

The Power and Limitations of Social Relational Framing for Understanding Consumer Decision Processes

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The normative multiattribute utility model is not a good predictor of decision processes if consumers are reluctant to make difficult trade-offs, if they are averse to using a single metric (e.g., price or utility) to align noncomparable alternatives, and if there is a desire to take into account the identity of the actors involved (McGraw & Tetlock, 2005). Prescriptively, there may be some decision contexts (e.g., high-consequence consumer decisions) where such nonnormative behaviors are not in the best interest of the decision makers. Methods to encourage more normative decisionmaking are outlined including: (a) decision context mechanisms (e.g., the setting of default options or reference prices, the provision of an acceptable framing of the decision, or alternative response measures) and (b) consumer-based mechanisms (e.g., recommending the use of an agent, providing coping mechanisms, or providing social cues of acceptability).

Most consumer psychologists would agree that the normative model for rational decision making is the multiattribute utility theory or expected utility theory (Keeney & Raiffa, 1976) model that is based on compensatory decision rules. Compensatory models allow trade-offs among attributes such that a good value on one attribute can make up for bad values on others. Many have argued that making trade-offs is a key component of rational decision making (Bettman, Luce, & Payne, 1998). These prescriptive models have been used for all kinds of marketing and consumer decisions (Hauser & Urban, 1977, 1979), medical decisions (Doubilet & McNeil, 1985; Pauker & McNeil, 1981), investment decisions (Kleinmuntz, 1985), and other tasks in which a decision maker needs to choose a preferred alternative (for a review, see Keeney, 1992; Keeney & Raiffa, 1976/1993).

As well accepted as this model has been, it is sometimes bewildering how infrequently it actually predicts consumer decision-making processes. There is a famous anecdote (likely an urban legend) that suggests that when Raiffa (one of the authors of decision theory) was asked if the multiattribute utility model explained his house-buying process, he replied, “No, that’s too important a decision.” Behavioral decision theorists (e.g., Kahneman & Tversky 1979)

have provided many examples of systematic deviations from this normative framework, generally due to consumers’ need for simplification or their lack of knowledge about how to maximize utility or because of robust biases such as endowment effects, loss aversion, overconfidence, or confirmation biases.

Consistent with these ideas that the normative model does not fit all consumer decision situations, McGraw and Tetlock (2005) and McGraw, Tetlock, and Kristel (2003) suggested yet another set of reasons why many consumers may not follow the predictions of a normative model. They suggest that consumers often want to place sharp qualitative boundaries on the applicability of a central goal of maximization of utility or that they are morally resistant to certain types of transactions and trade-offs (Tetlock, Kristel, Nelson, Green, & Lerner, 2000). It is suggested instead that consumers often search for identity-affirming decisions to maintain consistency with the kind of person they claim to be or with a desired image of who they are.

BASIC OBJECTIONS TO THE NORMATIVE FRAMEWORK

McGraw and Tetlock (2005) suggested three basic objections to the application of the normative framework to some consumer transactions:

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1. Inadequacy of the theory to take into account the relationship of the actors to the object, such that if there is such a relationship, the object is often priced beyond its market value.
2. The reluctance on the part of consumers to make certain types of taboo trade-offs, in particular, trading off secular values (e.g., money, time, and convenience) with sacred values (e.g., the environment, health, life, liberty, and the pursuit of happiness).
3. The reluctance of consumers to apply a single numeric metric to the decision context and then to focus on the primary goal of maximization of that metric.

With regard to the third point, McGraw and Tetlock (2005) argued that consumers react with great distress to a market pricing offer when it crosses relational boundaries—people treat the request as unthinkable—as if to put a price on love. Although McGraw and Tetlock limited their discussion to the idea of putting a market price on social relationships, I believe that consumer resistance may go even further. In other words, the McGraw and Tetlock results may be specific illustrations of a more general resistance to the reduction of difficult decision components to any single numeric scale. For example, I have found that some consumers find it disturbing to think of the trade-offs necessary in some health screening tests in light of a comparison of various probabilities (Kahn & Baron, 1995). Related to this reluctance to assign a common numeric scale to the decision context is the further reluctance to allow the maximization of that metric to serve as the primary (and only) goal.

RELATIONSHIP TO CONSTRUCTIVE PREFERENCES DECISION FRAMEWORK

The view of decision making outlined by McGraw and Tetlock (2005) is consistent with the view that preferences are not well-defined but are constructed (Bettman et al., 1998). One important aspect of this idea of constructed preferences is that decisions are context dependent. Rather than form independent preferences for the attributes of an object, the processing of the attributes is sensitive to the nature of the problem. This mutability of preferences arises for one of two reasons: People do not have a priori well-defined preferences, or people bring multiple goals to a given decision context.

A key idea here is that consumers make choices to achieve different goals (Bettman, 1979), and the option that is ultimately selected will depend on the consumer's goal. Bettman et al. (1998) focused on a specific hierarchy of metagoals that they suggested are fundamental for decision making. The first goal (or primary goal) is maximizing utility (or a goal of accuracy). However, it is often difficult to achieve this goal partly because of limited processing capability (Simon, 1955); thus, a secondary goal would be to make the choice that minimizes effort. In addition, because some of these

trade-offs can be emotionally draining to consider, a third goal may be the minimizing of negative emotion or stress generated by considering difficult trade-offs (Luce, Bettman, & Payne, 1997). The final goal takes into account the fact that human beings are also social beings who are evaluated by others, and it suggests that consumers may look to choose the option that is most easily justifiable to others (Shafir, Simonson, & Tversky, 1993; Tetlock, 1992). McGraw and Tetlock's (2005) notion of making decisions that affirm one's identity is clearly related to this last goal.

Directions for Future Research

It seems clear that consumers' decision-making processes will (and probably should) differ depending on which goal is most relevant. In all of the empirical examples in McGraw and Tetlock (2005), the context is hypothetical and the fourth goal in this goal hierarchy is artificially most salient and dominates the decision making. Thus, the authors did not confront a key question as to which factors would determine the relative salience of goals in various choice situations. Understanding the factors that would cause consumers to focus on different types of goals would be a useful direction for future research.

RELEVANCE TO CONSUMER AND MARKETING DECISION CONTEXTS

There is no doubt that McGraw and Tetlock's (2005) research is applicable to consumer and marketing decisions, but there are two new directions that might be useful for further consideration. The first is identifying some naturally occurring consumer applications in which this fourth goal related to identity affirmation is most salient. The other is to identify consumer situations in which these goals might be operating but where adherence to a goal of accuracy would be preferable. In that case, it would be useful to identify what can be done to help consumers make more rational decisions, rather than have them succumb to the suboptimal types of decisions (e.g., different prices for the same object) that were presented by McGraw and Tetlock.

Consumer Applications: Pricing Strategies That Depend on Relationships

McGraw and Tetlock's (2005) results suggest that when consumers care about the identity of the actors involved in the transaction, they have different market reactions than when they do not. Certainly marketers encourage consumers to have relationships with various brands and/or companies and with spokespeople or celebrity chief executive officers. Further, consumers are often attracted to products and brands that are linked to their social identity (Forehand, Deshpande, & Reed 2002). Companies work hard to develop that trust—and then

when that trust is violated (e.g., when Martha Stewart fell from grace), consumers feel personally wounded. This suggests that even if there is not a person-to-person relationship of the type presented in their article, McGraw and Tetlock's results are clearly relevant to brand-to-person or company-to-person relationships and therefore will have strong implications for market pricing strategies.

Recently the Coca-Cola Company faced a situation that seems to exemplify the implications suggested by McGraw and Tetlock (2005). The Coca-Cola Company considered the idea of changing the price of soda in vending machines depending on the weather. Certainly from a market pricing paradigm the idea had merit. If the weather were hot, demand for soft drinks would increase. Because the logistics of keeping vending machines fully stocked at all times are difficult, having a pricing strategy that ensured that those who are willing to pay the highest price would be able to satisfy their thirst has some rational appeal. Although this strategy was technically simple to implement, consumers reacted quite negatively to the idea. It was clear from market research that Coke would damage its brand name by varying price in that way. Thus, the idea was abandoned. Coke's reaction follows the prevailing wisdom on pricing strategies in consumer markets. Varying the price frequently would only work in situations in which there is no bond between the buyer and the seller. In the stock market, for instance, where there is no single person or company selling the shares that are bought, the idea that price is constantly changing is not an issue. But, as illustrated in the Coca-Cola example, presumed relationships do seem to affect consumers' reactions to market prices, as McGraw and Tetlock suggested.

Consumer Application: Fairness Issues

An alternative but related way of thinking about some of these issues is to think about what consumers would think is fair. By focusing on maximization of utility, the rational model assumes that decisions are based on self-interested maximization. But if consumers are focused more on relationships, they may prefer to make decisions that maximize fairness rather than utility. Researchers who have studied this influence on consumer decision making have found empirical results that are somewhat parallel to McGraw and Tetlock's. For example, in one reported survey, Kahneman, Knetsch, and Thaler (1986) set up the following scenario:

A football team normally sells some tickets on the day of each of their games. Recently, interest in the next game has increased greatly, and tickets are in great demand. The team owners can distribute one of three ways: (1) By auction: the tickets are sold to the highest bidders. (2) By lottery: the tickets are sold to people whose names are drawn. (3) By queue: the tickets are sold on a first-come, first served basis. Rank the three in terms of which you feel is the most fair and which is the least fair—the auction, the lottery and the queue. (p. S287)

From a market-pricing perspective the auction would allocate the goods to the customers willing to pay the most, but most participants saw the queue as the most fair (68%) and the auction as the least fair (75%). These results parallel the results reported by McGraw and Tetlock. They both show a reluctance to incorporate maximization of utility as the primary goal. Rather, both emphasize the relationships among the players as the important priority. Interestingly, however, Kahneman et al. (1986) questioned whether the rational model should be extended to incorporate these kinds of empirical results. They suggested that there are at least two reasons to resist complicating the standard models of rational expectations. First, adding such factors makes it more difficult to predict behavior. Second, there is a possibility that adding such social factors represents a slippery slope, in that it might become too easy to lengthen the list of noneconomic motives or cognitive errors that might have small effects on economic behavior. Thus, the only reasons one might consider adding such factors as fairness or social relationships to the rational models would be if the anomalies identified are shown to have a significant effect on market phenomena.

Consumer Applications Where Rational Models Are More Appropriate

As just discussed, there are certainly consumer examples in which evidence of the type of behavior described by McGraw and Tetlock (2005) is observable. However, another way to view this research is to look at situations in which this type of behavior may be observable but not desirable. It is our role as consumer psychologists to determine ways to help consumers make the right decisions (e.g., to maximize accuracy) even when their inclination is to maximize social goals. It would seem that in decisions involving high consequences, such as health-related decisions or investment decisions, a focus on accuracy would be more appropriate than a focus on identity-affirmation goals. These high-consequence decision scenarios have become more important in recent years, as consumers have become more responsible for making their own decisions. For example, retirement planning decisions are now more the responsibility of the consumer than the responsibility of a professional financial advisor, particularly as firms have moved from defined benefit to defined contribution plans. Similarly for health care decisions, consumers can no longer rely on the paternalistic family doctor but instead have to negotiate their way through a complicated maze of insurance decisions, health care specialists, and proliferating screening tests and treatment options.

There are other consumer decision-making contexts in which the types of behavior described in McGraw and Tetlock (2005) would be seen as errors and in which helping consumers make more accurate decisions would be beneficial. For example, a goal of accuracy rather than a goal involving social consideration would seem to be more appro-

priate when asking juries to provide punitive damage awards (Sunstein, Kahneman, & Schkade, 1998). Participants in the legal system are frequently asked to map their judgments onto a dollar scale, to assign a dollar amount to appease a person's pain and suffering or to counteract the pain inflicted from sexual harassment and so on. Much of the research in this area indicates that consumers are likely to engage in the kinds of biases found by McGraw and Tetlock particularly because the participants are asked to measure their moral outrage on a market-pricing scale. As McGraw and Tetlock's results indicate, this is a cause of much distress for consumers, and so it is not surprising that punitive damage awards frequently appear to be random. As quoted in Sunstein et al:

Leaders of the House of Representatives have said in a way that captures the conventional wisdom, that the arbitrary character of punitive damage awards produces an affront to the rule of law by distributing awards in a random and capricious manner. (p. 2076)

Many people would likely agree that such behaviors should be corrected. Therefore, one important implication of McGraw and Tetlock's results is that we should look for ways to help people make more normative decisions.

WAYS TO INCREASE THE MAXIMIZATION OF ACCURACY

As just mentioned, there are types of high-consequence consumer decisions in which we might observe behaviors similar to those described by McGraw and Tetlock but in which it would be in a consumer's best interest to maximize utility. In those cases, it would be advantageous to identify methods that a marketer could use to mitigate the behaviors that are consistent with identity-affirmation goals and to facilitate the likelihood that consumers would make the necessary trade-offs. One way to do this would be to adopt a libertarian paternalistic strategy (e.g., Sunstein & Thaler, 2003) so that the decision context is structured in such a way that the consumer is more likely to choose consistently with a normative model.

As Sunstein and Thaler (2003) identified, there are three structural ways to change the choice context to influence consumers' final choices: (a) by setting appropriate default levels, (b) by setting anchors or reference prices, and (c) by framing the decision context. In addition, discrepancies in behavior may be mitigated by varying the preference elicitation techniques (Irwin & Baron, 1994).

Setting Appropriate Default Levels

A natural experiment that examined the power of different default options that affect ultimate behavior was monitored by researchers in Philadelphia (Johnson, Hershey, Meszaros, & Kunreuther, 1993). Two adjacent states, Pennsylvania and

New Jersey, set different default options when purchasing automobile insurance policies. In New Jersey, the default option was a lower premium, but residents had no right to sue for pain and suffering. In Pennsylvania, the default option was a higher premium but with the right to sue for pain and suffering. In both cases, the policy holders could choose the offered default option or choose the other alternative. In both states, the default option tended to stick—people in Pennsylvania were more likely to retain the right to sue than in New Jersey—although there was no *a priori* reason to think that there would be differences in these preferences between the citizens of New Jersey versus Pennsylvania. The stakes seem to be even higher when considering health issues such as organ donation in which setting the default option (opt in or opt out of making organs available after an accident) can dramatically affect the availability of organs (Johnson & Goldstein, 2003).

These findings extend to the McGraw and Tetlock (2005) experiments in the following way. One could think of the *do nothing* option in their experiments as the default option. In fact, many of the participants in the various experiments refused to participate in the task. On the other hand, if the experiments were structured so that the *do nothing* option would result in the transaction occurring at the market price, and the participant would then have to actively make a decision to move away from that position, we would likely see different behaviors than those reported. By reframing the refusal or no choice option to be the market-pricing option, the marketer would likely encourage people to behave more consistently with the predictions of the rational market pricing models.

Setting Anchors

Setting anchors has very strong effects. For example, in a study designed to evaluate both maximum and minimum willingness to pay for safety improvements in motor vehicles (Jones-Lee & Loemes, 2001), people were presented with statistical risk data and an initial monetary amount and asked whether they would be willing to pay that amount of money to eliminate the risk of injury. If they were not willing to pay that price, the amount was adjusted until they were willing to make the trade-off. The authors found significant differences in the amount of money that people were willing to pay as a function of the initial anchor. Somewhat similar to the previously discussed notion of default levels, one might imagine that in the McGraw and Tetlock examples there would be profound effects of reference prices on the ultimate selling and buying prices set. For example, if products sold on eBay had some relationship component to them (e.g., underwear worn by Madonna), then having a normative standard in place (i.e., the fair market price of the good) would encourage people to evaluate the products more fairly and would help to eliminate exorbitant price surpluses. Similarly, providing the fair market price as a reference price in the McGraw and Tetlock examples would likely move behaviors closer to market behaviors.

Framing Decision Contexts

Finally, we have long known that choice among options depends on how one is asked to make the decision or on how the choice set is represented or displayed (framed). McGraw and Tetlock (2005) showed how framing can affect the ultimate decisions made and price paid in Studies 3 and 4. In these studies, they showed how the framing of morally corrosive taboo trade-offs into more socially acceptable benign trade-offs can change participants' resistance to the exchanges. The key point is to figure out the way to frame the decision to be socially acceptable so that people can cope with their feelings.

Varying Preference Elicitation Techniques

Related to the framing effects are the effects of eliciting preferences or decisions with a different, but strategically equivalent, methodology. There is already some evidence for this in McGraw and Tetlock's (2005) findings. Their effect is much more pronounced for selling prices than for buying prices. This makes sense, as selling modes produce more attention to the moral aspects of an item because in general selling produces more feelings of responsibility than buying (Boyce, Brown, McClelland, Peterson, & Schulze, 1992; Irwin, 1994).

Other research has shown that the relative importance of moral attributes varies across response modes (Irwin & Baron, 2001). The approach used in the McGraw and Tetlock studies is a contingent valuation method (Cummings, Brookshire, & Schulze, 1986). This method involves asking participants to provide a value for goods in a hypothetical market environment. In general, using this approach, selling prices tend to be significantly higher than buying prices (e.g., Kahneman, Knetsch, & Thaler, 1990). Thus, one way to mitigate some of the effects may be to use a different technique to elicit decision weights. Irwin and Baron (1994) found that using a methodology that presents respondents with a set of orthogonal combinations of attributes (e.g., conjoint analysis; Carroll & Green, 1995) is a preferable technique to the contingent valuation method at revealing true underlying preferences particularly when sacred values are involved.

From the Consumer Perspective: Ways to Improve the Accuracy of Choices

The factors just discussed are attempts to make consumers behavior more consistent with the rational model. Another way to improve the accuracy of consumers' choices would be to help consumers themselves cope with difficult trade-offs. This perspective has been the focus of my own research. I found that consumers are more likely to adhere to the assumptions of the rational models if they: (a) rely more on rational agents to make their decisions for them, (b) are provided with coping mechanisms, and (c) have implied social norms directing them toward accuracy goals.

Reliance on rational agents. Similar to the McGraw and Tetlock (2005) results, Baron and I (Kahn & Baron 1995) found that in the context of health decisions, participants were excellent at identifying the relevant decision factors (e.g., quality of life, survival, costs factors, and individual difference contingencies), but they were less likely to indicate (only 29% did) a useable metric that would allow them to evaluate the different factors on a single numeric scale (in our case, probabilities). Further, most participants were unlikely to specify any decision rule (55% did not mention any rule). Only 32% mentioned an explicit decision rule (as opposed to some norm, e.g., do what the doctor says), but most of these decision rules were vaguely described. Only 14% recognized the issue of making trade-offs, and less than 2% of the sample mentioned rules that involved both trade-offs and probabilities. Note that the participants were highly educated and had been exposed to the principles of decision theory, suggesting that these effects would be even more striking within the general public.

Thus, we found that in these medical decision contexts our participants responded the way McGraw and Tetlock's (2005) participants responded—they were less likely to assign a single metric to the decision parameters, and they shied away from making trade-offs. We suggested that this might be due to the complexity of the decision and/or the emotional difficulty in making the trade-offs. We did not specifically address the idea that these may be taboo trade-offs—that it was morally outrageous to even consider such trade-offs—although the data would be consistent with that interpretation as well.

Although participants were unlikely to make trade-offs on their own (only 15% indicated that they would be comfortable using a compensatory rule to choose among treatment alternatives), it was encouraging that many more (30%) felt that a physician should use a compensatory model on their behalf. The results were even stronger for the screening test decision. Here, only 32% of the participants said they would use a compensatory rule in deciding whether to get a screening that had risks associated with it, but 61% thought that the physician should use the compensatory decision rule on their behalf. Thus, when a presumably rational agent was making the decision on behalf of the participant, the participant was more likely to advocate the use of the compensatory decision rule and felt that the necessary trade-offs should be made. These results were replicated in financial investment decisions as well.

The results suggest that even if consumers believe that their own decisions should reflect identity-affirming goals as McGraw and Tetlock showed, consumers can also be led to behave more consistently with accuracy goals when following the recommendations of a rational agent. In McGraw and Tetlock's contexts, this suggests that if the participants knew that an agent had recommended a more market-consistent price for the goods, they would feel less distress at this kind of pricing strategy.

Providing coping mechanisms. One of the consequences of trying to cope with taboo trade-offs is that negative emotion or stress is generated (Luce, Bettman, & Payne, 2000; Tetlock et al., 2000), so one way to increase the likelihood that consumers will be able to make the necessary trade-offs would be to provide coping mechanisms. For example, Luce and I (Kahn & Luce, 2003) studied the situation in which patients were deciding whether to get mammograms in the future. This decision depended on making a trade-off between the stresses involved in the testing situation and the peace of mind that comes from having been tested. These trade-offs were even more pronounced following a false positive event (which is fairly common in mammography). We found that as the stress involved in thinking about the decision increased, patients were more likely to indicate that they would delay subsequent testing. However, this behavior could be mitigated by health communications that helped women to cope. We provided either problem-focused coping messages involving suggested action plans (Folkman & Lazarus, 1980, 1988) or emotion-focused messages suggesting a reappraisal or reframing of the situation (Lazarus, 1991) that helped to mitigate the negative emotions and increased intentions for future testing. These results suggest that coping materials might be useful to help consumers deal with the distress that they may feel in making certain trade-offs and allow them to make decisions consistent with a market-pricing paradigm.

Certainly one could argue that in McGraw and Tetlock's studies, a refusal to answer provides a coping strategy of sorts (Dhar, 1997; Nowlis, Kahn, & Dhar, 2002). However, this mechanism allows consumers to cope by not dealing with the situation at hand. Of course, in many health-related decisions (as well as other decisions), not deciding is making a decision, so this method of coping may be less than ideal in many circumstances.

Lifting social norms for relational behavior. A key assumption in the McGraw and Tetlock (2005) framework is that people believe that their decisions reflect the kind of person that they want to be. This implies that sometimes people may make decisions in public differently than they would in private (Asch, 1951; Deutsch & Gerard, 1955; Diener et al., 1976). Ratner and I (Ratner & Kahn, 2002) examined the differences in decisions that consumers made when they thought they were being observed from when they made the decisions in private. We found that they were more likely to veer from normative behavior in public than in private when this behavior matched a prominent social goal (in our case, the desire to appear interesting). These results suggest that some of the behaviors observed in the McGraw and Tetlock experiments were due to an expectation of being judged, and some of the results might change if participants felt that their decisions were completely private (see Johar, 2005). We also found individual differences—participants who scored higher on the self-monitoring scale (Snyder, 1987) were more likely to engage in behaviors that were consistent with

identity-affirming goals. Finally, we found that if a social cue were present, indicating that it was acceptable to engage in behavior that was consistent with a rational model, the perceived pressure to conform to identity-affirming behavior would be lessened.

Although our results corresponded to a very different decision context (variety seeking), the findings have implications here. They suggest that a private or public manipulation or a prominent social cue advising of the acceptability of violating relational norms should mitigate the differences between the prices in market-pricing scenarios versus the prices in the relational scenarios. Further, our results suggest that there are individual differences in how consumers cope with these situations.

Conclusion and Directions for Future Research

McGraw and Tetlock (2005) found compelling exceptions to the normative principles of multiattribute utility theory. One reasonable explanation for the predicted behavior is that consumers have a hierarchy of metagoals that they use in decision making. Depending on the goal (e.g., whether it is maximizing accuracy, minimizing effort, reducing stress, or maximizing other evaluations of one's self), the decisions made, the judgments produced, and the market prices one is willing to pay will systematically vary. An important area for future research is to determine under what circumstances various goals become more salient. McGraw and Tetlock's (2005) studies are hypothetical situations in which relationship goals are highlighted. These are excellent experiments to demonstrate the phenomenon, but they do not help to identify the naturally occurring situations in which these goals are likely to dominate. It would be useful to know whether incorporating these factors improved the predictability of our decision models and, further, whether alternative measurement methodologies (e.g., conjoint analysis) could diminish some of the market-inconsistent behavior.

Although there is no doubt that the findings presented by McGraw and Tetlock are applicable to consumer transactions and describe a plethora of behaviors, one might question whether we should take a paternalistic approach to these behaviors and try to help consumers to respond more normatively. In the examples shown in the article—purchases of a pen or a watch—the answer is likely no. The advantages of free choice and delineation of one's own goals and philosophies seem more important, and the costs of errors are negligible. One could even argue that consumers do not feel cheated as the pen is worth more if it has a community-sharing or equality-matching relationship attached to it. However, there are other consumer decision contexts wherein the perceived inability to make trade-offs between sacred and secular values or the reluctance to operate under an accuracy goal would result in behavior that is not in the consumer's best interests. In those cases, it would be useful for the marketer to identify ways to improve decision making.

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