. loss-framed message is used for promoting a charitable donation.

Keywords: *Charitable donations; Modes of payment; Message frame valence*

Track: Public Sector and Non-Profit Marketing