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EDUCATION

The Wharton School, University of Pennsylvania, Philadelphia, PA
Ph.D., *Marketing*. May, 2014 (Expected)

The London School of Economics and Political Sciences, London, England
M.Sc. with Distinction, *Decision Sciences*. November, 2007

Northwestern University, Evanston, IL
B.A., *Economics*. June, 2003

RESEARCH INTERESTS

Judgment and Decision Making
Moral Consumer Choice
Consumer Financial Decision Making

PUBLICATIONS & MANUSCRIPTS UNDER REVIEW

Bhattacharjee, Amit K., Jonathan Z. Berman, and Americus Reed II (2013). "Tip of the Hat, Wag of the Finger: How Moral Decoupling Enables Consumers to Admire and Admonish." *Journal of Consumer Research*, 39 (April), 1167-1184. [First two authors contributed equally]

- Selected Press: *Wall Street Journal, Smithsonian, Financial Times, BusinessWeek, Globe & Mail, BuzzFeed*

Berman, Jonathan Z. and Deborah A. Small (2012). "Self-Interest without Selfishness: The Hedonic Benefit of Imposed Self-Interest." *Psychological Science*, 23(10), 1193-1199.

- Selected Press: *CNN, The Guardian, Daily Telegraph, Prevention Magazine, Good Housekeeping, Daily Express, Daily Mail, British Psychological Society*

Berman, Jonathan Z. and Deborah A. Small, "Judgments of Virtue in Consumer Behavior"
Under review at the *Journal of Consumer Research*.

Berman, Jonathan Z., Emma E. Levine, Alixandra Barasch, and Deborah A. Small, "The Braggart's Dilemma: On the Social Rewards and Penalties of Advertising Prosocial Behavior." Under review at the *Journal of Personality and Social Psychology*.

SELECTED RESEARCH IN PROGRESS

Barasch, Alixandra, Emma E. Levine, Jonathan Z. Berman, and Deborah A. Small, "Selfish or Selfless? On the Signal Value of Emotion in Altruistic Behavior." *Revising for re-submission at the Journal of Personality and Social Psychology.*

Berman, Jonathan Z., An Tran, John G. Lynch and Gal Zauberaman, "Expense Neglect in Forecasting Personal Finances" *Manuscript in preparation.*

Berman, Jonathan Z., and Barbara Mellers, "Loss Aversion in Emotions: When Does the Magnitude of Judged Pain Exceed that of Judged Pleasure?"

Bhattacharjee, Amit K., Jonathan Z. Berman, Jason Dana and Barbara Mellers, "Selling Out: How Appealing to Customer Tastes Affects Perceptions of Product Quality."

DISSERTATION OVERVIEW

Title: **Moralized Consumer Choice**

Chair: Deborah Small

Committee: Wes Hutchinson, Barbara Mellers, Phil Tetlock, and Gal Zauberaman

In my dissertation I examine how the presence of moral conflict influences consumer decision making processes and consumer welfare. Much research in consumer decision making focuses on the internal conflict that people feel when choosing between alternatives. However, the nature of the conflict can take many forms. For instance, consider the decision between purchasing a less attractive, fuel efficient car versus purchasing a very attractive car with poor gas mileage. For some, this choice represents a purely economic decision for which a consumer must make tradeoffs between two important attributes. However, for those that feel a moral obligation to reduce carbon emissions, choosing the gas guzzler is not just financially imprudent, but it is immoral too. Yet it remains unclear whether moral choice conflict is fundamentally different from other forms of choice conflict and how this affects consumers.

In my first essay, "**Self-Interest without Selfishness: The Hedonic Benefit of Imposed Self-Interest**" (job market paper, *Psychological Science*, 2012) I examine the conflict consumers experience when faced with the decision between a self-interested and a prosocial option, and how this affects consumer happiness. Prosocial options are increasingly common in the marketplace, such as "one-for-one" products (e.g., Tom's Shoes), eco-friendly home supplies (e.g., Seventh Generation), or even direct donation solicitation at the checkout. I show how the choice between a prosocial and a self-interested option can present a "lose-lose" situation for consumers. In particular, if a consumer selects an option of self-interest, he may feel guilt or self-reproach for prioritizing himself above others. However, if a consumer selects a prosocial option, he fails to reap the benefits inherent in self-interest. In a series of controlled experiments I demonstrate that imposing self-interest (a reward) leads to greater happiness than choosing between self-interest and a prosocial option (a charity donation). By removing agency, individuals can enjoy the pleasure inherent in self-interest without feeling selfish. I further explore the cues and contexts that signal to consumers that their everyday consumer

behavior is selfish, and I present implications for managers in their decision to offer prosocial options to customers.

In my second essay, “**Judgments of Virtue in Consumer Behavior**” (under review, *Journal of Consumer Research*) I investigate more deeply what makes moral choice conflict unique from other forms of choice conflict. In recent years, consumer research on intertemporal choice has focused extensively on how individuals make decisions in the face of temptation. Further, the language of temptation is thick with moral connotations: vices and “wants” are hedonic options that benefit the present self, whereas virtues and “shoulds” are prudent options that benefit a future self. Yet theories of morality center on helping or harming others, and would not consider many intertemporal choice decisions to be moral. For example, people often talk about eating healthy and exercising as being virtuous (and their antitheses as being sinful) even though these decisions do not have direct consequences for others, unlike decisions to steal money or help those in need. In this essay, I explore the determinants of virtue in consumer behavior, and show that different aspects of virtue are relevant across intertemporal (i.e., present self/future self) and moral (i.e., self/other) decisions. For intertemporal decisions, willpower determines judgments of virtue: a person who resists temptation is seen as more virtuous than someone who does not feel tempted by a vice. However, for moral decisions, purity determines judgments of virtue: a person who resists temptation is seen as less virtuous than a person who does not feel tempted by a vice. I further show that thinking about past failures of purity increases intentions to act morally, whereas thinking about past self-control failures increases intentions to help the self.

In my third essay, “**Moralization in the Marketplace**” (in preparation) I provide a theoretical framework for understanding how the presence of moral concerns affects consumer decision making processes and consumer welfare. I begin by providing an overview of current theories of moral decision making, with emphasis on (1) how market exchange relationships serve to amoralize consumer choice and (2) how institutions, government regulation, and sacred values place boundaries on what morally laden actions are permissible in market exchange. I then discuss when moral considerations arise in the marketplace, and how consumers respond to these concerns. In doing so I draw upon research in decision making that examines the role of context effects in influencing choice processes. I examine the signals (e.g., choice sets, environmental cues, framing effects, etc.) that can indicate the presence of moral considerations in choice and how these signals subsequently affect consumer decision making and consumer welfare. Finally, I discuss the role of key variables that influence whether consumers will react to context effects regarding moral choice. I conclude by presenting challenges and future directions for researchers interested in studying moral choice conflict.

CONFERENCE PRESENTATIONS (* presenter)

Judgments of Virtue in Consumer Behavior

- **Society for Personality and Social Psychology*, New Orleans, LA (January, 2013).
- **Behavioral Decision Research in Management*, Boulder, CO (June, 2012).

Self-Interest without Selfishness: The Hedonic Benefit of Imposed Self-Interest

- **LBS Trans-Atlantic Doctoral Conference*, London, England (May, 2012).
- **Association for Consumer Research*, St. Louis, MO (October, 2011).

Tip of the Hat, Wag of the Finger: How Moral Decoupling Enables Consumers to Admire and Admonish

- **Association for Consumer Research, Vancouver, BC (October, 2012).*
 - Symposium Chair, “Doing Well vs. Doing Good: The Interplay of Morality and Performance in Consumer Judgments”
- *Behavioral Decision Research in Management, Boulder, CO (June, 2012).*
- **Society for Personality and Social Psychology, San Diego, CA (January, 2012).*
 - Symposium Chair, “Virtues and Vices: Coping with Immorality and Injustice”
- **Society for Consumer Psychology, Atlanta, GA (February, 2011).*

Selfish or Selfless? On the Signal Value of Emotion in Altruistic Behavior

- *Academy of Management, Orlando, FL (August, 2013)*
- *European Association for Consumer Research Conference, Barcelona, Spain (July, 2013)*
- *Association for Psychological Science, Washington, DC (May, 2013)*

AWARDS, HONORS & GRANTS

AMA-Sheth Foundation Doctoral Consortium Fellow, 2013

Russell Ackoff Student Research Fellowship, Risk Management and Decision Processes Center,
The Wharton School, 2010 – 2014

Baker Retailing Center Grant, 2012-2013

Fellowship, University of Pennsylvania Neuroscience Bootcamp, 2011

Decision Sciences Award, London School of Economics, 2007

TEACHING EXPERIENCE

The Wharton School, University of Pennsylvania

- Graduate Teaching Assistant, Marketing
 - Marketing Research, Fall 2012 (3 MBA sections)
 - Consumer Behavior, Fall 2011 (2 Undergraduate sections)
 - Consumer Behavior, Fall 2010 (1 MBA & 2 Undergraduate sections)
- Teacher Development Program, 2011

REVIEWING

Ad Hoc Reviewer

- *Journal of Marketing Research*
- *Management Science*
- *Journal for the Theory of Social Behaviour*

Trainee Reviewer

- *Journal of Consumer Research*

AFFILIATIONS

- Association for Consumer Research (ACR)
- Society for Consumer Psychology (SCP)
- Society for Judgment and Decision Making (SJDM)
- Society for Personality and Social Psychology (SPSP)

RELEVANT PHD COURSEWORK

Consumer Behavior & Psychology

Consumer Judgment & Decision Making
 Information Processing
 Consumer Behavior (audit)
 Decision Processes
 Judgment & Decision Making (audit)
 Advanced Topics in Micro O.B.
 Cultural & Political Psychology
 Social Psychology
 Neuroscience Summer Bootcamp
 Proseminar in Learning

Gal Zauberan
 Americus Reed II
 Barbara Mellers
 Uri Simonsohn
 Jon Baron
 Phil Tetlock
 Paul Rozin
 Co-taught by Psych. Dept.
 Co-taught by Neuro. Dept.
 Robert Rescorla

Research & Quantitative Methods

Research Methods
 Measurement & Data Analysis
 Applied Regression and ANOVA
 Nonparametric and Loglinear Models
 Applied Econometrics

J. Wesley Hutchinson
 Raghu Iyengar
 Paul Rosenbaum
 Paul Rosenbaum
 Dylan Small

Additional Marketing Seminars

Analytic Modeling
 Empirical Models in Marketing
 Marketing Strategy (audit)

Jagmohan Raju
 David Bell & Maria Ana Vitorino
 Christophe Van den Bulte

INDUSTRY EXPERIENCE

Harbor Research, Inc., San Francisco, CA
 Market Research and Strategic Consulting, High-Tech
Analyst, Research and Consulting Services

2008 – 2009

Georges Borchardt Literary Agency, New York, NY
 Literary Agency, Fiction and Literature
Assistant Literary Agent

2004 – 2006

Miramax Films, New York, NY
 Film Production and Distribution
Assistant, Marketing and Distribution

2003 – 2004

REFERENCES

Deborah Small (Dissertation chair)
Associate Professor of Marketing and Psychology
University of Pennsylvania
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Gal Zauberan
Professor of Marketing and Psychology
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Barbara Mellers
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APPENDIX: SELECTED RESEARCH ABSTRACTS

Self-Interest without Selfishness: The Hedonic Benefit of Imposed Self-Interest (Dissertation Essay 1; *Psychological Science*, 2012)

Despite commonsense appeal, the link between self-interest and happiness remains elusive. One reason why individuals may not feel satisfied with self-interest is that they feel uneasy about sacrificing the needs of others for their own gain. We propose that externally imposing self-interest allows individuals to enjoy self-benefiting outcomes that are untainted by self-reproach for failing to help others. Study 1 demonstrated that an imposed self-interested option (a reward) leads to greater happiness than does choosing between a self-interested option and a prosocial option (a charity donation). Study 2 demonstrated that this effect is not driven by choice in general; rather, it is the specific trade-off between benefiting the self and benefiting others that inhibits happiness gained from self-interest. We theorize that the agency inherent in choice reduces the hedonic value of self-interest. Results of Study 3 find support for this mechanism.

Judgments of Virtue in Consumer Behavior (Dissertation Essay 2; Under Review, *Journal of Consumer Research*)

Consumers often use moral language to discuss behavior with little moral relevance. For instance, ordering fruit salad instead of chocolate cake for dessert is considered “virtuous” even though most people do not consider it a moral choice. We examine decisions between virtue and vice options and show that people judge virtuous behavior differently across intertemporal (present self/future self) and moral (self/other) decisions. We argue that for intertemporal decisions, self-control primarily determines judgments of virtue: a person who resists temptation is seen as more virtuous than someone who does not feel tempted by a vice. However, for moral decisions, purity is primary: a person who resists temptation is seen as less virtuous than someone who does not feel tempted by a vice. We further show that thinking about past failures of purity increases intentions to act morally, whereas thinking about past self-control failures increases intentions to help the future self.

Tip of the Hat, Wag of the Finger: How Moral Decoupling Enables Consumers to Admire and Admonish (*Journal of Consumer Research*, 2013)

What reasoning processes do consumers use to support public figures who act immorally? Existing research emphasizes moral rationalization, whereby people reconstrue improper behavior in order to maintain support for a transgressor. In contrast, the current research proposes that people also engage in moral decoupling, a previously unstudied moral reasoning process by which judgments of performance are separated from judgments of morality. By separating these judgments, moral decoupling allows consumers to support a transgressor’s performance while simultaneously condemning his or her transgressions. Five laboratory studies demonstrate that moral decoupling exists and is psychologically distinct from moral rationalization. Moreover, because moral decoupling does not involve condoning immoral behavior, it is easier to justify than moral rationalization. Finally, a field study suggests that in discussions involving public figures’ transgressions, moral decoupling may be more predictive of consumer support (and opposition) than moral rationalization.

The Braggart's Dilemma: On the Social Rewards and Penalties of Advertising Prosocial Behavior (Under Review, *Journal of Personality and Social Psychology*)

People often advertise, or brag about, their good deeds to others. We investigate the effects of bragging about prosocial behavior on charitable credit. We propose that bragging conveys information about the actor's good deed, leading to attributions of generosity. However, bragging also signals a selfish motivation that undermines the attribution of generosity. Thus, bragging increases charitable credit when prosocial behavior is unknown because it informs others about the actor's good deed. However, bragging decreases charitable credit when prosocial behavior is already known, because it signals a selfish motive. We further argue that bragging about prosocial behavior is unique because the signal of selfishness undermines the precise information that the braggart is trying to convey (i.e., generosity). In contrast, bragging about personal achievements or activities pursued for the self does not undermine perceptions about the information conveyed in the brag. These findings underscore the strategic considerations inherent in signaling altruism.

Expense Neglect in Forecasting Personal Finances (Manuscript in preparation)

We document robust evidence for consumers to display an "expense neglect bias" when forecasting their future personal finances. We show that even though consumers on average think that both their income and expenses will increase in the future, they nonetheless fail to properly account for expenses when estimating their future financial slack. We first demonstrate an expense neglect bias across a range of participant samples representing individuals with varying financial conditions. We then show that the results are not spurious due to the manner in which we measure income, expenses, and financial slack. We further show those who are chronically attuned to expenses (tightwads) are less likely to show an expense neglect bias than spendthrifts. Finally, we provide a meta-analysis of our entire file-drawer that includes over 6,000 participants across 24 studies in order to demonstrate the robustness of an expense neglect bias.

Selfish or Selfless? On the Signal Value of Emotion in Altruistic Behavior (Revising for re-submission to the *Journal of Personality and Social Psychology*)

Theories that reject the existence of altruism argue that because benefits, including emotional ones, can serve as ulterior motives for doing good deeds, they imply selfishness. We find that lay beliefs about the relationship between emotion and altruism reflect the opposite. Specifically, people view emotions as signaling authentic concern for others, while a lack of emotion undermines this impression. Five studies find that emotion-driven prosocial deeds merit greater charitable credit than the same deeds performed without emotion. In the eyes of others, logical reasons for giving, such as feeling a sense of duty or utilitarian concern, are insufficient substitutes for feeling emotion. Even when prosocial actors reap emotional benefits, laypeople do not penalize them for this unless they are explicitly described as motivated by that benefit. Results suggest that authenticity of motives may be more important than selflessness for judgments of altruism.