Shifting Selves and Decision Making: The Effects of Self-Construal Priming on Consumer Risk-Taking

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This research illustrates how risk domain moderates the effects of priming the interdependent self versus the independent self on consumers’ risk-taking. Experiment 1 showed that individuals whose interdependent selves were activated were more risk-seeking in their financial choices and less risk-seeking in their social choices than were those whose independent selves were activated. The size of the consumer’s social network mediated these effects. Experiment 2 replicated these results using audiovisual movie clips as manipulations.

Do I contradict myself? Very well then, I contradict myself. I am large. I contain multitudes. (Whitman [1855] 1964)

Whitman and many others have suggested that people have multiple selves, which sometimes contradict each other. Do these different selves make different choices? This article examines how our coexisting selves shift into and out of focus, depending on the situation, thereby affecting our risky decisions.

As early as the eighteenth century, philosophers suggested that people have distinct (and sometimes conflicting) selves in memory, and that they select the appropriate self for the situation at hand. More recently, psychologists have confirmed that several selves reside in memory, and that we present these different selves, such as the parent self or academic self, in different contexts (Kihlstrom and Cantor 1984). Only a subset of selves will be active in cognition at a given time, depending on situational cues that make them salient (Aaker 1999; Wyer and Gordon 1982).

This dynamic perspective of the self raises two important questions: (1) Do individuals approach risk differently depending on which self is currently activated? and (2) Does the type of risk moderate these effects? An individual who has been primed to think about friends and family is proposed to be more likely to take a financial risk but less likely to take a social risk, such as wearing an unusual T-shirt. The increased awareness of family and friends provides a cushion in the case of financial loss, but it also intensifies the potential for embarrassment or disapproval in the case of a negative social outcome. Financial losses are fungible; that is, they can be spread out among group members, therefore decreasing the impact to the individual, whereas negative social outcomes are more difficult to spread evenly among the group. For example, if a student is caught cheating, sharing the resulting shame with the entire family could actually intensify the shame felt by the individual student. Cross-cultural research seems to support this hypothesis. For example, Hsee and Weber (1999) found that although Chinese participants were less risk-averse than Americans regarding financial decisions, the Chinese and American participants were equally risk-averse for academic and medical decisions, presumably because a social network can provide more financial help than social help. The following set of studies finds similar effects within individuals, regardless of cultural background. Self-construal priming can either increase or decrease risk-taking, depending on both the risk domain and the self that is activated.

THE MALLEABLE SELF

How do we define the self? As humans, we are inclined to prefer the idea of a strong and stable sense of self. Yet psychologists, philosophers, and anthropologists throughout the ages have shown that social and personal identity are highly contingent (e.g., James 1890). We have representations of ourselves in different social roles (such as professor, runner, or friend) or in different situations (at home, on a date, or giving a presentation in front of an audience) (Wyer and Gordon 1982). Only a subset of selves, known as the working self-concept, is activated at any given time (Markus
and Kunda 1986). Different aspects of the self may be made salient, such as physical features, roles, abilities, behaviors, tastes, psychological traits, attitudes, or group memberships, depending on the circumstances (Simon 1999). For example, individuals may construct their identities under different circumstances, based on important life themes and experiences (McCracken 1987), causing them to interpret advertisements differently (Mick and Buhl 1992). Aaker (1999) showed that situational cues activate different personality traits, which in turn influence attitudes toward brands with different personality associations. Asian-American women have been shown to perform better than average on a math test after their Asian identity was activated, and they performed worse than average when their female identity was activated (Shih, Pittinsky, and Ambady 1999).

This article focuses on two particular selves that coexist in a consumer’s memory: the interdependent self and the independent self. Markus and Kitayama (1991, 1994) found that Asian cultures emphasize an interdependent view of the self, where one’s status depends on membership in a larger social group. The principal goal of the interdependent self is to maintain connectedness and harmony with others, and the principal goal of the independent self is uniqueness or standing out from the group (Markus and Kitayama 1991, 1994). Within a culture, individuals vary in their levels of interdependent versus independent orientations, and these personal orientations play more of a role than cultural membership in influencing such variables as social influence (Cialdini et al. 1999). In fact, several recent findings in the social psychology literature have suggested that individuals, regardless of ethnic origin, have both an interdependent and independent self in memory. Triandis (1989) proposed that what we observe as cultural differences stem from individual differences in the probability of sampling the interdependent self vis-à-vis the independent self. This idea seems quite intuitive since people of all cultures face trade-offs between their personal goals and the best interests of the family or collective. Briley, Morris, and Simonson (2000) provide evidence for such a dynamic constructivist approach in which individuals do not rely on any particular cultural construct continuously, but access that construct when the situation calls for it.

The psychology literature supports the coexistence of two selves within the individual. For example, Trafimow, Triandis, and Goto (1991) found that subjects who read a story with interdependent themes were less likely to retrieve independent self-cognitions on a second task than were those who read a story with independent themes. Ybarra and Trafimow (1998) showed that subjects who were primed on independence-related cognitions weighted attitudes more heavily in forming behavioral intentions, while subjects who were primed to think collectively placed more importance on social norms. Hong et al. (2000), by simply showing Hong Kong residents cultural icons such as an American flag (to represent the United States) or a dragon (to represent China), activated different cultural meaning systems in subjects’ memories, producing differing cultural biases in attributions for ambiguous social events. Individuals primed on independence are more likely to focus on the attainment of gains, while those primed on interdependence are more likely to focus on preventing losses (Aaker and Lee 2001; Lee, Aaker, and Gardner 2000).

The articles outlined above provide evidence that priming an individual’s interdependent versus independent self can influence such variables as behavioral intentions and attributions. Prior research has also shown that priming can influence such variables as problem-solving techniques (Higgins and Chaires 1980), judgment about a product (Herr 1989), or product choice (Bettman and Sujaan 1987; Mandel and Johnson 2002). Individuals have even been shown to walk slower after exposure to stimuli related to the elderly (Bargh, Chen, and Burrows 1996). But can self-construal priming affect a consumer’s risk-taking behavior? This article extends prior priming research by examining whether priming the interdependent versus independent self can result in differences in financial and social risk-taking behavior. By clarifying the moderating role of risk domain on the impact of self on risky choice, this research attempts to elucidate some of the mechanisms by which individuals demonstrate varying degrees of risk tolerance.

FINANCIAL AND SOCIAL RISK-TAKING

A risky situation is one in which the outcome of a decision depends on the results of future events with known probabilities. Although most economists explain risky choice as the computation of expected values, some psychologists explain individual differences in risk tolerance as compromises between the desire for success and the desire to avoid failure (Lopes 1987). In consumer research, risk is defined in terms of either uncertainty or consequences (Campbell and Goodstein 2001; Dowling 1986). In other words, risk is determined by some combination of the severity of an outcome and the probability of that outcome occurring.

There are several different types of consumer risk, including financial, physical, performance, social, and psychological (Kaplan, Szybillo, and Jacoby 1974; Peter and Tarpey 1975; Shimp and Bearden 1982). However, most prior decision research (e.g., Slovic 1987) has examined financial risks (where the outcome is a monetary gain or loss) or medical risks (where the outcomes range from good health to serious injury, disease, and/or death) rather than social risks. Economists assume that individuals will respond to gambles consistently, as long as the probabilities and payoffs are equivalent. But, in fact, one’s choices may be very different depending on the domain—legal, academic, financial, or simple gambling—due to differences in importance, familiarity, and moral relevance of the choices (Rettinger and Hastie 2001). A social risk is one in which a negative outcome would result in embarrassment or disapproval among one’s family or peers, whereas a positive outcome would result in approval or esteem among one’s family or peers. It is risky to reveal oneself to others because the information provided could be a basis for rejection. A negative social outcome
can threaten such intangibles as face, identity, or approval. Self-disclosing or asking for a date are typical examples of social risk-taking behaviors (Schultz and Moore 1986). Purchasing, consuming, and disposing of certain products, such as condoms, can be embarrassing for consumers and thereby carry social risk (Dahl, Manchanda, and Argo 2001).

One might expect the interdependent self to care more than the independent self about avoiding embarrassment. Embarrassment is related to public, but not private, self-consciousness (Edelmann 1985). It is usually caused by violations of social norms while others are watching (Keltner and Buswell 1997). People who are more easily embarrassed care more about social norms, the appropriateness of their behavior, and the judgments of others (Miller 1995). Circumstances that cause embarrassment include those in which one is conspicuous or those in which private thoughts are brought into public view (Miller 1992).

Products that are highly visible and that are consumed publicly (such as cars and apparel) carry more social risk than do those that are consumed in private (such as insurance or razor blades) (Kaplan et al. 1974). For example, Campbell and Goodstein (2001) note that the decision of which wine to purchase for consumption at home presents less social risk than the decision of which wine to purchase for a party. However, for embarrassment to occur, the evaluating audience does not even have to be present (Dahl et al. 2001). In other words, embarrassment can result from simply imagining what your parents or colleagues would think if they saw you buying condoms. Secondary attributes such as in-group approval are often important factors in consumer choice. For example, the decision of which outfit to wear to a party is determined by the range of impressions that outfit might denote to others and by the probability of the approval or disapproval of others at the party.

Given the evidence cited above, it seems likely that imagining the reactions of one’s friends and family would produce a heightened sensitivity to approval or embarrassment. This heightened awareness of imagined others is expected to act as a floodlight, illuminating an embarrassing situation for all to see. When deciding whether to take a social risk, both the negative outcomes and the positive outcomes are expected to be larger for the interdependent self because having more observers should result in both increased embarrassment and increased approval. However, due to loss aversion, negative outcomes loom larger than positive outcomes (Kahneman and Tversky 1979), so the added dread of experiencing the negative outcome should outweigh the added anticipation of experiencing the positive outcome. Therefore, individuals whose interdependent selves are activated are expected to take fewer social risks than those whose independent selves are activated. Cross-culturally, Americans have been shown to care less about social risks than Chinese people, as shown by their use of proverbs (Weber, Hsee, and Sokolowska 1998). In addition, Ybarra and Trafimow (1998) found that individuals whose interdependent selves were primed placed more weight on social norms, while those whose independent selves were primed placed more weight on attitudes. These findings provide preliminary evidence that the interdependent self cares more about the size, functioning, and satisfaction of interpersonal relationships than does the independent self (Weber and Hsee 2000), leading to the following hypothesis:

**H1:** Consumers primed on interdependence will be less likely to take social risks than will those primed on independence.

How does self-construal priming affect financial risk-taking? One might argue that interdependence-primed subjects will be less financially risk-seeking than independence-primed subjects. Risk aversion is a social norm, and individuals have been shown to be financially risk-averse in a variety of settings. For example, Kahneman and Tversky (1983) have found repeatedly that a large majority of people prefer to receive an $800 sure thing rather than an 85% chance to win $1,000, even though the latter choice represents a higher expected value. Since social norms have been demonstrated to be more important to the interdependent self than to the independent self (Ybarra and Trafimow 1998), one might expect interdependence-primed subjects to be more risk-averse in financial decisions than independence-primed subjects. However, the cushion hypothesis (Weber and Hsee 1998, 1999) predicts the opposite result. Weber and Hsee (1998, 1999) repeatedly found that Chinese participants were less risk-averse than Americans for financial decisions. Their explanation for these results was that Chinese people can afford to take greater financial risks because of their vast social networks, which serve as a cushion if they fall (Hsee and Weber 1999). They confirmed this cushion hypothesis by demonstrating that the Chinese had a larger social network of family and friends who would provide them with help if needed. A similar difference might be found between the interdependent versus independent self. Activating the interdependent self might in turn activate thoughts of friends and family, who might act as a safety net, offering help in the event of a financial loss. Therefore, subjects receiving the interdependent prime might be more risk-seeking in their financial choices than those receiving the independent prime. Hypothesis 2 is consistent with Hsee and Weber’s prior findings:

**H2:** Consumers primed on interdependence will be more likely to take financial risks than will those primed on independence.

A pilot study provided some preliminary evidence for hypotheses 1 and 2, that individuals primed on interdependence demonstrate more financial risk-seeking and less social risk-seeking than those primed on independence. One way to measure social risk-taking is via brand choice. It is less risky to choose a socially normative product (such as a shirt made by a well-known designer) than a nonnormative product (such as a tie-dyed T-shirt). Several researchers have established that members of individualist cultures purchase brands that differentiate them from others, while members...
of collectivist cultures choose brands that result in assimilation into the group (Aaker and Schmitt 2001; Han and Shavitt 1994). Consistent with these cross-cultural findings, the pilot study among 89 undergraduates confirmed that interdependence-primed participants were more likely to choose products that would help them fit into the group, while independence-primed participants were more likely to choose products that would help set them apart from the group ($\chi^2(1) = 18.33, p < .0001$). In addition, interdependence-primed subjects were more willing to take financial risks than their independence-primed counterparts, both for losses ($F(1, 85) = 6.35, p < .01)$ and gains ($F(1, 85) = 7.90, p < .01$). One limitation of this pilot study was that the products used might also be described as independence/interdependence-oriented products (Han and Shavitt 1994) as well as socially risky products. Therefore, in experiments 1 and 2 social risk was operationalized in terms of gambles that were unrelated to this independence/interdependence dimension.

The final hypotheses examine the process underlying the cushion hypothesis. Activating thoughts of friends and family may cause a heightened awareness of the available social network of people who could step in to help. In memory, the interdependent self-representation is woven together with representations of close others, significant relationships occupy a significant portion of the self space, and boundaries between the self and others are flexible (Markus and Kitayama 1991, 1994). Therefore, it seems reasonable that activating the interdependent self would also activate thoughts of close others, who might influence decisions. Cross-culturally, Hsee and Weber (1999) found that differences in risk-seeking between American and Chinese participants were mediated by national differences in financial support. In other words, the Chinese people had more friends and family in their social network whom they could ask for financial support, and therefore they were willing to take bigger risks. Similar effects might be observed by priming the interdependent versus independent self in the laboratory. Interdependent self-activation might bring more relationships to the forefront of one’s mind, or might cause those relationships to be viewed more positively. That is, self-construal priming might affect risk-seeking by either changing the importance individuals assign to their social network members or by changing their beliefs about those social network members. This leads to the following hypotheses:

**H3a:** Consumers primed on interdependence will activate in memory a higher number of friends and family members than will those primed on independence.

**H3b:** Consumers primed on interdependence will rate their relationships with friends and family members more positively than will those primed on independence.

The activation of this cushion is expected to mediate the effects of self-construal priming on risk-taking. Since money is fungible and can be shared among in-group members, the activated cushion is expected to increase one’s willingness to take financial risks. In contrast, since approval and embarrassment are not fungible and might actually be magnified in the presence of others, the activated cushion is expected to decrease one’s willingness to take social risks. In other words, sharing a financial loss with family and friends reduces the amount of the loss to the individual, but sharing an embarrassment with a group does not reduce the amount of embarrassment to the individual.

**EXPERIMENT 1**

Experiment 1 explored the effect of interdependent versus independent priming on financial and social risk-taking as well as the moderating role of risk domain. The experiment also examined the processes that underlie these effects.

**Pretest**

The purpose of the pretest was to develop manipulations that would activate either the interdependent or independent self. Four possible manipulations were tested. After exposure to a manipulation, subjects completed 10 statements beginning with “I am ___” (Ten-Statement Task; Kuhn and McPartland 1954). This task has been used previously to measure interdependent versus independent self-cognitions (Brewer and Gardner 1996; Gardner, Gabriel, and Lee 1999; Trafimow et al. 1991). Two independent judges coded these self-cognitions as idiocentric (personal qualities, attitudes, beliefs, or behaviors that do not relate to others, such as “I am tall”), group (membership in demographic groups or categories with a common fate, such as “I am Catholic”), or allocentric (relationships or sensitivity to others, such as “I am helpful to others”). For the manipulation to be effective, the percentage of idiocentric responses must be significantly smaller following the interdependent condition than following the independent condition (Trafimow et al. 1991).

An analysis of the resulting percentage of idiocentric responses revealed that the most effective manipulation was the Sumerian warrior story used in Trafimow et al. (1991). This manipulation required reading a short story about Sostaras, a Sumerian warrior who must select an officer for an upcoming battle. In the interdependent condition, Sostaras selects a family member, and the story describes the benefit to Sostaras’s family. In the independent condition, Sostaras selects a talented general, and the story describes the benefits of this choice to Sostaras himself. In the first block of five self-related statements, 50% were idiocentric for those who received the interdependence prime, compared to 90% for those who received the independence prime ($\chi^2(1) = 3.68, p = .06$). In the second block, 50% were idiocentric for the interdependence-primed subjects, and 100% were idiocentric for the independence-primed subjects. The interdependent condition, in contrast, resulted in a higher number of group cognitions compared to the independent condition. Therefore, this manipulation, which has been used
previously to prime the interdependent versus independent self (e.g., Gardner, Gabriel, and Hochschild 2002; Gardner et al. 1999), was selected for experiment 1.

As a result of the pretest, an additional, improved manipulation (Purchase Recall) was constructed for experiment 1. This manipulation was more consumer-oriented than the Sumerian warrior story, but still required a high level of elaboration for participants, who were asked to “recall something nice that you recently purchased for yourself [for a friend or family member] and describe how the recipient benefited from receiving this gift, as well as how you felt about giving it.” Both the Sumerian warrior and Purchase Recall manipulations were used in experiment 1.

Design

This experiment used the pretested Sumerian warrior story and Purchase Recall task manipulations. Subjects received either the interdependent or independent version of one of these two manipulations. The within-subject factors were type of risk (financial vs. social) and choice domain (gains vs. losses). This resulted in a 2 (prime: independent vs. interdependent) × 2 (task: Sumerian warrior vs. Purchase Recall) × 2 (risk domain: financial vs. social) × 2 (choice domain: gains vs. losses) mixed design. Each subject completed four gambling tasks in which they gambled on either money or social approval.

This study also measured the size and nature of the cushion made available to those primed on interdependence. Following the prime, subjects answered questions about the number of people with whom they were close and rated their relationships with these people. They were also asked how adversely they themselves or their loved ones would be affected by either losing $2,000 or suffering an embarrassment at a family gathering.

Method

One hundred six undergraduates completed a paper-and-pencil questionnaire in exchange for course credit. Participants read either the Sumerian warrior story or completed the Purchase Recall task described previously. They received either the interdependent or independent version of this task. Each subject then answered gambling questions regarding four different scenarios: (1) winning a lottery ticket (financial, gains); (2) paying a parking ticket (financial, losses); (3) choosing a shirt to wear to a family gathering (social, gains); and (4) playing truth or dare (social, losses). A game of truth or dare is likely to cause embarrassment among participants because it requires either private thoughts and actions to be exposed in public (if truth is chosen) or social norms to be violated due to audience provocation (if dare is chosen) (Miller 1992). Choosing a shirt to wear to a family gathering is considered a more positive task because, although the wrong shirt might produce a modicum of disapproval, it is unlikely to cause serious shame or embarrassment.

For each scenario, subjects answered a series of questions in order to measure their level of risk aversion (Weber and Hsee 1999). Each question offered a choice between a safe option and a risky option. The risky option was always the same, while the safe option varied from an amount much lower in expected value to an amount much higher in expected value than the risky option. For example, in the lottery scenario, the risky option was always a coin toss between $2,000 and $0, while the safe option varied from $200 for a sure thing to $1,600 for a sure thing. The order of the four scenarios was counterbalanced.

To test the cushion hypotheses, participants were asked to list the number of people with whom they had a close relationship and rate how positive that relationship was. They also listed the number of people who could help out in a financial crisis, who could provide moral support, who would be negatively affected if the individual lost $2,000, and who would be embarrassed if the individual wore an inappropriate shirt to a family gathering. In addition, participants indicated how affected they would be by a $2,000 loss and how embarrassed they would feel if they were wearing an inappropriate shirt to a family gathering. Finally, they completed the PANAS scale (which measures affect; Watson, Clark, and Tellegen 1988) and answered questions about age, gender, race, and country of birth.

Results

Financial versus Social Risk-Taking. For each scenario, the participant was assigned a risk quotient (RQ), which ranged from 1 (most risk-averse) to 8 (most risk-seeking), depending on how many times the participant chose the risky option (Hsee and Weber 1999). As predicted, self-construal priming had an effect on both financial and social risk-taking, but in opposite directions. Interdependence-primed subjects were more likely to take a financial risk and less likely to take a social risk than their independence-primed counterparts (see fig. 1). An ANOVA confirmed this (independent vs. interdependent) × risk.
domain (financial vs. social) interaction ($F(1, 104) = 21.46, p < .0001$). Supporting hypothesis 1, participants primed on interdependence were less likely to take social risks than those primed on independence ($F(1, 104) = 6.89, p < .01$). In the case of financial risks, those receiving the interdependent prime were more risk-seeking than those receiving the independent prime ($F(1, 104) = 10.63, p < .01$), providing evidence for hypothesis 2. The prime was equally effective in both the losses and gains domain, for both financial and social risks.

The interdependent and independent primes did not appear to arouse different emotions among participants, since their affect scale scores were not significantly different based on prime (interdependent vs. independent; $F < 1$), manipulation (Sumerian story vs. Purchase Recall; $F < 1$), or their interaction ($F(1, 102) = 1.53$, NS). Responses were also unaffected by the order of the questions asked. None of the respondents correctly guessed the purpose of the experiment, ruling out the possibility of demand effects.

**Cushion Hypothesis.** Hypotheses 3a and 3b were tested by asking subjects the number of people with whom they were close and the valence of those relationships. If hypothesis 3a applies, subjects primed on interdependence should cite more close relationships than those primed on independence, but there should be no difference in the valence ratings of their relationships. If hypothesis 3b applies, interdependent subjects should exhibit more positively valenced responses. Participants receiving the interdependent prime (as compared to those receiving the independent prime) provided a higher number of members in their social network, giving support for hypothesis 3a. Compared to independence-primed subjects, interdependence-primed subjects stated that they had a higher number of close relationships ($M = 8.62$ vs. $6.14$; $F(1, 102) = 4.71, p < .05$) and could turn to marginally more people for financial help ($M = 5.42$ vs. $4.21$; $F(1, 102) = 3.08, p < .10$) and significantly more people for moral support ($M = 9.96$ vs. $6.38$; $F(1, 102) = 9.75, p < .005$). Therefore, activating the interdependent self seems to heighten awareness of one’s social network. There was no significant difference in the valence of these relationships between the two treatment groups ($M = 6.20$ for interdependent vs. $5.96$ for independent, NS), so hypothesis 3b was not supported.

**Mediation Analysis.** The next question was whether the participant’s social network mediated the effect of self-construal priming on risk-taking behavior. According to the cushion hypothesis, the interdependent prime activates thoughts of friends and family who might act as a safety net, thereby increasing financial risk-taking. In the social domain, in contrast, these activated thoughts of friends and family might act as a floodlight, thereby decreasing social risk-taking. This hypothesized relationship is termed “mediated moderation” by Baron and Kenny (1986) because the size of the social network mediates the effect of self-construal priming on risk-taking, albeit differently depending on the risk domain.

The three measures of social network size mentioned above (number of close relationships, financial support network, and moral support network) were highly intercorrelated (Cronbach $\alpha = .78$) and were therefore averaged to form a social network index for use as a mediator. As noted previously, there was a significant interaction effect of prime and risk domain on risk-taking ($F(1, 104) = 21.46, p < .0001$). Satisfying Baron and Kenny’s second requirement, the prime significantly affected the size of the social network ($F(1, 104) = 8.20, p < .005$). Finally, when the social network was added to the main model, the original prime \times risk domain effect became weaker ($F(1, 102) = 7.12, p < .01$), and the risk domain \times social network interaction was significant ($F(1, 102) = 11.85, p < .001$). Therefore, all of Baron and Kenny’s requirements for mediated moderation were satisfied.

**Discussion**

This experiment confirmed the moderating role of risk domain on the relationship between self-construal priming and risky choice. Subjects receiving the interdependent prime were more likely to take a financial risk but less likely to take a social risk than subjects receiving the independent prime. The nature of the cushion hypothesis was also elucidated. Compared to other subjects, interdependence-primed subjects were able to identify more friends and family members who could help them out in a financial crisis, and this heightened awareness of a social network mediated their choices. Individuals who were able to spread their losses over a larger support network presumably experienced a smaller loss themselves, and, indeed, interdependence-primed subjects were directionally (but not significantly) less likely than interdependence-primed subjects to be affected by a $2,000 loss ($M = 5.22$ vs. $5.73$; $F(1, 102) = 2.42, p = .12$). But why would interdependent selves be more open to financial risks in the gains domain as well as the losses domain? The interdependent self might enjoy sharing financial gains with close others, leading to increased risk-taking. Akin to an investment club or a mutual fund, a group of individuals working together can afford to take on more risk than an individual investor acting alone because in the long term both gains and losses are spread out among the group. This result is consistent with previous cross-cultural findings that Chinese people are more financially risk-seeking than Americans for gains as well as losses (Hsee and Weber 1999).

A large social network does appear to have some disadvantages, however. In addition to financial support, interdependence-primed subjects claimed to have a larger number of close relationships and more moral support than did independence-primed subjects. But contemplating these relationships appears to add additional pressure to behave appropriately and to maintain or win others’ approval. Unlike a financial loss, an embarrassment is not fungible and cannot be spread out among relatives. On the contrary, the presence of close others only intensifies the embarrassment for the individual. Therefore, in the case of social risk, the
awareness of close others produces more of a floodlight effect than a cushion effect. It is bad enough to be embarrassed when alone, but much worse to be embarrassed when everyone is watching. Indeed, when compared to independence-primed subjects, interdependence-primed subjects identified a marginally larger number of family members who would be embarrassed if the subjects were to wear inappropriate clothing to a family gathering ($M = 4.00$ vs. 2.82; $F(1, 102) = 2.78, p < .10$), and also indicated that they themselves would also be more embarrassed ($M = 5.10$ vs. 4.20; $F(1, 102) = 6.50, p < .05$).

**EXPERIMENT 2**

The purpose of this experiment was to replicate the results of experiment 1 using more consumer-oriented manipulations. It is unlikely that a real-world consumer will encounter stories of Sumerian warriors, but s/he might be primed by a program or movie on television, which might then affect preference for the products advertised during the commercials. Research in communications suggests that news reports and television programs prime individuals (Shrum, Wyer, and O’Guinn 1998) and can therefore influence, for example, judgments of crime rates or political opinions. Similarly, family-oriented programs might activate the interdependent self, while programs emphasizing the importance of personal success might activate the independent self, thus influencing preferences for financially or socially risky products.

**Pretest**

A pretest was used to select video clips that were most likely to activate the interdependent or independent self. Subjects were 330 undergraduates who participated in exchange for course credit. Each subject saw one of seven different video clips of approximately 10 minutes each. After viewing the clip, subjects used a seven-point scale modeled after the Attitude toward the Ad Scale (Burke and Edell 1986) to indicate whether the clip was entertaining, “for me,” informative, interesting, irritating, meaningful, ridiculous, terrible, valuable, worth remembering, stupid, or humorous. They then completed the 10-statement task to determine the extent to which the clip activated the interdependent self versus the independent self, and finally completed the PANAS scale to measure affect (Watson et al. 1988).

The video clips that were selected for experiment 2 needed to produce a significant difference in the percentage of idiocentric responses provided on the TST, while simultaneously producing comparable affect levels in subjects. Otherwise, any results found in the experiment might be attributed to differences in affect produced by the videos. Using these criteria, a short clip from the movie *Family Man* (Universal Studios, 2000) was selected for the interdependent manipulation. In the clip, the Nicholas Cage character describes the marital bliss, including a house, two kids, and a dog, that he might have enjoyed if he had married his high school sweetheart. For the independent manipulation, a clip was selected from *No Brainers on Resumes and Cover Letters* (Cerebellum Corp., 1998), a self-help video that offers advice on resume writing. This particular clip focused on how to write the summary-of-qualifications section of the resume, where the writer must summarize his or her accomplishments, skills, and other distinctive advantages that set him or her apart from competitors. The resume clip resulted in an average of 86% idiocentric cognitions (with the remaining 8% group cognitions and 6% allocentric cognitions), while the *Family Man* clip resulted in an average of 77% idiocentric cognitions (with the remaining 12% group responses and 11% allocentric responses) ($F(1, 322) = 4.56, p < .05$). Although *Family Man* was rated as being more entertaining than the resume video ($M = 5.14$ vs. 4.60; $F(1, 264) = 7.13, p < .01$), there was no significant difference in affect after viewing these two clips ($M = 5.33$ vs. 5.14, NS).

**Design**

This experiment was exactly the same as experiment 1 except that the manipulations were the pretested video clips instead of Sumerian warrior stories and purchase recall tasks. Subjects received either the interdependent prime, by viewing the *Family Man* clip, or the independent prime, by viewing the resume clip. The within-subject factors were type of risk (financial vs. social) and choice domain (gains vs. losses). One additional improvement was the use of the Social Support Questionnaire (Sarason et al. 1983), a formal method often used in social psychology research to measure the size of the individual’s social network and their satisfaction with that network. This questionnaire replaced the social network questions asked in experiment 1.

**Method**

Ninety-one undergraduate participants completed the survey in exchange for course credit. After viewing a 10-minute clip from either *Family Man* or the resume video, they indicated their risk preferences for the lottery, traffic, truth or dare, and clothing scenarios. Subjects then completed the Social Support Questionnaire (Sarason et al. 1983). As part of this measure, subjects first listed the first names of the people they could count on to (1) listen when they need to talk, (2) help in a financial crisis, (3) be dependable when needed, and (4) console them when upset. They rated their satisfaction with the support available for questions 1–4. They also provided the number of people who would be negatively affected if they lost $2,000 or if they were dressed inappropriately at a family function, and they rated how negatively affected they would be in these situations. Finally, they completed demographic and demand-related questions.
Results

Financial versus Social Risk-Taking. The results of experiment 1 were replicated. Again, interdependence-primed subjects were more likely to take a financial risk and less likely to take a social risk than their independence-primed counterparts (see fig. 2), and this interaction was significant ($F(1, 89) = 16.99, p < .0001$). For social risks, those receiving the interdependent prime had a lower RQ than those receiving the independent prime for both scenarios ($F(1, 89) = 6.04, p < .05$). For financial risks, participants receiving the interdependent prime had a higher RQ than those receiving the independent prime for both scenarios ($F(1, 89) = 9.93, p < .01$).

Cushion Hypothesis. As in experiment 1, participants receiving the interdependent prime (as compared to those receiving the independent prime) gave more names of people in their social network, providing additional support for hypothesis 3a. Compared to independence-primed subjects, interdependence-primed subjects stated that they had more people who could offer financial help ($M = 6.83$ vs. $5.08$; $F(1, 89) = 10.62, p < .001$) and more people on whom they could depend ($M = 7.57$ vs. $6.51$; $F(1, 89) = 4.43, p < .05$). They also provided directionally (but not significantly) more names of people to whom they could speak and receive consolation. Again, there was no significant difference in the valence of these relationships between interdependence-primed and independence-primed subjects, so hypothesis 3b was not supported.

Mediation Hypothesis. As in experiment 1, the size of an individual’s social network was found to mediate the moderating role of risk domain on the relationship between self-construal priming and risky choice. First, there was a significant effect of the prime × risk domain interaction on risk-taking ($F(1, 89) = 16.99, p < .0001$). Second, the prime affected the size of the social network reported ($F(1, 89) = 5.47, p < .05$). Finally, when the size of the social network was added to the main model, the significance of the prime × risk domain interaction was reduced ($F(1, 87) = 4.36, p < .05$), and the social network × risk domain interaction emerged as significant ($F(1, 87) = 4.36, p < .05$). Therefore, it is again reasonable to assume the existence of mediated moderation (Baron and Kenny 1986).

Discussion

Experiment 2 replicated the findings of experiment 1 using more marketing-relevant manipulations in the form of audiovisual movie clips. Again, participants receiving the interdependent prime were more likely to take a financial risk, but less likely to take a social risk, than participants receiving the independent prime. Providing additional support for the cushion hypothesis, interdependence-primed participants identified a larger number of friends and family members, making them more financially risk-seeking and less socially risk-seeking. Although interdependence participants also cited more individuals on whom they could depend, this only heightened the pressure to conform, thereby decreasing their probability of taking a social risk.

GENERAL DISCUSSION

The goal of this research was to investigate whether individuals had different tolerances for risk in different situations, depending on which self was salient. This idea was examined in the context of risky choices in two different risk domains, social and financial. When the interdependent self is activated, thoughts of friends and family members are brought to the forefront, and although these friends and family members might offer a cushion that lessens the effect of a financial loss, they also magnify the embarrassment of a social misstep. Therefore, individuals whose interdependent selves were activated, were willing to take more financial risks and fewer social risks.

The results confirmed this moderating role of risk domain on self-priming effects. Activating the interdependent self versus the independent self influences consumers’ degree of risk-taking differently for financial and social risks. Experiments 1 and 2 also demonstrated that an individual’s activated safety net acts as a mediator of these effects.

These findings contribute to existing consumer theory in several ways. This research distinguishes between the different domains of financial and social risk and demonstrates that the risk domain moderates the effect of self-construal priming on consumer choice. Although the current results regarding social risk are consistent with Ybarra and Traff-mow’s (1998) findings that individuals whose interdependent selves are primed place more weight on social norms, the results regarding financial risk are inconsistent with previous research.

This research also makes a contribution to the psychology
other, or low on both. Singelis’s work suggests that a 2
interdependence and independence, high on one and low on
individuals. Therefore, an individual can score high on both
uniqueness and standing out from the group. Each individual
mainly determined by the individual’s membership in
groups and the self-relevance of these group memberships,
independence scales but simply makes one of these selves
more salient. In other words, for someone who scores high
on both independence and interdependence, an interde-
pendence prime brings that high-scoring interdependent self
to the forefront. In any case, future research should attempt
to tease apart these alternative explanations and determine
whether the development of a procedure to prime the in-
dependent and interdependent self orthogonally is necessary.
Furthermore, the current research used a two-cell design to
distinguish gains from losses, but recent findings in psy-
chology have demonstrated that risk aversion is more ap-
propriately measured using a 2 (gains vs. nonlosses) × 2
(losses vs. nongains) design (Brendl, Higgins, and Lemm
1995). A future investigation might examine the effects of
self-construal priming using these more complex factorial
designs.

A possible future experiment might find other distinct
aspects of the self that can be activated by situational cues.
Psychologists have suggested the coexistence of an actual
self, an ideal self (Markus and Nurius 1986), and an ought
self (Higgins 1987) in an individual’s memory. But what
other selves exist? Can priming the weekday versus weekend
self produce different product preferences? Do different
choices result from activating the executive self versus the
parent self? Future studies might also examine the effects
of priming these different selves on consumer preferences.

Collectively, these studies present a consistent pattern of
results in which self-construal priming affects financial and
social risk-taking. However, one limitation of this research
is the use of convenience samples of American undergradu-
ate students. Will these same effects endure across indi-
viduals and situations? For example, individuals who are
parents (as opposed to dependent children) might respond
differently to the interdependent prime. Thinking about fam-
ily members who might be harmed by a loss could, in fact,
make them more risk-averse instead of more risk-seeking.
In addition, the self prime might have stronger effects in
collectivist countries, where selves tend to be more malle-
able, than in the United States, where people are encouraged
to find their true selves. Finally, there is the question of
whether individuals shift selves more easily on the internet,
where one can have as many identities as there are windows
customization and collaborative filtering, the internet may
enable an individual to better know his or her true self. These
results might also be extended to experimental economics,
where, for example, an interdependence-primed individual
might contribute more than an independence-primed indi-
vidual in an ultimatum game or public goods experiment.

Another possible limitation of the current study is that
interdependence and independence are measured using a
one-dimensional manipulation check, the Ten-Statement
Task (Kuhn and McPurtland 1954). However, Singelis
(1994) has found, via factor analysis, that the interdepen-
dent and independent selves in fact exist as two orthogonal di-

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