

Brand Personification and Money: The Effect of Collective vs. Solo Brands on Monetary Decisions

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For decades, marketing professionals have crafted brands with human-like traits, like Mr. Clean and Tony the Tiger, to create emotional connections and influence buying behavior. Scholars have explored brand personification, examining its effects and mechanisms. This research investigates *anthropomorphic collective branding*, which involves using multiple anthropomorphized brand entities to create a collective brand presence. Two experiments revealed that consumers evaluate collective brands more positively than solo ones, particularly in financial decisions such as Buy Now Pay Later services or donations. Trust was found to mediate this effect, enhancing positive evaluations. These findings contribute to the understanding of brand anthropomorphism, highlighting the effectiveness of collective branding strategies in specific decision-making contexts. Future research could explore how these strategies influence consumer behavior in diverse financial settings, like gambling or other financial transactions. For marketing professionals, this study emphasizes the nuanced impact of different types of brand anthropomorphism on brand evaluation, depending on the consumer decision context. Leveraging these insights can help optimize branding strategies to better engage consumers.

Keywords: brand anthropomorphism, brand personification, brand trust, buy now pay later, consumer-brand relationship, monetary decision

Introduction

Over the past several decades, marketing practitioners have ingeniously imbued brands with human-like characteristics and personalities, creating iconic figures such as Mr. Clean (a well-known cleaning product in the United States), the Michelin Man (also known as Bibendum, a mascot of a French tire company), the Aflac Duck (a famous insurance company in North America), Pillsbury's Doughboy (a well-known mascot for baking products in the United States), Tony the Tiger (a mascot for breakfast cereal from Kellogg's), and Ronald McDonald (a mascot of McDonald's, a global brand of fast-food restaurant). This strategic approach has consistently elicited consumers' perceptions of brands as living, breathing entities with emotions and thoughts (Aaker, 1996; Fournier & Alvarez, 2012; Kim & McGill, 2011; Puzakova et al., 2013). Studies show that when brands have personality, consumers tend to form stronger emotional bonds with them. Aaker's

(1996) work on brand personality suggests that consumers are more likely to stay loyal to brands that exhibit a personality similar to their own or one they admire. Furthermore, Kim and McGill (2011) highlight that personified brands are often seen as more trustworthy, as the human-like attributes of a brand can make its promises and commitments appear more credible. This trust is crucial for fostering consumer loyalty and encouraging repeat purchases. Aggarwal and McGill (2012) proposed that brand anthropomorphism triggered consumers' automatic goals to have a successful social interaction, so people behave differently towards anthropomorphized vs. non-anthropomorphized brands. Additionally, research by Puzakova et al. (2013) indicates that consumers are more inclined to interact with brands that exhibit personality traits, whether through social media, brand communities, or other platforms.

While some brands have taken the bold step of creating mascots capable of speech, movement, and emotional expression, Reavey et al. (2018) propose that brand personification can be achieved in more subtle ways. Simply referring to the brand using human language or imbuing the product itself with anthropomorphic traits can evoke similar feelings of connection and familiarity. For instance, a yogurt bottle shaped like an hourglass resembling the human body subtly reinforces notions of health and vitality, forging a personal bond between the consumer and the brand.

Despite the widespread use of anthropomorphism in advertising, two critical areas remain relatively unexplored: i) the varying effectiveness of different forms of brand anthropomorphism and ii) the possible impact of these strategies across diverse product categories. Understanding these nuances is essential for marketers seeking to maximize the potential of brand personification in their campaigns and tailor their approaches to resonate with specific target audiences. In essence, the practice of imbuing brands with human-like qualities has become a cornerstone of modern marketing, blurring the lines between products and personalities, and forging enduring connections with consumers that transcend mere transactions.

Recent research conducted by Puzakova & Kwak (2023) sheds light on these areas by revealing that the presence of multiple anthropomorphized entities, known as collective brands, can decrease advertising effectiveness compared to anthropomorphized solo brands. Anthropomorphized collective brands were conceptualized here as brand communication that includes cues of multiple entities leading to the perception of a collective presence of the brand. Advertisements using multiple anthropomorphized entities (e.g., multiple humanlike characters, brand characters, or mascots) are quite common in the industry. Examples of such brands are Belgian Boys, Birch Benders, and M&M. The findings that such collective brands harm brand evaluation are robust across research studies and surprisingly, this effect is more pronounced among women, who tend to develop lower expectations of the consumer-brand relationship with collective brands. In contrast, studies found no effect of collective brands on men. This disparity in perception suggests a nuanced interplay between brand anthropomorphism and gender dynamics, shedding light on the divergent ways in which men and women engage with anthropomorphized collective brands.

The evidence pointing to the negative effects of collective brands on brand evaluation sparks curiosity about why such brands remain popular in the industry. This raises interesting questions about the effectiveness of branding strategies and the contexts that might influence their impact. Although collective brands are widely used, their drawbacks compared to solo brands are unclear. This study aims to fill this gap by examining how different types of brand anthropomorphism—specifically, collective versus solo—impact consumer monetary decision-making. Despite a growing interest in branding and consumer behavior, there is a lack of research exploring how branding strategies affect monetary decisions. Thus, this study seeks to shed light on how brand personification strategies influence financial choices, a crucial area for marketers and consumers alike. This research focuses on two main questions: first, does the type of brand anthropomorphism—collective or solo—affect monetary decisions? Second, what underlying

factors—mediators or moderators—contribute to consumers' preferences for collective brands over solo ones? By exploring these questions, this study aims to provide insights into how branding strategies shape consumer financial behavior.

To address these questions, a series of theoretically grounded hypotheses were developed and tested through two between-subject experiments conducted in the contexts of financial services (Buy Now, Pay Later) and money donation. This research focuses on the consumers within the United States for a few reasons. First, the country boasts a vast diverse consumer market representing various demographics, cultures, and preferences. Conducting research in the country provides insights into a broad spectrum of consumers. Moreover, the selection of the United States as the primary locus of investigation is substantiated by its status as a global leader in technological innovation, particularly evident within the area of retail and payment technologies (IMD World Competitiveness Ranking, 2023; McKinsey & Company, 2022; World Intellectual Property Organization, 2023). Given the overarching goal of this study is to investigate the dynamics underpinning consumer evaluations of collective brands in the context of financial decisions, it becomes vital to anchor these empirical analyses within a context where consumers have been exposed to an innovative payment option of Buy Now, Pay Later.

Buy Now, Pay Later (BNPL) is a financial service that allows consumers to purchase goods and services and defer payment over a specified period, often without interest if payments are made within the agreed timeframe (Consumer Financial Protection Bureau, 2022). According to a survey conducted by Bankrate (2022), 39% of Americans reported that they have used BNPL service. Fifty-five percent of participants in the Millennial age group reported that they have used BNPL and this is the larger percentage across age groups (Bankrate, 2022). During the period of this research endeavor, no definitive market leader had emerged within the realm of this payment option in the country. Noteworthy contenders competing in the industry included Affirm, Klarna, and Afterpay.

The research participants were recruited through the Amazon Mechanical Turk (MTurk) platform where researchers can get online crowdsourcing participants to complete tasks. Strikingly, the findings remain consistent across both studies and both contexts, revealing that when monetary decisions are involved, collective brands are evaluated more positively than solo brands. The mediation analysis discovered that the underlying mechanism of the effect is possible because consumers perceive collective brands as more trustworthy.

This research demonstrates the significant impact of branding on consumer monetary decisions, offering valuable theoretical insights. Specifically, it highlights the role of collective brand personification in shaping consumer perceptions and behavior within financial decision-making contexts. From a practical standpoint, the findings suggest that firms can enhance their marketing effectiveness by strategically leveraging collective brand personification to foster consumer trust and loyalty. By aligning branding strategies with consumer preferences, firms can cultivate stronger emotional connections with consumers, ultimately driving purchase intent and engagement. These insights underscore the importance of a nuanced approach to brand management and have implications for both theoretical discourse and practical marketing strategies.

Literature Review

Brand Personification Strategy

In the United States, consumers are highly familiar with many brands anthropomorphized through their mascots such as the Pillsbury's Doughboy, the Green Giant, Mr. Clean, and the Geico Gecko. Brand personification or brand anthropomorphism is a human-like representation that is associated with the brand with certain human characteristics and personality (Aaker, 1996). This concept stems from the idea that consumers tend to anthropomorphize brands, attributing human

qualities to them, which can significantly influence their perceptions, attitudes, and behaviors toward those brands. This literature review aims to provide an overview of the key theoretical frameworks, empirical findings, and practical implications associated with brand personification.

The theoretical foundations of brand personification came from two streams of research. First, anthropomorphism theory suggests that individuals have a natural tendency to attribute human-like qualities to non-human entities including brands. This theory forms the basis for understanding how consumers anthropomorphize brands and the psychological processes underlying this phenomenon. Prior research shows that consumers' ability to anthropomorphize a brand can be influenced by the extent to which the product is characterized by human schema such as a car with a front grill that looks like a smile (Aggarwal & McGill 2007). Second, the brand personality framework posits that brands can be conceptualized in terms of personality traits, similar to how individuals are characterized (Aaker, 1996). Researchers have adapted various personality dimensions, such as sincerity, excitement, competence, sophistication, and ruggedness, to assess and measure brand personalities (Aaker, 1996; Calderón-Fajardo et al, 2023; Coelho et al, 2020; Motoki et al., 2023).

It is important to note that in the industry, brands can be anthropomorphized in various ways. Some brands utilize mascots or spokespersons to embody their brand personalities, such as the GEICO Gecko. Other brands incorporate human-like features into their products, exemplified by M&M's characters with arms, eyes, and legs. Additionally, certain brands employ human language to describe or refer to their products, as seen in Goodyear's (1987) 'Take Me Home' campaign. Similarly, the extant academic literature demonstrates a wide range of methods for manipulating brand anthropomorphism. Aggarwal and McGill (2007) demonstrated that products can be anthropomorphized through the inclusion of physical characteristics, such as a smiling grille on a car. In contrast, Kim and McGill (2011) employed linguistic techniques, using human language to anthropomorphize skin cancer, referring to it as 'these criminals' and using pronouns such as 'they' and 'their' to enhance the anthropomorphic effect. Reavey et al. (2018) examined varied degrees of brand humanization (overt and subtle) and found that consumers preferred subtle humanization when the ads did not use assertive language (Buy Now!).

Numerous empirical studies have demonstrated that brand personification influences consumers' perceptions of brands. Brands perceived as having human-like traits are often evaluated more favorably in terms of likability, trustworthiness, credibility, and authenticity compared to brands lacking personified characteristics (Aggarwal & McGill 2012; Braxton & Lau-Gesk 2020; Delbaere et al., 2011; Eskine & Locander, 2014; Fournier, 1998; Han et al., 2021; Kim & McGill, 2011). Brand personification has been shown to influence various aspects of consumer behavior, including brand preference, brand loyalty, purchase intentions, and willingness to pay premium prices (Braxton & Lau-Gesk, 2020; Fournier, 1998). Consumers tend to form emotional connections with personified brands, leading to stronger brand attachments and increased purchase likelihood. Prior research has also shown that brand personification can affect risk perceptions and behaviors. Specifically, an anthropomorphized slot machine increased liking among their research participants (Kim & McGill, 2011). Chandler & Schwarz (2010) show that when consumers have humanized their car brands, they are less likely to replace them and put less importance on the quality when making a replacement decision. Hence, anthropomorphized brands appear to gain brand loyalty and have stronger relationships with their consumers. Brand personification has been found to increase involvement with a non-profit organization (Stinnett et al., 2013) and changes in behavioral intentions (Aggarwal & McGill, 2012). The work of Aggarwal and McGill (2012) also demonstrated that brand personification can have a social role (e.g., partner, servant, leader) and consumers respond to various social roles differently. More recently, Rai et al. (2022) extended the literature on social roles by establishing that anthropomorphized brand roles can influence goal-directed consumers differently depending on how far along they are in the goal-pursuit journey. Recent work

by Zhang et al. (2020) revealed that brand position (distinctiveness vs. popularity) moderates the effect of brand personification on consumers' brand attitudes.

In general, these studies found a positive effect of brand personification. However, one very interesting finding from the work of Puzakova and Kwak (2023) found that when a brand anthropomorphized into multiple entities (anthropomorphized collective brand), the strategy led to a decrease in advertising effectiveness. As a result, it appears that not all brand personification strategies are equal, and these conflicting results shed light on the importance of understanding how variations of brand personification shape consumer's responses to the brands.

Collective vs. Solo Brand Anthropomorphism

Marketing practitioners frequently endeavor to construct perceptions of their brands as humanlike entities, either as individuals (e.g. Tony, the Tiger) or collectives (e.g. M&M brand characters, Coca-Cola's polar bears, Kellogg's Rice Krispies, and Belgian Boys' Waffles and Pancakes). However, the topic of solo vs. collective anthropomorphized brands has only been recently examined. Prior research studies can serve as a foundation for the predictions that consumers should vary in their reactions to individual brand entities vs. collective brand entities. For example, scholars found that collective and dyadic relationships are primarily distinguished by differences in relationship closeness and intimacy (Hoza et al., 2000; Williams, 2010). Puzakova and Kwak (2023) have contributed significantly to our understanding of anthropomorphized brands by introducing the concept of collective anthropomorphized brands. These brands go beyond the traditional notion of a singular anthropomorphized entity and instead incorporate cues from multiple brand entities, creating a perception of a collective presence. This novel approach suggests that consumers can develop relationships not just with individual brand characters but with a broader collective of brand personalities. In contrast to anthropomorphized solo brands, where the focus is on a single character representing the brand, collective brands offer consumers the opportunity to engage with a diverse array of brand personalities. This shift in perspective opens new avenues for consumer-brand interaction and relationship building.

The research conducted by Puzakova and Kwak (2023) involved four studies, employing both fictitious and real-world brands in the food and furniture categories within the United States. Their findings revealed an intriguing gender difference in how participants evaluated collective brands. Female participants tended to view these brands less favorably than solo brands, driven by their expectation of greater relationship closeness with the brand. This suggests that women may have different preferences or expectations when it comes to brand relationships compared to men.

Building upon this insightful discovery, the current research aims to delve deeper into the implications of these two variations of brand personification on consumer decision-making processes, particularly concerning financial choices. By exploring how individuals respond to collective versus solo anthropomorphized brands in the context of monetary decisions, we can gain further insights into the psychological mechanisms underlying consumer-brand interactions. Understanding the impact of brand personification on consumer behavior is crucial for marketers seeking to enhance brand engagement and loyalty. By examining the nuances of collective anthropomorphized brands and their effects on consumer decision-making, this research contributes to a more comprehensive understanding of branding strategies in today's market landscape.

Consumer Monetary Decision-Making

The realm of monetary decision-making within consumer behavior literature encompasses a wide array of topics, reflecting the multifaceted nature of financial choices individuals make in their daily lives. Scholars have explored various aspects such as consumer spending patterns (Kurt et al., 2011; Fornell et al., 2010), borrowing behaviors (Hirst et al., 1994), saving habits (Durante & Laran, 2016;

Loibl & Scharff, 2010), and the purchase of financial products (Howcroft et al., 2007; Dogra & Kaushal, 2022). Additionally, research has delved into areas such as donation and charity contributions (White & Peloza, 2009; Xu et al., 2022), illustrating the breadth of financial decisions studied within consumer behavior literature.

Within this extensive body of literature, various factors have been identified as influential in shaping individuals' monetary decisions. For instance, education levels have been linked to financial decision-making processes, with studies highlighting the impact of education on financial literacy and decision outcomes (Estelami, 2009; Williams, 2007). Furthermore, the framing of choices has been shown to significantly influence decision outcomes, with different presentations of information leading to varying decision preferences (Petersen et al., 2015). Moreover, the disclosure of information regarding financial products or decisions can impact consumer perceptions and subsequent choices (Adams et al., 2021).

Despite the breadth of research in this area, there remains a notable gap concerning the intersection of branding strategies and consumer monetary decision-making processes. The present research seeks to address this gap by examining how branding strategies, specifically the anthropomorphization of brands, influence consumer decisions related to money in two distinct contexts: financial services and charitable donations. By uncovering the impact of brand personification on financial decision-making processes, this research aims to provide valuable insights for marketing practitioners seeking to optimize branding strategies for financial products and philanthropic initiatives. Moreover, understanding the mechanisms underlying consumer financial decision-making not only benefits marketers but also holds implications for consumer welfare more broadly.

Hypothesis Development

The primary research inquiry pertains to whether or not the utilization of brand personification strategies, specifically contrasting collective versus solo brand representations, elucidates the variance observed in monetary decision-making processes. While extant scholarship has previously illuminated potential drawbacks associated with collective brand personification, positing a decrement in advertising efficacy (Puzakova & Kwak, 2023), the present investigation posits a divergent perspective. Specifically, it is hypothesized that within the context of monetary decision-making, collective brand personification may engender more favorable evaluations and heightened effectiveness compared to solo brand counterparts. This proposition is underpinned by a few unique characteristics of monetary decisions. Firstly, financial decisions often exhibit a higher degree of irrevocability and permanence. Unlike many consumer goods, which can be returned or exchanged if deemed unsatisfactory, financial transactions are often irreversible, with limited avenues for recourse in the event of unfavorable outcomes. For instance, once an investment is made or a financial product is selected, reversing, or undoing that decision may not be feasible or may come at a significant cost. Second, financial decisions often have long-term implications that transcend the immediate transaction. Choices such as spending, budgeting, retirement planning, investment allocation, or mortgage selection can shape one's financial trajectory and lifestyle over extended time horizons. Consequently, the evaluation of financial options necessitates a forward-looking perspective and an awareness of how decisions made today may reverberate across years or decades.

Moreover, there is evidence from the branding literature that suggests that collective brand entities tend to be perceived more favorably. First, research on co-branding and brand alliances provides substantial evidence that consumers often prefer collective brand entities. Co-branding involves the collaboration of two or more brands to create a combined product or service, which can enhance consumer perceptions of quality and trust. A systematic literature review by Pinello et al. (2022) highlights that co-branding alliances can lead to positive spillover effects, where the

strengths of each brand reinforce the overall perception of the collective brand entity. Research by Washburn et al. (2000) indicates that brand alliances can enhance brand equity by leveraging the strengths and reputations of the involved brands. This can lead to increased consumer preference for the collective brand entity, as the combined brand equity is perceived to be greater than the sum of its parts.

Similarly, the concept of social proof, as discussed by Cialdini (2009), suggests that individuals look to the behavior and opinions of others to guide their own actions, especially in uncertain situations. When multiple brands endorse a product or service, it creates a sense of consensus, which can enhance consumer trust and preference for the collective brand entity. Hence, the first hypothesis is:

H1: Consumers will develop greater preferences for a collective-anthropomorphized (versus a solo anthropomorphized) brand when making monetary decisions.

Furthermore, a growing body of literature underscores the pivotal role of consumer trust in driving the adoption and sustained utilization of financial products and services. Empirical investigations have delineated how trust exerts a palpable influence on various facets of financial behavior, spanning the continued engagement with online financial platforms (Pi et al., 2012), the propensity to embrace novel banking offerings and the uptake of Islamic banking services within predominantly Muslim societies (Ashraf et al., 2015). Notably, the establishment and maintenance of consumer trust emerge as quintessential determinants shaping the contours of contemporary financial landscapes.

This research inquiry pivots on a central concern: discerning consumers' perceptions regarding the relative trustworthiness of collective versus solo brand personifications. Institutional theory suggests that consumers trust institutions more than individuals due to perceived stability, expertise, and accountability. Multiple brand entities reinforce this perception. Moreover, the work by Ingenhoff and Sommer (2010) sheds light on this issue by demonstrating a propensity among consumers to ascribe greater trust to corporate entities than to individual CEOs. One potential explanation for this phenomenon is that individuals, particularly high-profile figures such as CEOs, are often perceived as being more vulnerable to scrutiny and are judged more rigorously across various dimensions, such as competence, benevolence, and integrity. In contrast, corporate entities, by their collective identity, may appear more stable and less prone to the biases or idiosyncrasies of individual behavior, thereby fostering greater trust.

Beyond the research in organizational behavior, social psychology offers additional valuable insights, indicating that group-based entities are often viewed as more trustworthy than individuals in various contexts. Studies conducted by Isenberg (1986) and Myers and Lamm (1976) demonstrate that groups tend to make more extreme and confident decisions, which can enhance credibility and perceived expertise in financial and organizational decision-making contexts. This phenomenon highlights the significance of collective decision-making in shaping trust and confidence. Consistent with the notion of risk reduction through collective entities, Bauer (1960) posits that consumers perceive diminished risk when entrusting collective groups, as the risk is dispersed among multiple entities. This phenomenon is echoed in online marketplaces, where consumers exhibit heightened trust in platforms featuring multiple sellers, such as Yelp and TripAdvisor (Kim et al., 2018). Furthermore, research indicates that collective ratings and reviews foster consumer trust, as evidenced by Fang et al. (2019).

Analogously, within the context of brand personification, it is plausible to hypothesize that anthropomorphized solo brands may be understood as less intrinsically trustworthy relative to their

collective counterparts. Building on these insights, this study aims to investigate these assumptions empirically through the development of the following hypothesis.

H2: Consumers will perceive greater trust for a collective-anthropomorphized (versus a solo-anthropomorphized brand).

Extensive research has demonstrated that trust serves as a mediator in various aspects of consumer behavior. For instance, Chaudhuri and Holbrook (2001) found that trust mediates the relationship between brand affect—consumers’ emotional responses to a brand—and brand loyalty, which is the likelihood of consumers repeatedly purchasing the same brand. Similarly, Delgado-Ballester and Munuera-Aleman (2005) identified that trust mediates the impact of brand personality on both brand loyalty and consumer satisfaction. Building on this body of literature, the present study hypothesizes that:

H3: Brand Trust mediates the effect of the types of brand personification on brand evaluation.

Figure 1 - Theoretical Model: The Mediating Role of Brand Trust



Method and Results

Study 1

To test the hypotheses outlined, two distinct studies were conducted. The first experiment was designed specifically to examine H1, which posits the primary effect of collective-anthropomorphized branding on consumer preference. This experiment employed a manipulation of brand conditions to observe participant responses. A total of eighty participants were recruited through Amazon Mechanical Turk (MTurk) and subsequently randomly assigned to one of two distinct conditions of brand personification: collective brand or solo brand. Within these conditions, participants were presented with information regarding a novel Buy Now Pay Later (BNPL) service named "ThereAfter," purportedly available at prominent retailers such as Walmart, Target, Sephora, and Amazon across the United States. The fictitious "ThereAfter" service was described as being accessible to any consumer who made a minimum purchase of \$100 within the network of affiliated retailers. Participants were then prompted to indicate their likelihood of utilizing the "ThereAfter" BNPL service as their preferred payment method. Each participant was exposed to either a collective brand representation (depicted by an icon featuring three individuals) or a solo brand

representation (featuring a single individual). Visual representations of these brand conditions were included in the appendix provided to participants for reference during the study.

The measures used in this experiment are adapted from prior literature (Puzakova and Kwak 2023). Manipulation check questions asked the participants to answer the question “The logo of ThereAfter shows _____” (a person vs. a team) and “You think of ThereAfter as _____” (a person vs. a team). Then participants report their previous experience related to the BNPL service. Then they reported their intention to adopt ThereAfter, their likelihood to recommend it to others, and their perception of the brand on multiple dimensions (e.g., trust, warmth, competence). The last section asked for demographic information and included gender, age, and income. The key measures are listed in the appendix.

The final subject pool consists of 52% male and 48% female participants. The average age is 37 years old. More than half of the participants reported their household income to fall in the range of 55,000 – 99,000 US dollars. To check whether the brand conditions were successfully manipulated, participants were asked to identify the brand condition they were in, and the results show that all participants were able to do so correctly.

Brand Preference (Adoption Likelihood)

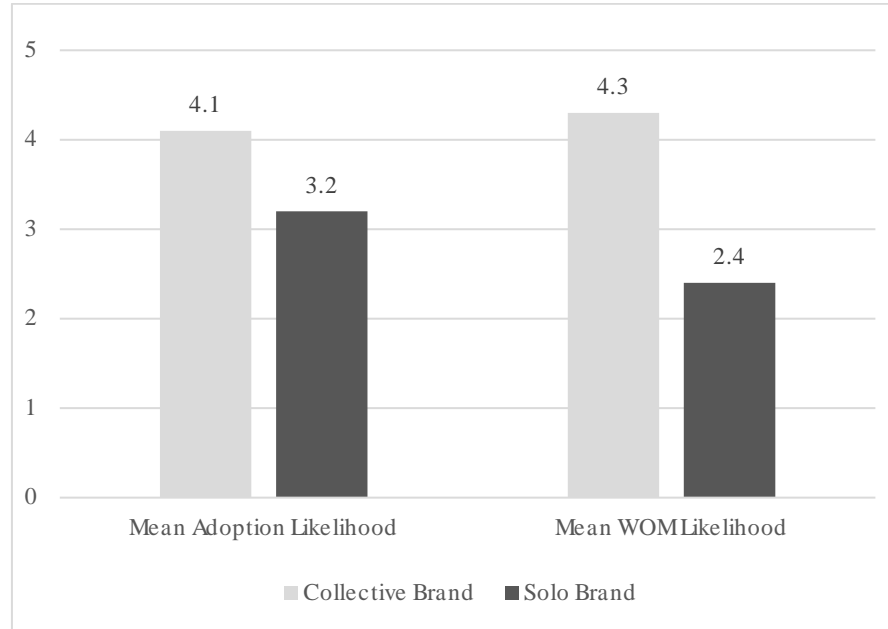
To test the first hypothesis, which proposes that participants in the collective brand condition should report stronger brand preference than those in the solo brand condition, an independent-sample t-test was performed using the likelihood of using the BNPL service as a dependent variable. The results show that consistent with the hypothesis, those in the collective brand condition reported a greater likelihood to use ThereAfter than those in the solo brand condition ($M_{\text{collective}} = 4.10$ vs. $M_{\text{solo}} = 3.20$, $t = 4.45$, $p < .01$). In other words, there is a significant main effect of branding strategy on the brand preference, so the first hypothesis was supported.

Additionally, Puzakova and Kwak (2023) found a significant interaction between gender and solo vs. collective branding strategy. A similar analysis was conducted in this study to examine such effect of gender. The results of PROC GLM (similar to ANOVA) showed that there is no significant main effect of gender on brand preference ($p > .05$) and the interaction effect of gender X branding strategy is also not significant ($p > .05$). No significant gender differences were observed across all analyses. Therefore, gender is not discussed further in the paper as it was not found to be a meaningful factor in this study.

Word of Mouth

To test the strength of the brand preference, a similar analysis was conducted on another dependent variable, the likelihood of telling others about the brand. The results are consistent with the earlier findings. Specifically, participants in the collective brand condition reported greater likelihood than those in the solo brand condition ($M_{\text{collective}} = 4.30$ vs. $M_{\text{solo}} = 2.40$, $t = 7.89$, $p < .01$). Hence, the findings are robust across the two dependent variables. Study 1 provided compelling evidence supporting the primary hypothesis (H1) regarding the impact of collective-anthropomorphized branding strategies on consumer preference within a specific context of monetary decision-making. However, the generalizability of these findings to broader consumer behaviors and diverse populations remained an area of inquiry, prompting the design and execution of Study 2.

Figure 2 - Mean Scores Across Brand Conditions in Study 1



Study 2

The objectives of study 2 are i) to replicate the results of study 1, ii) to test H1 in a different context of monetary decision: charity donation, and iii) to investigate the underlying mediating role of trust as hypothesized in Figure 1. Similar to Study 1, a total of 78 research participants from MTurk were invited to participate in a brand study where they were exposed to one of the two brand personification conditions, collective vs. solo brand condition. They read information about an opportunity to donate money to “Children’s Dream” (or “Child’s Dream”) a non-profit organization focusing on child and youth charity as prior research found that this type of charity sector is the most recognizable by general consumers (Michaelidou et al., 2015). In each scenario, the participant saw either a collective vs. solo brand (an icon of three men vs. a man and an icon of children vs. a child) as shown in the appendix. Consistent with Study 1, they reported their likelihood to donate money, likelihood to donate their time, brand trust, warmth, and competence. Then they proceeded to report their demographic information before being dismissed.

The subject pool consists of 53% female and 47% male participants, and the average age is 37.97 years old. Sixty percent of the participants reported their household income to fall in the range of 55,000 – 99,000 US dollars. Overall, the demographic characteristics of participants are very similar to those of Study 1. The manipulation check reveals that all participants correctly identified the branding condition in which they were. Two participants were dropped from the analysis due to excessive missing values.

Brand Preference (Money Donation Likelihood)

An independent-sample t-test reveals that H1 was supported. Specifically, the participants in the collective brand condition reported a higher likelihood of donating money to this fictitious organization than those in the solo brand condition ($M_{\text{collective}} = 4.22$ vs. $M_{\text{solo}} = 3.12$, $t = 6.26$, $p < .01$). Consequently, this result establishes the possibility of the generalization of the main effect of collective branding strategy outside the financial service context.

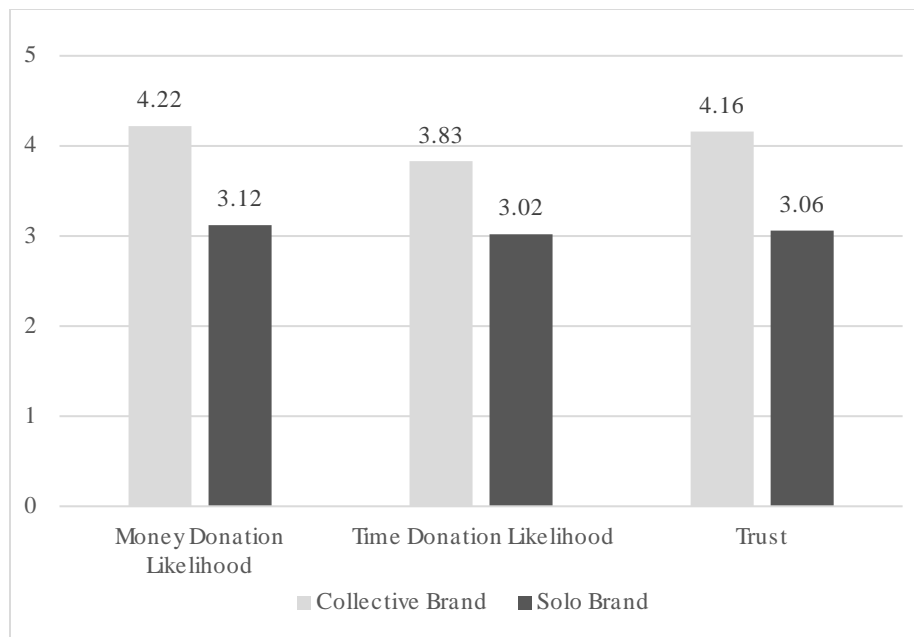
Brand Preference (Time Donation Likelihood)

Consistent with the money donation, the analysis of the time donation shows consistent results. Specifically, the participants in the collective brand condition are more willing to donate their time to this organization than those in the solo brand condition ($M_{\text{collective}} = 3.83$ vs. $M_{\text{solo}} = 3.02$, $t = 3.26$, $p < .01$). Hence, H1 was again supported.

Brand Trust

A similar t-test shows a significant difference in brand trust across the two branding conditions. Specifically, as hypothesized in H2, participants in the collective brand condition reported greater trust ($M_{\text{collective}} = 4.16$ vs. $M_{\text{solo}} = 3.06$, $t = 6.65$, $p < .01$).

Figure 3 - Mean Scores Across Brand Conditions in Study 2



Mediation Analysis

The mediation analysis conducted in this study, following the three-step mediation test proposed by Baron and Kenny (1986), offers valuable insights into the underlying mechanisms of brand trust as delineated in Figure 1 and hypothesis H3. This rigorous analytical approach enables a comprehensive examination of the mediating role of brand trust in the relationship between branding strategy and donation likelihood.

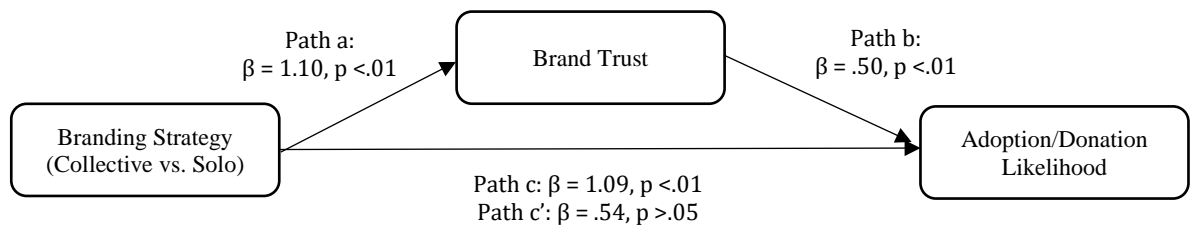
In the first step of the mediation analysis, a regression analysis was conducted to ascertain the main effect of branding strategy on brand preference, operationalized as donation likelihood in this study. The results of this initial regression model reveal a significant main effect of branding strategy on brand preference, as evidenced by the regression coefficient displayed in Figure 4 (path c). This finding provides empirical support for the notion that branding strategy plays a substantive role in shaping consumer preferences and behavioral intentions regarding donation likelihood.

Moving to the second step of the mediation analysis, a separate regression model was employed to assess the influence of branding strategy on brand trust (path a). Consistent with theoretical expectations, the results of this regression model demonstrate a significant effect of branding

strategy on brand trust, thereby confirming the hypothesized relationship between these constructs. This finding underscores the importance of branding strategies in engendering consumer trust and confidence in the brand, which, in turn, can have significant implications for consumer behavior and decision-making processes.

In the final step of the mediation analysis, a regression model incorporating both branding strategy and brand trust as independent variables was constructed to evaluate the mediating role of brand trust in the relationship between branding strategy and donation likelihood. The results of this mediation model reveal that brand trust fully mediates the effect of branding strategy on donation likelihood, as evidenced by the attenuation of the direct effect of branding strategy (path c') and the persistence of a significant indirect effect through brand trust (path b). This finding provides compelling empirical evidence in support of hypothesis H3, confirming that brand trust serves as a crucial mechanism through which branding strategy influences consumer preferences and behavioral intentions regarding donation likelihood. Overall, the results of the mediation analysis offer robust empirical support for the hypothesized relationships outlined in the conceptual framework.

Figure 4 - Mediation Analysis



Study 2 builds upon the framework established in Study 1, aiming to uncover the mechanisms driving consumer evaluations of collective brands in monetary decision-making. Through mediation analysis, it validates the main theoretical prediction that collective brands evoke greater trust, thereby influencing positive evaluations in monetary decisions. Additionally, Study 2 replicates these effects in the donation context, enhancing the external validity of the findings. These results contribute to both theoretical understanding and practical marketing strategies, emphasizing the importance of collective branding in fostering consumer trust and influencing decision-making processes.

Discussion

The exploration of collective anthropomorphic branding and its impact on consumer behavior spans two distinct studies, each highlighting unique contexts of monetary decision-making and drawing from diverse subject pools. Through these investigations, compelling evidence emerges showcasing the potential of collective anthropomorphic brand appeals to significantly influence various facets of consumer brand evaluation, adoption or donation decisions, and the inclination towards word-of-mouth advocacy. This research represents a notable departure from previous studies, such as the work conducted by Puzakova and Kwak (2023), which suggested that collective brands may be less effective than their solo counterparts. Contrary to this prior finding, the current research underscores the efficacy of collective anthropomorphic branding, particularly within the realm of monetary decision-making.

In the context of financial choices, consumers exhibit an increased tendency towards factors of trust and reliability. Collective anthropomorphic brands, characterized by their representation

through multiple personified entities, appear to convey a sense of communal reliability and credibility to consumers. This perception of trustworthiness associated with collective branding likely contributes to the observed positive impact on consumer brand evaluation and decision-making. Moreover, this research reveals the mediating role of trust in shaping consumer perceptions toward anthropomorphized brands. The degree of trust placed in a brand significantly influences how consumers evaluate and engage with the brand, particularly in scenarios involving monetary decisions. By illuminating the underlying mechanisms through which trust mediates the relationship between collective anthropomorphic branding and consumer responses, this research advances our understanding of the intricate dynamics at play within the domain of brand-person interactions.

Conclusion

The research findings offer significant theoretical implications for marketers and scholars by discovering the important linkage between collective branding strategy, perceived trust, and subsequent brand evaluation. This work contributes to the broader body of literature on brand anthropomorphism by demonstrating the positive impact of collective branding strategies within specific contextual settings.

Moving forward, future research avenues may explore the role of brand trust and collective branding strategy across diverse monetary contexts, such as gambling or financial borrowing/lending decisions. By extending the investigation beyond the current scope, scholars can gain deeper insights into the nuanced dynamics governing consumer behaviors across various financial domains.

Moreover, the managerial implications of the current findings are noteworthy for marketing practitioners operating within the industry. Despite the growing adoption of brand anthropomorphism techniques to enhance marketing effectiveness, this research underscores the importance of considering variations in the type of brand anthropomorphism employed, particularly in the context of decision-making scenarios. Understanding how different forms of anthropomorphism may impact brand evaluation can inform more nuanced and contextually sensitive branding strategies, thereby enhancing the effectiveness of marketing efforts.

Furthermore, future research efforts may seek to extend the current study by investigating the effects of collective versus solo branding on key marketing metrics, including brand loyalty, repeat purchase behavior, brand switching tendencies, and consumers' willingness to pay premium prices for preferred brands. By examining these outcomes, scholars can gain deeper insights into the long-term implications of branding strategies on consumer-brand relationships and purchase behavior. Additionally, the topic holds the potential for extension into cross-cultural contexts, where researchers can explore how collective versus solo branding strategies interact with cultural dimensions such as collectivism versus individualism. By examining these dynamics across diverse cultural contexts, scholars can shed light on the complex interplay between branding strategies and cultural influences on consumer behavior.

For policymakers, the research findings carry profound implications for the design and implementation of public policy campaigns aimed at promoting various societal objectives, ranging from encouraging charity donations to enhancing financial literacy and regulating financial products. By gaining insights into how collective brands influence perceived trust among consumers, policymakers can tailor their campaigns to capitalize on the potential benefits of collective branding strategies, thereby enhancing the effectiveness and impact of their initiatives.

In sum, these research avenues offer promising opportunities for scholars to deepen their understanding of the multifaceted dynamics between branding strategies and consumer spending behavior in today's complex marketplace, thereby enriching both theoretical discourse and practical marketing strategies.

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Appendix

BNPL Solo Brand Condition



ThereAfter is the latest Buy Now Pay Later service available through various big retailers. ThereAfter is a smart way to pay over time with no late fees or hidden fees so you can get things you love without breaking your budget. ThereAfter allows you to pay in 4 simple payments every two weeks. Shop at your favorite online or in-store merchants with ThereAfter. You will see ThereAfter logo at the checkout or you can request a virtual card in our app. Unlike credit cards, ThereAfter does not impact your credit score and you will never owe more than what you agree to upfront.

Payments are made simpler with ThereAfter.

BNPL Collective Brand Condition



ThereAfter is the latest Buy Now Pay Later service available through various big retailers. ThereAfter is a smart way to pay over time with no late fees or hidden fees so you can get things you love without breaking your budget. ThereAfter allows you to pay in 4 simple payments every two weeks. Shop at your favorite online or in-store merchants with ThereAfter. You will see ThereAfter

logo at the checkout or you can request a virtual card in our app. Unlike credit cards, ThereAfter does not impact your credit score and you will never owe more than what you agree to upfront.

Payments are made simpler with ThereAfter.

Money Donation Solo Brand Condition



♥♥♥ Child's Dream ♥♥♥

Every child needs a safe, nurturing place to call home, and the chance to achieve its potential through education. Sadly, not every child is so fortunate. Child's Dream has cared for orphans and vulnerable children around the world since 1965. The organization helps the most desperate children—orphans, unwanted girls, abandoned or abused children, and children with HIV/AIDS.

Your donation will go towards:

1. Scholarships to promising students who cannot afford higher education. With your help, a student can earn a degree and break the cycle of poverty.
2. Funds for home improvement focusing on toilets, clean water, beds with mosquito nets, libraries, and playground equipment.
3. Vulnerable children rescued from human trafficking, exploitation, and illegal child marriage.

You can change a child's life forever.

Money Donation Collective Brand Condition



♥♥♥ Children's Dream ♥♥♥

Every child needs a safe, nurturing place to call home, and the chance to achieve its potential through education. Sadly, not every child is so fortunate. Children's Dream has cared for orphans and vulnerable children around the world since 1965. The organization helps the most desperate

children—orphans, unwanted girls, abandoned or abused children, and children with HIV/AIDS. Your donation will go towards:

1. Scholarships to promising students who cannot afford higher education. With your help, a student can earn a degree and break the cycle of poverty.
2. Funds for home improvement focusing on toilets, clean water, beds with mosquito nets, libraries, and playground equipment.
3. Vulnerable children rescued from human trafficking, exploitation, and illegal child marriage.

You can change a child's life forever.

Measures

Adoption Likelihood (study 1)

How likely are you to choose ThereAfter as your payment method?
(1 = extremely unlikely, 5 = extremely likely)

Word of Mouth (study 1)

How likely are you to recommend or mention this new BNPL brand to others?
(1 = extremely unlikely, 5 = extremely likely)

Trust (studies 1 & 2)

_____ brand is trustworthy.
(1 = strongly disagree, 5 = strongly agree)

Money Donation Likelihood (study 2)

I will contribute some money to Children's Dream.
(1 = extremely unlikely, 5 = extremely likely)

Time Donation Likelihood (study 2)

I will contribute some personal time to Children's Dream.
(1 = extremely unlikely, 5 = extremely likely)