

From Bribes to Bequests and Gifts to Gratuities: The Black, White, and Shades of Grey of How
and Why Consumers Pay What They Want

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ABSTRACT (200 WORDS)

This conceptual paper presents a framework that integrates eleven forms of voluntary payments as seemingly disparate as bribes and bequests, and gifts and gratuities to show that “voluntary” payments vary in the shades of grey not only in terms of how much like bribes they are, but also in terms of how voluntary they actually are. We provocatively suggest that these payment types might be susceptible to becoming entrenched through self-reinforcing norms because the voluntary payments are not necessarily voluntary and to an extent akin to bribes. Specifically, it provides an over-arching framework to showcase the similarities and differences between bribes, lobbying efforts, suggested fees, pay-what-you-want, tips, bequests, legacies, charity, crowd-sourcing, dowry and gifts, identifying gaps in domains that are under-researched. Starting with the question as to whether a service has been, is being or will be performed for the voluntary payment, and whether payments are made to an individual or a cause, the framework highlights: 1) the differences in the purpose underlying these payments 2) the different modes of payment used 3) the economic and social norms governing the payments, and 4) external and internal emotions associated with these payment types. The integrative framework allows for an amalgam of disparate literatures ranging from morality and behavioral pricing to charity and gift-giving. The process model suggests a multitude of areas for future research in the domain of consumers’ voluntary payment decisions.

Key words: Gifts, Charitable donations, Tips, Pay-What-You-Want, Voluntary payments

The idea that consumers make voluntary payments is not new. In this paper we argue that there are a multitude of voluntary payments that share some similarities in as much as they are guided by socio-cultural or contextual norms that vary across domains. The motives to make these so called “voluntary” payments can be a combination of economic, functional and emotional motives, and there are consequences of making these payments in terms of both internal and external emotions, as well as other consequences that feed back into the norms associated with making voluntary payments.

One of the contributions of this paper is to highlight the similarities and differences across a range of literatures, all looked at from the lens of the antecedents and consequences of voluntary payments. We examine eleven different types of voluntary payments: bribes, lobbying efforts, suggested fees, pay what you want or consumer elective pricing, tips, bequests and legacies, charitable giving, crowd sourcing, dowry payments, and gift giving. Some of these literatures have a rich history in consumer behavior, such as gift-giving (e.g., Belk, 1976, Sherry, 1983), tipping (e.g., Lynn 2004, 2009, 2015), consumer elective and participative pricing (e.g., Gneezy et al. 2010, 2012; Kim, Natter, and Spann, 2009), and charitable donations (e.g., Bekkers and Wiepking 2011, Small and Loewenstein, 2003). Others, such as bribery, lobbying, suggested fees, bequests, and legacies, dowry, and crowd sourcing have barely been examined through the consumer behavior lens but could be informed by the work carried out in other domains.

We start with the questions that allow for the differential categorization of voluntary payments under one umbrella: a) Is there a service provided associated with the payment? b) If so, is it in the future, present or in the past? c) Is the recipient an individual or a cause? d) Is the amount fixed or discretionary? and e) is the payment legal or illegal? (see Figure 1). This

paper offers one conceptual /theoretical umbrella that can integrate these eleven forms of voluntary payments as seemingly disparate as bribes and bequests, and gifts and gratuities to show that “voluntary” payments vary not only in terms of their similarity to bribes, but also in terms of how voluntary they are.

-- Insert Figure 1 around here --

We define voluntary payments as those where the customer decides whether or not to make the payment, and, if they decide to make a payment, then decide who to pay, how much to pay, when and in what form of payment. The framework highlights the differences in the purpose underlying these eleven payments, the norms and other motives governing them, as well as consequences of making and not making them (see Table 1).

-- Insert Table 1 around here. --

A conceptual model then delineates the antecedents and consequences of consumers' voluntary payments, with the mediating role of the cost-benefit analysis associated with the primary decision of whether to pay, and the secondary decisions of how, when, who and how much to pay (see Figure 2). The model's primary contribution is to show the circularity of the system of voluntary payments: the antecedent norms feed into recipients' expectations, which then flow through to the calculus of costs and benefits, which then lead to voluntary payment decisions involving functional, financial, emotional, legal, ethical, and interpersonal consequences that then feed back into norms affecting recipients' expectations. As many payments are normative, they are arguably less voluntary than they may appear. We provocatively suggest that these payment types might be susceptible to becoming entrenched through self-reinforcing norms because the voluntary payments are not necessarily voluntary

and to an extent akin to bribes. Finally, integrating across disparate literatures, we are able to identify areas for future research in the domain of consumers' voluntary payments. Below, we provide some examples of how these payment domains may be inter-related.

-- Insert Figure 2 around here --

To illustrate, if tipping is considered a consumer elective payment as has been recently proposed (Bluvstein Netter and Raghubir, 2021), then the vast literature on tipping which has been investigated for over 75 years (e.g., Crespi, 1947, for a recent meta-analysis see Lynn and McCall 2016) could be used to inform the relatively nascent field of examining consumer elective pricing (e.g., Kim, Natter, and Spann, 2009). Similarly, if tipper's motivations are taken into account then consumers' empathy and a desire to improve the server's circumstance (Batson, 1991, Holloway, 1985) suggest that the tipping literature can inform and be informed by the literature on charitable giving. And, the fact that there are norms around many domains where tips are elicited (e.g., sit-down restaurant, 20%, Frankel, 1990), would make the tipping domain similar to the one on "suggested fees," where there has been limited work (but see Saccardo, Li, Samek, and Gneezy, 2021, for a recent investigation in both the charitable and the commercial domains). The motivations to tip also include wanting to ensure good service (e.g., Lynn and Graves, 1996), and, in fact, the origin of the word dates back to when tips were paid in advance: "To Insure Promptitude" in service (Azar 2003). Given that, under certain circumstances, a tip may be thought of as a bribe although it is a completely legal payment. For example, a tip in advance to the restaurant host may ensure appropriate sitting, a tip in advance to a valet may ensure a careful treatment of an expensive car, or faster service when returning to pick up. While those examples are somewhat implied or implicit, a recent example

of a tip request in the digital check out industry (see Figure 3) highlights that some platforms explicitly highlight the bribery aspect of tipping. And speaking of bribery, many would argue that there is but a fine line between bribery and lobbying (Harstad and Svensson, 2011), and yet others would argue that there is an equally fine line between gift giving and bribery in some cultures (e.g., *guanxi* in China, Barbalet, 2018, Steidlmeier, 1999). Finally, gifts to charity and to crowd-source appeals may both be for “causes” (albeit, the cause could be associated with a company, or an individual), suggesting that the literature on charitable giving could inform the study of when and why crowd sourcing appeals would be effective. The above examples suggest the multidimensional role of voluntary payments, such that work in one domain could well inform the literature in other domains.

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To summarize, there are similar antecedents that guide many voluntary payments, and there are plausibly similar consequences associated with making these payments. Cross-fertilizing disparate domains of research with each other could open up rich questions around the domain of consumers’ voluntary payments of interest to academicians, managers, consumer welfare groups, and public policy officials.

The paper is organized as follows. Below, we briefly describe each payment type.¹ The literature cited is not meant to be comprehensive, as much as illustrative of the type of work that has been conducted in each domain. We then walk through the conceptual antecedent-consequence cost-benefit analysis model and propose areas for future research.

A Typology of Consumers Voluntary Payments

¹ All definitions are from Wikipedia to minimize references. https://en.wikipedia.org/wiki/Main_Page

Is a service provided? The first categorization question is whether the voluntary payments is made for a service or not. There are many voluntary payments where a service has been, is being provided, or will be provided. These include bribes, lobbying, suggested fees, pay-what-you-want and consumer elective pricing, tips, bequests and legacies. On the other hand, there are some voluntary payments where there is no service provided, such as a donation given to a charitable cause, a payment given to a crowd sourcing request, a dowry payment and a gift given to an individual (though, see the nuances around *quid pro quo* associated with these described below).

While some payment decisions for domains associated with a service are likely to take into account the possible tangible benefits associated with the payments (e.g., getting a gift in return), and assess them against the proposed cost of the voluntary payment, payments made when there is no service provided are likely to be based entirely on intangible benefits. Given that voluntary payments can be made totally for intangible benefits, such as emotions, it is plausible that there are also intangible benefits associated with the voluntary payments made when a service is provided. For example, when a consumer makes the decision about whether or not, and how much to tip, this decision may be driven by the goal of creating a favorable impression (Bluvstein Netter and Raghurir, 2021). Similarly, a gift-giving decision may be guided by the desire to give or receive pleasure (Beatty et al. 1985).

While benefits are one side of the coin, costs are the other. The actual amount of the voluntary payment is certainly one of the tangible costs associated with making a voluntary payment, but there could also be tangible and intangible costs associated with not making a voluntary payment. For example, the decision to not tip or leave a low tip may be guided by the

fear of receiving poor service on a future occasion (e.g., server spits on your dish), or fear of disapproval (Crespi, 1947), and the decision to not give a gift may be guided by the fear of interpersonal retaliation or merely breaking a personal tie.

We now turn to the second question that if a service is provided, when it is performed.

When is the service to be provided? We start with when a service is expected to the performed, when it is being performed, and then discuss the case of past service.

Future Service: There are at least two types of payments that are associated with the expectation of future service that differ in terms of their legality and associated norms.

Illegal: The prototypical payment here is the bribe, the quintessential “greasing of the palms,” that varies in how common and acceptable it is across countries. A bribe is defined as “the offering, giving, receiving, or soliciting of any item of value to influence the actions of an official, or other person, in charge of a public or legal duty.” The motives are to increase the likelihood of having a transaction approved, and having it done so quickly and easily (Abbink, Irlenbusch, and Renner, 2002).

The incidence of bribery varies across countries. In many countries, bribery is simply the “cost of doing business” (e.g., Cambodia²). In India, for example, CNN reported that a national survey of 190,000 people indicated that 1 in 2 people paid a bribe, at least once over the past year, with a quarter paying 2 or more bribes.³ Property, land registration, police, tax and transport offices were the typical bribes recipients. In an attempt to reduce corruption in 2016 the government banned the two highest denomination notes, leading to an economic crisis. In 2018, the UN estimated that the global cost of corruption was at least 5% of world GDP.⁴

² <https://www.worldatlas.com/articles/20-countries-where-bribery-in-business-is-common-practice.html>

³ <https://www.cnn.com/2019/11/27/asia/india-corruption-bribe-intl-hnk-scli/index.html>

In countries and sectors where bribery seems to be the norm, it is questionable to what extent this payment is voluntary. When bribery is widespread, consumers may also question to what extent it is, in fact, illegal, because “everyone does it.” The decision of whether or not to bribe is contingent on a consumer (or a company), weighing personal (vs. public) welfare, and expected returns against the risks (e.g., of being caught, compromising morality and ethics). Depending on the socio-cultural expectations of bribery, the emotions associated with bribery may range from anger (at having to bribe someone to get one’s work done), to contempt and disgust for those who accept bribes (Sharma and Bagozzi, 2019), guilt and fear (of being caught), to being blasé about the transaction, or even self-esteem akin to gift-giving as in the Chinese system of *guanxi* (Barbalet, 2018, Steidlmeier, 1999). In fact, studying Chinese business managers attitudes to bribery, kickbacks and gifts, Tian (2008) found that overall attitudes are fairly nuanced and are a function of the circumstances under which a bribe was given or received, rather than a universal moral code. Said differently, there are circumstances under which Chinese managers think it acceptable in which to request or pay a bribe.

Harstad and Svensson (2011) propose a model that suggests that when the level of development in a country is low firms will prefer bribery to lobbying, and this reverses when the country is more developed. Empirically, it is consistent with others’ observation that bribery is more common in developing countries, such as Cambodia and India, and less so in countries like the United States and the UK.

Some of the other factors that have been examined that explain the differential incidence of bribery across countries, include income levels and distribution, and where

⁴ <https://www.un.org/press/en/2018/sc13493.doc.htm>

countries stand on the power-distance and masculine-feminine scales (Sanyal 2005), as well as the degree to which licensing, tax and other regulations work efficiently (Wu 2009). A large amount of the work that has been conducted on bribery has examined contexts of bribing government officials, with some looking at corporate bribery (e.g., McKinney and Moore, 2008, Wated and Sanchez, 2005). However, there is limited work on the antecedents and consequences of why individual consumers bribe others (but see Gneezy, Saccardo, and van Veldhuizen, 2019, Sharma and Bagozzi, 2019).

While it is plausible that the motivations to give and receive bribes may differ for individuals versus corporations, it is quite likely that there is an overlap in the decision process associated with whether and how to bribe, and the emotions associated with bribery across consumers and companies. Wated and Sanchez (2005), found that internal and external attributions, individualism and collectivism, and attitudes and subjective norms associated with bribery determined intentions to discipline employees who accepted bribes in Ecuador. In a similar vein, McKinney and Moore (2008), in a survey with 1210 American business people, found that when the manager had a code of ethics, especially if they had foreign dealings, they were less likely to believe that paying a bribe was acceptable. Interestingly, almost half of their sample (47%), said that bribing was acceptable to some degree.

Research on the individual drivers of bribery is more limited. Sharma and Bagozzi (2022), conducted two experiments with working professionals in India, where the incidence of solicitation of bribes is common (Malik 2019), to examine how taking and receiving bribes affects the self-concept, and self-conscious emotions such as pride, shame, and empathy (Tracy and Robins, 2007). They found that the “hostility triad” consisting of contempt, righteous anger,

and social disgust explained reactions against those who received a bribe. In their Study 2 they found that accepting a bribe lead to greater feelings of shame, which in turn increased the person's likelihood of reporting the bribe. On the other hand, refusing a bribe led to feelings of greater pride, positive attitudes, and actions to resist future bribery. Their studies speak to the circularity of the process of voluntary payments where the actions feed back into the likelihood to perform the action in the future.

Using a different paradigm, in two experiments using consumers as subjects, Gneezy et al. (2019) found that decisions to award prizes were biased when the referee could keep only the winners bribes, but not when they were able to accept both bribes. Attesting to the self-interest explanation that the authors proffer, recent scandals in the US associated with college admissions, were based on parents' desire to secure their children admission at top schools: The Varsity Blues case.⁵ We could obtain a better understanding of the drivers of why consumers choose to give (or receive) bribes, by examining the effect of factors that have been influenced to affect bribery in government and corporate scenarios.

The study of bribery by individuals remains limited in academia, with some exceptions for cross-cultural explorations (Liu et al., 2017). Future research may benefit from examining the psychological drivers associated with the decision to choose to give or receive a bribe, and the consequences of these actions on emotions, and beliefs.

While bribery is illegal, its closest counterpart, lobbying is not. We turn to this next.

Legal: Lobbying is where interested parties aim to influence government or policy officials. While it is not typically done at the individual consumer level, there are lobbyists who

⁵ https://en.wikipedia.org/wiki/Varsity_Blues_scandal

represent consumer groups, such as AARP, as well as rich individuals who donate to political parties hoping to influence government policies.⁶ Recent research shows that firms' lobbying efforts can affect consumers' judgments of the firm (Vadakkepatt, Arora, and Pahlaria, 2022). Firms like Amazon and Meta were among the top eleven lobbyists in 2023, with Alphabet not far behind. While a lot of research in economics has demonstrated that lobbying can positively affect firm value (e.g., Alexander, Mazza and Scholz, 2019), Vadakkepatt et al. (2022), showed that it can reduce customer satisfaction. It would be interesting for future research to examine when lobbying efforts by firms are appreciated by their customer base, and when they are not.

Another legal form of hoping to reciprocate a service or a benefit in the future, is corporate gift giving. Gifts given by individuals in their business capacity vary from holiday gifts, entertainment to freebies. Forbes reports that the corporate gifting industry will be almost \$250 billion in 2024 growing at over 8% per year, with 60% of these gifts going to existing or prospective clients and 40% to internal employees.⁷ These gifts are meant to start, continue, or deepen a customer or employee relationship (Beltramini, 1992), and can serve as a signal of a giver's future investment in a relationship (Camerer 1988). In management, their goal is to encourage employee engagement though this is not always effective (White and Hamrick, 2019). In marketing, they have been predominantly examined as a promotional incentive (e.g., Liu, Lambertson, and Haws, 2015, Marchand et al., 2017). In a research study examining the advantages of gift giving in a commercial bank context, Haisley and Loewenstein (2011) showed that customers were more satisfied and had higher account balances when given gifts in an

⁶ <https://www.opensecrets.org/federal-lobbying/top-contributors>

⁷ <https://www.forbes.com/sites/pamdanziger/2021/09/01/the-242-billion-business-of-corporate-gifting-turned-from-a-routine-to-a-priority-in-the-pandemic/?sh=438578c56ac2>

increasing (vs. decreasing) gift sequence. The motives behind these gifts are mostly economic and transactional (but see Sherry, 1983 for an anthropological perspective).

The prevalence and type of the practice varies as a function of industry and context. For example, in the pharmaceutical industry, where ethical concerns arise over gifting to medical practitioners, Brett, Burr, and Mooloo (2003) found an astonishing acceptance of the practice, suggesting they may not be voluntary, but a cost of doing business, like a bribe. There is also evidence that in the pharmaceutical context, when medical practitioners receive gifts they are more prone to recommend unnecessary procedures for which they are directly compensated (Emanuel and Fuchs, 2008, Clemens and Gottlieb, 2014) and are more likely to prescribe brand name drugs (DeJong et al., 2016). However, ironically these practitioners believe that they do so in the patient's best interest (Sharek, Robert and Loewenstein, 2012). This is an example of gifts which are essentially a cost both consumers as well as to the economy at large.

From an anthropological viewpoint, Graycar and Jancsics (2016) argue that due to the similarities between gifts and bribes, such as expected *quid pro quo*, they lie in the shades of grey. Attesting to the bribing analogy, Dorsch and Lelley (1994) found that the type of vendor gift received and perceptions of being manipulated affected managers' sense of indebtedness to a vendor, which then affected their likelihood to reciprocate the gift.

These three domains of voluntary payments (bribes, lobbying efforts and corporate gifts) are under-researched in marketing. Figure 2 provides a panorama of the questions that can be asked, in terms of the antecedents and consequences of making or receiving these payments. We now turn to voluntary payments made for current service.

Current Service

There are two types of payments that are associated with current service (that has just been received or is imminent), that differ in terms of whether they are fixed or discretionary.

Fixed: While at first blush it may seem odd to include a “fixed” payment as a “voluntary” payment, there are two domains in which the payment is at the same time voluntary and fixed. The first example is that of a fixed “suggested fee” to enter a cultural institute [e.g., museum] or a public recreation service [e.g., park], where consumers’ willingness to pay varies as a function of their demographics as well as their actual or intended usage (Song et al., 2021). The second is service establishments [e.g., restaurant] that levies a fixed service charge (e.g., 10% in HK, Dewald 1983), and then leaves the decision of whether to leave a tip to the customer. Given the pandemic, this practice appears to be on the rise with delivery fees, surcharges (e.g., for COVID-19, higher wage costs, ACA, peak time, late night etc.), as well as separate fees charged by marketplace delivery apps such as Grubhub, with an additional option to tip.

While discretionary, these “suggested fees” may be perceived by consumers as not being voluntary. In fact, in 2013, the Metropolitan Museum in New York was sued for using this phrasing for its entrance (Smith 2016); a lawsuit that was later settled, and one that led to the Met changing its admission pricing structure (Pogrebin, 2018).

Discretionary: There are two fairly different instances of discretionary voluntary payments for current service: Pay-what-you-want and tipping, both with individual literatures.

Pay What You Want (PWYW): PWYW is a relatively recent phenomenon that has garnered much academic interest (e.g., Gneezy et al. 2010, 2012; Kim, Natter and Spann 2008; Jung et al. 2014, 2017, Schmidt, Spann, and Zeithammer, 2014). Prior participative pricing research has shown that consumers can pay more when given the option to choose how much

they want to give (Gneezy et al., 2010; Jung et al. 2017; Kim et al., 2008). This may be due to image concerns (Akerlof and Kranton, 2000; Azar, 2004): People want to be seen as being generous and as adhering to social norms.

Saccardo, Li, Samek and Gneezy (2021) recently reported results of three field studies where they reframed a “pay what you want” appeal as a “donate” appeal (Study 1), or a “pay what you can” appeal (Study 2). They found that frames that highlight social considerations, like donation, and a person’s ability to pay, increased payments, which the authors referred to as generosity, even though a tangible doughnut was received for the amount paid.

While the motives behind consumers paying under a “pay what you want” pricing scheme have been examined using a variety of perspectives, the practice is still relatively uncommon in the industry. However, at the conceptual level, it can be likened to another voluntary payment, tips, which are discussed next.

Tips and Gratuities: Bluvstein Netter and Raghurir (2021) recast tipping as a form of participative pricing motivated by impression management. A vast literature in tourism and hospitality management, and economics, has examined the antecedents and consequences of tipping, mainly as a function of why people tip, when they tip, and the factors that encourage them to tip, and/ or pay higher tips (e.g., Akerlof and Kranton, 2000, Azar, 2005, Lynn 2004, 2009, Lynn and Latane, 1984). This literature has shown that server and service attributes both encourage tipping (see Lynn 2015 for a review). The effect of server-customer interactions, such as the use of touch, on tipping behavior have also recently been documented in marketing (Luangrath, Peck, and Gustafsson, 2020).

In terms of the two guiding questions in the paper1) how voluntary a payment actually is, and 2) where it lies on the shades of grey, there appear to be strong norms in different industries about what is the appropriate amount to pay (e.g., 20% at a sit-down restaurant, Frankel, 1990), calling into question whether this payment is truly voluntary. Additionally, as mentioned earlier, tips paid ahead of a service being received (e.g., for a delivery, at a coffee-shop, to a concierge to receive a good table at a restaurant), can be construed as bribes paid to ensure fast, good quality service, that is, for strategic reasons (Azar 2010, see also Figure 3).

Examining the common and distinct antecedents and consequences of these payment forms offer interesting areas bridging morality with behavioral pricing research.

Past Service

There are at least two types of payments that are associated with a voluntary payment for past service in terms of the unit of the beneficiary. We define bequests as those made to individuals and legacies as those made to causes or institutions.

Individual: The prototypical voluntary payment under this category is the bequest, or to “leave (a personal estate or one's body) to a person or other beneficiary by a will.” This is an under-researched area in the consumer behavior field, but one that involves a significant transfer of wealth, with consumers leaving almost 2/5th of their wealth to a family member, friend or cause when they die (Hurd and Smith, 2002). Bequests are typically given to individuals, while the next category examines voluntary payments given to causes: a legacy.

Cause: The prototypical voluntary payment in this category is the legacy: “an amount of money or property left to someone in a will.” In 2020, the amount donated to universities reached almost \$50 billion.⁸ While the sums donated are not always left after a person has died,

or tied to a past service that the recipient has received from the institute, many are. In many cases the legacy gift is purely philanthropic, but sometimes, it can be interpreted as a bribe for a future favor (e.g., legacy admissions at a US university).

Bequests and legacy payments share some common characteristics with the well-researched charitable donation, discussed next.

Types of Payments: Payments not for service

The three types of payments that are not for services rendered can be categorized in terms of who they are for: a cause, a business or a cause, or other individuals.

Cause: The prototypical voluntary payment in this category is charity. Bekkers and Wiepking's (2011) review of over 500 articles identified the eight key drivers influencing charitable giving: "(a) awareness of need; (b) solicitation; (c) costs and benefits; (d) altruism; (e) reputation; (f) psychological benefits; (g) values; (h) efficacy." One of the many researched drivers of charitable donations are socio-religious norms. For example, in Islam, "*zakat*," requires Muslims to donate 2.5% of their wealth to the poor and destitute, called *mustahik* (estimated at almost \$2 trillion in 2015, and \$3 trillion in 2020).⁹ It is estimated to be one of the largest forms of wealth transfers to the poor in existence, given Muslims make up approximately 1 out of every 5 people in the world. Similarly, among those of the Jewish faith, "*tzedakah*" requires a donation of a proportion of one's income to charity. In 2016, an average contribution to charity coming from Jewish families in the US was \$2,526 on, nearly 50% over the average contribution by Protestants (\$1,749), and over double that made by Catholics

⁸ <https://www.case.org/resources/charitable-giving-us-colleges-and-universities-reached-4950-billion-virtually-unchanged>

⁹ <https://www.theguardian.com/global-development-professionals-network/2017/jun/22/zakat-requires-muslims-to-donate-25-of-their-wealth-could-this-end-poverty>

(\$1,142), or other faiths (\$1,178).¹⁰ Given the norms associated with religious giving in some religions, it is questionable how voluntary this payment is (Khan 2012). That is, given the possible motives associated with a religious giving [e.g., better after-life, or the granting of a wish] this charitable donation starts to resemble a bribe to “God” (Falk, 2008). Of course, there are a multitude of other motives associated with both forms of giving, that we will discuss. A possible difference [aside from the amount of service given] between a legacy and a charitable donation in how they relate to bribery is that the former may be more driven by cause expectations and the latter by socio-religious norms, though this is offered as an area for future research. Despite the size of religious charitable donations, it is surprising how little academic attention it has attracted.

Business or Cause: The prototypical voluntary payment in this category is crowdsourcing. Howe (2006), defines crowdsourcing as “*the act of a company or institution taking a function once performed by employees and outsourcing it to an undefined (and generally large) network of people in the form of an open call.*” While information systems and medical research have started examining this domain, the marketing field has yet to turn its attention to it (see Wazny, 2017 for a review). It may be, similar to charity giving, associated with motives of self-presentation (Cox et al. 2018).

Individual: The prototypical voluntary payment in this category is the gift (Belk, 1976, 1979, Belk and Coon, 1993, Flynn, and Adams, 2009, Sherry, 1983, Beatty et al., 1985, for a recent review see Givi et al., 2022). Gifts can be given for calendrical events (e.g., birthdays, anniversaries, holidays, graduation), and frequently are associated with some reciprocity

¹⁰ <https://theconversation.com/american-jews-and-charitable-giving-an-enduring-tradition-87993>

expectation, again questioning how “voluntary” they truly are. While not given explicitly for a service received, gifts may be given because the recipient expects it, and the gift-giver wishes to “keep the peace.” Gifts have been extensively studied in the consumer behavior field, but not with the lens of whether they are voluntary and have some aspect of a bribe.

Another form of gifts, dowry payments, that are gifts made by a bride’s family in India to the groom and the groom’s family at the time of the wedding have not been rigorously researched in the consumer behavior field despite the size of this domain, which is large and growing (Anderson, 2003, 2007, Chiplunkar and Weaver, 2023). However, these payments have been investigated in economics. For example, Chiplunkar and Weaver (2023) used a database of 74,000 rural marriages in India to show, that the prevalence of dowry doubled from 1930 to 1975 and the average size of a dowry tripled. A study found that even though dowry has been illegal in India since 1961, 95% of rural marriages between 1960 and 2008 had a dowry demand, and that the practice was not limited to Hindu marriages.¹¹

A dowry imposes a high cost on the family of the bride (Anderson, 2007), and on society, as it has been associated with indebtedness, and linked with dowry deaths so there can be another wedding with another dowry (Banerjee, 2013), as well as female infanticide (Arnold, Choe, and Roy 1998, Miller 2001), and differential care for infant boys and girls (Singh, 2012). As such, it can be viewed as less of a voluntary gift and more of a bribe to ensure the wellbeing of a daughter in her in-laws’ home and to prevent domestic violence. From a public policy and social welfare perspective, it would be interesting for consumer behavior scholars to examine whether interventions used to encourage pro-social behaviors may also be effective at reducing

¹¹ <https://www.bbc.com/news/world-asia-india-57677253>

the prevalence of dowry in India and other countries [such as Nigeria (Adegoke and Oladegi 2008)].

We now turn to examine the similarities and differences between the eleven forms of payment (Table 1).

Similarities and Differences in Consumers' Voluntary payments

Table 1 identifies how the different forms of payment vary in terms of a) their *mode of payment* (from cash for bribes to gift cards for family, to products and experiences for corporate gifts), b) whether they are *one-off* (e.g., a bribe), or paid on a *regular* basis (e.g., birthday gift), c) whether they are *paid all at once or in installments* (e.g., for large legacy and gift payments), d) whether they are paid during one's *lifetime* (e.g., charity) or after it (e.g., bequests), e) the *motives and goals* associated with the payments: functional (e.g., get task done), financial (e.g., tax break), or emotional (assist cause) and inter-personal (deepen relationship). It also summarizes f) the key *internal emotions* (e.g., pride, joy, satisfaction, self-esteem, regret avoidance, fear, embarrassment, anger) and g) *external emotions* (e.g., social recognition, impression-management) associated with these payments. Examples of each of the different forms of payments are available in the table. In aggregate, these provide a canvas for future research into voluntary payments.

The Purpose of a Voluntary Payment: A bribe has a specific, well identified purpose: to get a task accomplished, and/ or have it done faster or more easily. Unlike a bribe, lobbying is to establish, and/or maintain a relationship with lawmakers, hoping to have favorable regulation passed in the future for the interest the lobbyist is representing.

The purposes behind suggested fees, pay what you want pricing, and tips are numerous. On the one hand, they can be seen as a way a customer gets to thank the establishment and/ or the server. On the other hand, they can be thought of as a cost the customer will incur to ensure that the organization stays in business. When the payments are made to an individual, they can be thought of as a way of subsidizing low wages, which is one of the reasons that tipping customs vary across countries (e.g., in the US, many service workers are not paid high wages, unlike in many parts of Western Europe, Australia, and Japan, so customers wish to make up for their low wages through tipping). These payments can also be a way of impression management, self-signaling their value, and boosting self-esteem.

The purpose behind a bequest is to thank a person for service that they have provided in the past (e.g., domestic helpers), or give items of personal significance to others who would enjoy them. If the bequest is to an organization, it is considered legacy donation. These legacy donations can be made altruistically to help the organizational cause, or as a self-serving mechanism to gain social recognition, and frequently, are a combination of both.

Legacies, charity donations, and crowd-sourcing donations can all be made for some combination of functional reasons (e.g., belief in a cause, to reduce taxes, limited alternative uses of money), and emotional reasons (e.g., empathy, pride, guilt), and may be guided by socio-religious norms. Likewise, gifts can be given for the joy they bring to the gifter, the giftee, as well as a sense of obligation (Beatty et al., 1985), and may include expectations of reciprocity (Belk and Coon, 1993). The sense of obligation with gift-giving suggests this is another instance when the “voluntary” payment is really not very voluntary, similar to the dowry payment.

Mode of payment: Bribes can be given in a multitude of ways, including services and intangible favors, and this is relevant because not only because the mode is determined by contextual norms (e.g., in the Jewish culture people give presents as wedding gifts, but for the non-religious sector cash/ check is the main mode of payment), but also because different modes could lead to different consequences (e.g., a tangible gift seems more thoughtful than just cash for a personal gift, but not for pay what you want, or for a charitable donation or legacy donation). However, given concerns around legality, cash is fairly common as it cannot be tracked. On the other hand, lobbying efforts would typically entail conducting surveys around issues, getting articles and PR in the press, and could involve donations to politicians for reelection campaigns. The mode of payment for suggested fees, pay what you want, and tips can range from credit and debit cards, gift cards and gift certificates, to virtual payments (e.g., Apple Pay), and cash. A bequest is stated in the will and is transferred to the bank account of the recipient, whereas legacy payments are typically made during a person's lifetime, using the same mode (bank transfers/ checks). Charity payments can be cash, volunteering time, or products, while crowd sourcing payments are mostly monetary. Finally, dowry payments and personal gifts range from checks, cash and gift cards to products and services.

Norms: The norms around bribery vary by country and industry. The World Bank reports the percentage of firms receiving at least one bribe request,¹² and reports that the Syrian Arab Republic has as high a percentage as 69.6%, followed by Cambodia and Yemen at 64.7% and 64.3% respectively. Sweden, Eritrea, Estonia and Luxembourg have 0% each, with Israel following at 0.1%. There is no data reported for the UK and the US. However, the US sentencing

¹² https://data.worldbank.org/indicator/IC.FRM.BRIB.ZS?most_recent_value_desc=true

commission reports¹³ that in 2017, there were 66, 873 cases reported of which 216 involved bribing by or of a public official, with the median bribe being \$64,500 reflecting a steady rise over five years. Further in the US, lobbying effort vary by industry, with the pharmaceuticals and healthcare industry spending the highest (373.74 million in 2022), followed by electronics manufacturing and equipment (\$221.52 million), and the insurance industry (158.45).¹⁴

Norms for suggested fees, pay what you want, and tips vary as a function of the product and service. In the case of suggested fees they are explicit. For example, this is the statement that the Metropolitan Museum of Art uses: *“For visitors who are not New York State residents or NY, NJ, or CT students: General admission is \$30 for adults, \$22 for seniors, and \$17 for students. Admission is free for Members, Patrons, and children under 12.”* For a restaurant or product that uses pay-what-you-want pricing, the norm would be how much one typically paid for the same meal/ product. For tipping, norms vary by country and context (see Lynn, Zinkhan, and Harris 1993). The norms associated with a sit-down restaurant meal with full service, or a personal care service was 18%-20% in the 90's (Frankel 1990) but increased with the pandemic (Lynn 2023). Furthermore, tip payments have also increase due to the ubiquity of cashless transactions where now coffee shops, farmer’s market vendors, food delivery apps, and ride share apps request tips of the same percentage (e.g., 20%), despite the customer getting minimal service or that they additionally collect a service fee.

There are few norms associated with bequests, legacies, and crowdsourcing, however, for charitable donations, as discussed earlier, there are norms associated with different religions. The norms associated with gift giving vary by occasion (e.g., Valentine’s day is

¹³ https://www.usssc.gov/sites/default/files/pdf/research-and-publications/quick-facts/Bribery_FY17.pdf

¹⁴ <https://www.statista.com/statistics/257364/top-lobbying-industries-in-the-us/>

associated with flowers, Chinese New Year is associated with red packets with money in them for children: Lai See in Cantonese, Diwali is associated with a box of sweets), and beneficiary (e.g., typically parents will gift more to their own children than to children of friends).

Motives: The economic motive behind a bribe is to hasten and increase the likelihood of completing a transaction, whereas the motives for lobbying are to influence regulation in an area. For example, studying the banking sector around the time of the financial crisis in 2008, Lambert (2019) found that regulators were less likely to take enforcement actions against banks that lobbied, and that these banks consistently underperformed banks that did not lobby and were riskier than them (see also Igan, Mishra, and Tressel, 2012). There are a wide range of motives associated with suggested fees, pay what you want, and tips. These include a desire to reward the company and ensure it stays in business, desire to compensate a company or person for a service received, to thank, to get good service or faster service, to make up for low wages, to show off, to display ones power, avoid the server's ill will, to preserve one's own self-esteem, to self-signal one's values to oneself, or even as a way of expressing inter-personal attraction (see Lynn and McCall, 2016, for a recent meta-analysis on the predictors of tipping, and Lynn and Graves, 1996 for an assessment of the different reasons while people tip).

The motives behind a bequest could be estate management, or to ensure the continuity of staff for those left behind, while the economic/ functional motives associated with a legacy or a charity donation, or a crowd sourcing payment, may be to see the results of the work that is being supported, and could partially also be a tax break.

Finally the motives surrounding gift-giving can be complex. At one level, as Beatty et al. (1985) argue, it could be to give or receive pleasure, or out of obligation, or it could be given

with the expectation of a *quid pro quo*, or to maintain a relationship. Dowry payments are typically made out of a sense of obligation and are guided by socio-cultural norms.

Emotional Motives, Internal and External Emotions: The emotions associated with bribery are typically negative: the external pressure can lead to feelings of fear (if one does not bribe or of getting caught), and guilt (), in situations where a bribe has been demanded, given or received. On the other hand, the external emotions surrounding lobbying could be to do with recognition, at having achieved a goal, which would lead to a sense of achievement.

There are a range of internal and external motives surrounding suggested fees, pay-what you want, tips, bequests, legacies, and crowd sourcing payments. Internal motives include self-esteem, joy and pride at making a voluntary payment and embarrassment at not making one. Additionally, there could be feelings of anger at being asked for payments when one is not expecting them (e.g., screen checkout tip request at a farmer's market vegetable vendor). Externally, payments may be driven the need for social recognition, the wish to impress, or the desire to show appreciation. They may be made to avoid regret, or out of a sense of pity, and a wish to encourage a person or enterprise. The motives with gift giving are to feel pleasure from giving or receiving, service an obligation and could be associated with joy or relief, or both.

Next, we turn to the process through which the antecedents of voluntary payments flow through to their consequences.

A Process Model of Voluntary Payments

We propose that the antecedents of voluntary payments are put through a cost-benefit analysis, for a consumer to make voluntary payment decisions, resulting in a range of consequences. Each of these is briefly described below:

Antecedents of a voluntary payment: There are four main categories of the antecedents of voluntary payments: norms, expectations, task characteristics, and giver characteristics. These are discussed next.

Norms: As previously discussed, there are business, socio-cultural, religious, and interpersonal norms that affect consumer “voluntary” payment decisions, making it arguable how “voluntary” many of these payments are. Examples of business norms include tipping norms for a full-service meal (Azar 2003), norms associated with a company’s policies regarding bribery (Wated and Sanchez 2005), and the norm associated with paying a suggested fee (Saccardo et al. 2021), or the unstated norm that you will cover the cost of your meal or product purchased in a pay-what you-want context. Examples of socio-cultural norms include those that vary by country for tipping (Lynn, 2004), and bribery (Sanyal, 2005). Examples of religious norms vary across faiths, and interpersonal norms play a large role in gift giving. Norms may not be as strong an antecedent for bequest, legacy, and crowd-sourcing payments.

Payment recipient expectations: Payment recipients vary. They can be public officials, customers or employees, service institutions, recreation or cultural institutes, educational and medical institutions, non-profit and religious institutes, staff members and care givers, and family, friends and colleagues. In countries and contexts where bribery is well established as a means of doing business, or dowry payments are prevalent, the “ask” can be explicit. Whereas many institutions may not have explicit payment expectations for giving, charities and political persona and parties can be relentless in their pursuit of repeat donations. Staff members and care givers may also have expectations for an annual gift around a holiday (e.g., in the first two weeks of December New York apartment buildings routinely send out a list of staff and the

years they were hired, as well as the job they perform that can be interpreted as a nudge to tip the doormen and porters). Similarly, children have expectations for gifts and toys around the holidays (e.g., Hannukah, Christmas, Diwali, Eid, and Chinese New Year), and people in relationships may have expectations for gifts from their partners at Valentine's Day, holidays, anniversaries, and birthdays. A prospective groom's family who subscribes to the idea of dowry may also have explicit requests from the family of the bride to "seal the deal." Similarly, company employees may expect gifts during the holiday period, or when they leave (e.g., getting a set of donations for the staff every December in an academic department).

Task Characteristics: There are two aspects of task characteristics. The first is to do with the motive behind the payment and the importance of the goal. The greater the importance, the greater the likelihood that a voluntary payment will be made. Voluntary payments are also possibly more likely to be made if they serve an economic/ functional goal. The second aspect is to do with whether it is a one-time or continuing payment. In countries where corruption is rampant, such as in the police department in India (Verma, 1999), individuals keep police members "on their payrolls" as a continuing expense, as a way to stay in business, and are equally likely to make a one-off payment to get out of a traffic violation, for example. With gifts, at the other end of the spectrum, while some gifts are one-time (e.g., a house-warming gift, a wedding gift, a baby shower gift), others are ongoing (e.g., those associated with calendrical events). A bequest is a one-time payment, but a legacy and charity payment can be structured as an ongoing payment or as a one-time payment. Suggested fees, pay-what-you-want prices, and tips are one-time payments for the most part, but lobbyists wishing to influence policies may have ongoing expenses associated with their efforts.

Giver Characteristics: There are four giver characteristics that influence consumers' voluntary payment decisions: their payment ability and opportunity, expected reciprocity, ethical concerns, religiosity, and the relationship with the recipient. It is unsurprising that the ability and opportunity to make a voluntary payment are clear antecedents of the voluntary payment decision, which is why, for example, students enter many museums for free or at discounted rates, and why "pay what you can" leads to higher payments than "pay what you want" (Saccardo et al., 2021). Expected reciprocity, is, however, one of the primary drivers of bribery and lobbying. If legacy payments are seen through the lens of an expectation of a future benefit, then they may also be guided by expected reciprocity considerations. Ethical concerns are a major driver of the decision of whether to accept or give a bribe or dowry payment, while ethical considerations' close cousin, moral considerations can be associated with charitable donations and bequests, as well as pay-what-you-want payments, tips, and suggested fees. As discussed, religiosity is a major driver of charitable donations.

These antecedents, of task and giver characteristics, payment recipient expectations, and norms are also inter-related, as business, socio-cultural, religious and interpersonal norms can feed into the expectations of a payment recipient. Together, these expectations, and task and giver characteristics feed into the expected benefits associated with a voluntary payment, be it functional and financial or emotional, ethical and interpersonal. Additionally, task and giver characteristics influence the expected costs of making and not making a payment. These costs and benefits are discussed next.

Cost Benefit Analysis of making a voluntary payment:

We propose that consumers calculate the costs and benefits associated with making or not making voluntary payments, prior to making their decisions. The discussion on benefits is followed by a discussion on costs.

Expected Functional and Financial Benefits: The expected functional and financial benefits include the likelihood and speed of task completion, employee and customer retention and satisfaction, continued operation of the establishment, and financial returns, tax savings, and estate management benefits. These benefits are differentially applicable to the eleven voluntary payment forms we have discussed. The likelihood and speed of task completion is an integral part of the decision to bribe, and a strong predictor of the decision of how much to spend on lobbying efforts. But, if one thinks of a tip that is paid before a service is completed in the current context (e.g., for a delivery app, or a self-service coffee shop; see figure 3), or as it used to be in the mid-1500s in England when a customer would drop a few coins into a jar at a pub where they had stopped for a rest during their journey to ensure not only that their horses were not stolen, and their food not poisoned, but also that they would receive fast, and good service (Azar, 2004, Brenner 2001, Frankel, 1990), then tips can be thought of, similar to bribes, as hoping to influence the likelihood, and speed of task completion.

Customer and employee satisfaction and retention are typically achieved through gifts (corporate and individual; Haisley and Loewenstein 2011). On the other hand, the motive to ensure the continued operation of an establishment is a predictor of why people would pay suggested fees, amounts in situations that use pay-what-you-want pricing, and tips. Lobbying is tied to financial returns, while charitable donations and legacy payments are also associated with tax savings. Gifts can also be associated with tax savings if they are made for estate

management purposes (e.g., annual transfers of up to \$16,000/ per person/ per beneficiary, tax free, in 2023).

However, financial and functional benefits are not the only benefits associated with consumers voluntary payments. We next discuss the emotional, ethical, and interpersonal benefits that voluntary payments provide to the giver.

Expected Emotional, Ethical, and Interpersonal Benefits: Include external benefits such as achieving impression management goals from an individual or set of individuals, and recognition from an organization and society, internal benefits such as self-esteem, pride, joy, and avoidance of regret; and the interpersonal benefits of creating and deepening a relationship. Some voluntary payments may be made for external impression management reasons (e.g., paying a high tip in order to impress a dining companion, Bluvstein Netter and Raghurir, 2021); a goal that may also guide why people make payments in pay-what-you-want situations, and pay the suggested fee requested. Other domains that may be influenced by impression management goals include charity payments, bequests and legacies, and payments for gifts and dowry payments. It is unlikely that impression management plays an active role for bribery, lobbying and crowd-sourcing payments, but it is an under-researched empirical question.

Unlike impression management motives that involve managing external recognition, there could be internal benefits associated with making voluntary payments, both negative (e.g., avoid embarrassment, avoid regret, avoid guilt, avoid fear), as well as positive (achieve joy, maintain or boost self-esteem and pride). This is true with gift giving (Beatty et al., 1985), which is also associated with forming a symbolic connection between the gifter and giftee (Belk

1976, 1979). In the context of tipping, suggested fees, and pay-what-you-want, important driver could be avoiding embarrassment, as well as maintaining self-esteem and pride. The antecedents of charity giving suggest that emotions of pride, joy, guilt, and self-esteem can all play into the decision to make a charitable donation. These may also be the antecedents for making bequests and leaving legacy payments. If a crowd sourcing payment is being made to a cause, it is quite possible that it may have the same set of antecedents as a charitable donation. Dowry payments, and bribes, on the other hand, may be made to reduce or avoid fear of not making the payment. Finally, gifts may be made to avoid later regret.

The third set of motives is interpersonal. Consumers may try to maintain and improve a relationship through gift giving, lobbying, or even bribes and dowries. Religious consumers may improve relationships with their place of worship through charitable religious giving, while those leaving a legacy hope to deepen their relationship with an institution or cause through their legacy donations. This is, of course, not an exhaustive list of the multiple domains in which ethical, emotional, and interpersonal considerations come into play while making a voluntary payment. We now turn to the costs of not making and of making a payment.

Expected Costs of Not Making a Payment: The expected costs of not making a payment include ethical and moral, functional and financial, as well as interpersonal costs. While there is a potential negative ethical and moral cost for those giving or receiving a bribe or a dowry payment, there is a potential positive functional and financial cost associated with not bribing or making a dowry payment when a bribe or dowry payment is requested (e.g., task is not completed, or the wedding is not finalized). Similar financial consequences may be expected when not lobbying when it can assist the firm or industry (e.g., not having favorable regulations

passed), and not making a payment when there is a suggested fee or pay-what-you-want price requested (e.g., the enterprise may not remain in business). There may be a functional cost associated with not tipping if the service provider retaliates either at the time of that service or in a future encounter. There may be a financial cost associated with not giving gifts and making legacy payments, due to tax implications. There are interpersonal costs associated with not giving gifts, or not making donations to religious charities as the relationship with the individual or with the religious organization may suffer. There are limited costs of not making a crowd-sourcing payment, a bequest or legacy.

Expected Costs of Making a Payment: The costs of making payments are financial for all voluntary payments, but may also involve legal, ethical and moral concerns. For example, with an illegal payment, there is always the possible chance of being caught. Additionally, consumers' self-esteem may suffer if they engage in illegal payments.

As such, consumers need to balance the expected costs and benefits associated with voluntary payments when they make their decision of whether, how, when, who and the amount to pay. We turn to these decisions next.

Consumer Decisions:

Whether to Pay: The result of a cost-benefit analysis will determine the first consumer decision: whether or not to make a voluntary payment. This is closely associated with the decision of how much the consumer will pay, that is, at what payment amount will the expected benefit will still be higher than the expected cost associated with the payment. Of course, these decisions can be swayed by contextual factors in addition to the four sets of antecedents of payments. For example, in the case of charitable donations, and pay-what-you-

want pricing, the frame of the request and the response categories used to elicit the payment can also affect consumer's likelihood of making a voluntary payment (Saccardo et al., 2021, Small and Loewenstein, 2003, Thaler and Sunstein, 2009, Tversky and Kahneman 1981). The rich literature from behavioral decision theory could be used to examine framing effects in other related domains, such as tipping and crowd-sourcing.

How to Pay: Consumers' choices for mode of payment can range from cash to credit card and debit cards, virtual modes of payments, or products, services, and intangible favors. There is again a rich literature on the subjective value of money (e.g., Raghurir and Srivastava 2002, 2008, 2009) that has demonstrated that people are differentially likely to make a purchase (which in this case could be the decision to make a voluntary payment) and pay different amounts as a function of how they pay. For example, consumers have been shown to pay more when they pay using credit cards or gift cards and gift certificates versus cash ("monopoly money effect," cf. Raghurir and Srivastava, 2009), and have been shown to be more likely to spend when they are carrying smaller denominations of money ("denomination effect," cf. Raghurir and Srivastava, 2008). Cross-fertilizing this literature with the general domain of consumers' voluntary payments could be a fertile area for future research. For example, in the domain of tipping, many servers and service professionals prefer to receive a tip in cash (and some only accept tips in cash). Cash tips are more likely to be round amounts (e.g., \$5 for a manicure), which could lead to higher payments when the service is for a low amount (e.g., a \$18 manicure), and lower payments when the amount is large (e.g., delivery of half a case of wine for \$300 may merit a tip of just \$20, which is less than the typical 10% a person may choose when paying by credit card). It would be interesting to investigate whether

the mode of payment, and the manner in which a tip is elicited, affects tipping, charitable donations and the amount people pay in a pay-what-you-want scenario.

When to Pay: The decision to make a voluntary payment includes, in some instances, when to pay. For example, in the case of tipping, for ride-share services, consumers can opt in for a fixed percentage on their account and make the decision prior to receiving any service. Others may choose to tip their driver during the ride, and yet others after their ride has been completed. For food delivery apps, the customer may choose to pay (usually in cash) when a meal or groceries are delivered, and in other cases, may simply include it as an absolute amount (e.g., \$10), or percentage on the order at the time they order. It is an open question as to whether the decisions of when to pay and how to pay interact when consumers determine the amount to be paid.

Who to Pay: The decision of who to pay, is, of course, one made by those who have to bribe and those who lobby. But even in the domain of tipping, it is possible that consumers may choose to pay directly to the specific service professional who served them, or the driver who gave them a ride, or the delivery person who delivered their order. By leaving a tip in cash they may ensure that the provider receives all of it, especially if they are concerned that the claim that “100% of tips go to” (Lyft states this explicitly on its app) may or may not be accurate.

How much to Pay: The decision of how much to pay is closely linked to the decision of whether to pay at all and is a function of the complex cost benefit analysis that a consumer performs. It is closely linked to established norms (e.g., in the context of tipping in a sit-down restaurant) that vary by industry and country. It is also driven by a giver’s ability to pay, and their goals for making the payment for all legal voluntary payment decisions. In the illegal

domains, it is most often a function of the amount demanded by the payment recipient, and not a decision that needs to be explicitly made: either one pays or one does not.

We now summarize the consequences of consumer's making voluntary payments.

Consequences:

Functional: One of the main motives behind making many voluntary payments is functional. For bribes and dowry payment, it is to get a task accomplished, for lobbying it is to influence regulations. For suggested fees and pay-what-you-want domains, a functional reason could be the wish to see the organization remain in business. For tips, it is associated with getting better service, and for legacies and crowd-sourcing, it is the functional benefit of helping a cause or organization achieve their goals.

Financial: Bribery and lobbying are also associated with accruing financial gain through getting a functional benefit achieved. On the other hand, bequests, legacies, charities, and gifts may have financial tax benefits associated with them as they may provide tax breaks.

Emotional: Some of the emotional benefits associated with voluntary payments include pride and pleasure associated with giving, and avoiding the negative emotions of guilt, embarrassment, and regret. Self-signaling, and maintaining a positive self-image is also an important consequence of giving in legal domains.

Legal: The primary legal consequence associated with illegal payments, such as bribes and dowry are that the person will be found guilty and sentenced.

Ethical: The ethical consequences associated with illegal payments are that a person has broken a moral code, whereas the ethical consequences associated with charity donations, are that one has not donated adequately, as befits their ability to help another.

Interpersonal: Gift-giving and tipping are perhaps the two domains where there are a number of interpersonal consequences associated with giving, including managing others impressions.

Cyclically, the consequences of having made a voluntary payment circle back to the consumer's perceptions of the norms around voluntary giving, which then flow through to other antecedents of giving, the costs and benefits of making a payment, and the decision of whether and how much to give. It is this circularity in the process that makes it difficult to change the patterns associated with different giving patterns in different domains in different countries (such as reducing bribery in corrupt societies, or eliminating dowry in India).

Accordingly, we now turn to the voluntary and legal nature of these payments.

The Black, White and Shades of Grey of Consumers' Voluntary Payments

If one examines the various forms of voluntary payments, the shades of grey around two dimensions jumps out: the extent to which they are voluntary and the extent to which they resemble the illegal bribe.

How voluntary are voluntary payments?

A bribe, in an economy where bribing is prevalent, or a corporate gift in an industry where it is the norm, or lobbying where that is the norm, have an element of not being completely voluntary. The same applies to fixed or discretionary payments such as suggested fees, PWYW, or tips and gratuities: socio-cultural pressures may dictate what is appropriate and force the hand of a consumer. Bequests, legacies and charities may have similar external pressures: expectations from domestic staff, institutions that one attended or benefited from (universities, hospitals) that engage in fund-raising, and religious pressures where in many

religions it is the norm to donate a certain amount to charity (whether it is at Sunday service in the Christian faith, or a percentage of one's annual income in the Islamic faith, or a regular donation every visit to the temple in the Hindu faith). Gifts, as well, frequently come with an expectation of a *quid pro quo*. Crowd-sourcing appears to be the most "voluntary" of consumers' voluntary payments. The framework suggests that voluntary payments may not be voluntary but all fall in the shades of grey between voluntary and involuntary.

How legal are each of the payments?

When there is an expectation of a payback in the future, each legal payment type begins to resemble the illegal bribe. Many of these payments may have some payback expectation: whether it is the hope that a customer or employee is more engaged, faster and better service now or in future encounters (suggested fees, PWYW, tips), that one's family receives preferential treatment (bequeaths, legacies and charitable gifts), receiving a gift in return, or retaining and deepening a relationship (individual gift). This leads to the question as to where in the shades of grey these voluntary payments are. Again, crowd sourcing may be the exception here. As such, one of the primary these of this paper is that not only are "voluntary payments" not particularly voluntary, but many of them may be bribes and through that route may become entrenched due to self-reinforcing norms.

Finally, as the process model showcases that the process of making voluntary payments may be circular with it starting with norms that govern recipients' expectations, and then flowing through to consequences that feed back to strengthen those norms.

Conclusions and Areas of Future Research

The purpose of this proposed conceptual framework is to introduce an integrative framework bridging literatures from economics and psychology, law and ethics, hotel management and hospitality, to gift giving and charitable donations, looked at through the lens of voluntary payments. The framework highlights how many areas are under-researched, while others, such as tipping, gift giving and charity donations, have a rich literature. We propose that the findings from the well-researched areas be applied to open questions in the remaining areas. The question of to what extent these voluntary payments are truly voluntary, and to what extent they represent bribes, suggest a new lens through which to look at the established literatures on pay-what-you-want pricing, tips and gratuities, charitable donations, and individual gift giving. Policy makers may be particularly interested in assessing whether the literature on charitable gift giving can reduce the harmful practice of dowry demands, examining lobbying efforts to ensure that they remain legal, and medical corporate gift giving to ensure that consumer welfare interests are not compromised.

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