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# The Ethicality of Point-of-Sale Marketing Campaigns: Normative Ethics Applied to Cause-Related Checkout Charities

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## Abstract

“Would you like to contribute to XYZ charity by adding a dollar to your bill today?” Point-of-sale campaigns for fundraising are common to grocery stores, pharmacies, restaurants and warehouse clubs. Commonly referred to as ‘checkout charity,’ these fundraisers have generated over \$4.1 billion in contributions for nonprofits over the past three decades. Yet little research has focused on the ethicality of this type of campaign. To address this need, we analyze the issue using behavioral ethics

(moral identity and emotional triggers of behavior) and normative theory (consequentialism, deontology, and virtue ethics). We consider three stakeholder perspectives, including the nonprofit initiating the campaign, the business hosting the campaign, and the donor. Often ethical theories are seen as competing for primacy rather than being complementary perspectives in choosing the best action. We demonstrate that ethical discernment results in a richer analysis when consulting multiple frameworks. The purpose of this paper is to provide a set of ethical considerations for individuals to draw upon when devising and donating to checkout charity campaigns. This analysis will serve as a conceptual resource for scholars, practitioners, and students of nonprofit and for-profit management.

To give away money is an easy matter and in any man's power. But to decide to whom to give it, and how large, and when, and for what purpose and how, is neither in every man's power nor an easy matter.

Aristotle, 350/1879, p. 47.

"Would you like to contribute to XYZ charity by adding a dollar to your bill today?" These types of fundraising campaigns are common to grocery stores, pharmacies, restaurants, and warehouse clubs. Engage for Good, a fundraising consulting firm, reports that 73 such cause-related 'checkout charities' raised over \$441 million in 2016 alone (Engage for Good 2017). In 2014, Good Scout Group (2015) conducted an online survey in which 71% of 3,030 respondents, ages 13 and older, reported contributing to checkout charity campaigns. Although such point-of-sale donations are often small (i.e., less than two dollars) this type of grassroots campaigning has generated over \$4.1 billion in contributions for nonprofits over the past three decades.<sup>[Footnote1](#)</sup>

Although seemingly effective, checkout charities utilize retailing mechanisms that may complicate efforts to responsibly "ask" and "give." For example, these campaigns engage similar emotional triggers and impulse-buying behaviors as do consumer sales. Yet checkout charities have been subject to little scholarly analysis from an ethical perspective. To address this need in the literature, we apply behavioral ethics and normative ethical theories to the checkout charity fundraising model. We explore the questions, "How do the ethics of giving apply to the acts of (a) providing an opportunity for donating and (b) deciding whether to donate to checkout charities?" We consider these questions from three stakeholder perspectives: The nonprofit organization initiating the campaign and distributing the funds (responsible fundraising); the business soliciting donations at point of checkout (responsible asking); and the potential donors (responsible giving). We analyze these issues using two behavioral ethics concepts (moral identity and emotional triggers of behavior) and three normative ethical theories (consequentialism, deontology, and virtue ethics).<sup>[Footnote2](#)</sup> In sum, the purpose of this paper is to provide a set of ethical considerations for individuals to draw upon when devising and donating to checkout charity campaigns. This analysis will serve as a conceptual resource for scholars, practitioners, and students of nonprofit and for-profit management.

Our paper is organized as follows. First, we provide background on checkout charity campaigns and highlight what distinguishes them from other forms of charitable giving. Next, we discuss the role of moral identity in consumer reactions to point-of-sale donation requests and, relatedly, identify positive and negative emotional triggers for giving in that context. Third, we introduce the normative ethical perspectives, including consequentialism, deontology, and virtue ethics, and apply each to the issue of checkout charities. Finally, we conclude with a discussion of practical implications and future research questions regarding ethical analysis of checkout charities.

## Cause-Related Checkout Charity Campaigns

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To date, marketing consulting firms that design effective grassroots campaigns for their nonprofit customers have published most of the checkout charity survey results. By doing so, the firms can attract new customers for themselves as well as raise public awareness for nonprofits. These campaigns also assist nonprofits in meeting their missions by increasing cause-related charitable donations. For example, St. Jude's Children's Research Hospital and Children's Miracle Network Hospitals received over \$70 million in checkout charity donations in 2016 alone (Murray 2017). A second example is the Petco Foundation (2019), which reports having raised \$250 million used to host animal adoption events and pet health initiatives in the US, claiming responsibility for six million pet adoptions since the program's inception in 1999. Many of the campaigns support local charities, but some support nationally recognized charities, and some provide global support for disaster relief.

Although statistics on aggregate giving are readily available, statistics on individual giving related to frequency and amount donated are scarce. According to Statistica (2019) in 2018, a member of a household visited the grocery store an average of 1.6 times per week while visiting a pharmacy an average of 35 times per year (Moose and Branham 2014). At one dollar per donation, a donor participating 30% of the time over the course of the number of average visits made for both pharmacy and grocery visits would contribute about \$40 annually. This estimate may be a bit generous in that according to Good Scout Group (2015), 55% of survey respondents like to contribute to point-of-sale campaigns but prefer to be asked only once a month, which could imply that when asked more frequently, donors may decline to contribute at least some of the time.

## What Differentiates a Checkout Charity from Other Types of Giving?

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Checkout charities differ from other forms of charitable giving in several ways. First, checkout charities *occur within a retail context and resemble an impulse-buy opportunity (i.e., with respect to timing and emotional processing)*. Persons going through the line at a store are often caught off-guard by being asked to donate to a charity. This situation is likely to provoke an intuitive (rapid and emotionally driven) response rather than a careful decision about how to spend one's dollars. Customers who are familiar and supportive of the cause may feel good about having a convenient way to contribute. However, for those who are unfamiliar or unsupportive of the cause, checkout charities can be perceived as an annoyance holding up the checkout line. For those who have no means to give monetarily, checkout charities may cause feelings of embarrassment, guilt, or shame, especially when they have a desire to give (and perhaps perceive that others are observing and judging them). In fact, survey statistics report that those who do not like being asked to contribute at checkout will do so to avoid feeling guilty (Good Scout Group 2015). Moreover, having a live person—the retail employee—give eye contact and ask, "Would you like to donate to X charity today?" and then wait for the audible "yes" or "no" response—enhances the implicit social pressure to donate.

*In combination with the retail context, the typical donation size* is another differentiator between checkout charities and some other forms of charitable giving. Because the amount of the ask is minimal, givers may not consider how these donations fit within their overall budget or charitable giving plan (if they have one). When not tracked, even small amounts add up over time and may negatively impact one's financial priorities. Not claiming these donations as tax deductions may also lead to loss of tax benefits. Further, small donations to checkout charities have been shown to

influence “good” and “bad” behaviors (Giebelhausen et al. 2020). By contributing a small amount to a checkout charity, some donors may (subconsciously) perceive they have earned credits in prosocial behavior and may be inclined to spend those credits on goods and services not normally consumed (2020). After giving, donors may feel entitled to buy, say, a bottle of expensive wine that they might not normally purchase. In other words, as contributions boost the prosocial self-concept, they may also enable individuals to engage in behaviors previously considered too extravagant and beyond their means (2020). Thus, the fact that checkout charity donations are solicited in small (intuitively inconsequential) amounts in retail environments makes it more likely that donors will engage in unreflective emotional processing and impulsive behavior that runs counter to their goals.

Another distinct feature of checkout charities is the *scarcity of transparent information about the cause and the charitable organization at the point of giving* (i.e., the space between the ask and the donation decision). For those customers who practice planned giving, checkout charities may be disconcerting if they cannot determine whether the cause is aligned with their values and/or how the charity allocates donation dollars. As noted earlier there is time pressure in a checkout line, so even pausing to look for the information on a smartphone is infeasible. The retail employee making the ask typically cannot answer detailed questions about the charity, nor are detailed handouts generally available. Because the monetary impact is small, for many the choice may then be one of value alignment with giving as opposed to value alignment with the cause. Again, this may result in donors feeling good in the moment but being less able to follow through on other well-researched charitable priorities.

On the surface, checkout charities may seem similar to the type of ‘ask’ made for other types of charities, such as the Salvation Army’s request for donations at the door of a business. However, in this case there is more space (physically and psychologically) for the potential donor to step aside and look up information about the charitable organization before responding to the ask. Further, this store-front type of ask differs in that no sale is involved and there is no personal interaction required. Passersby can (and often do) walk around or avoid eye contact with the individuals soliciting the funds.

Another distinguishing factor of checkout charities is that *corporate partners solicit and collect the donations*, either through face-to-face requests or through virtual means like a touchpad at checkout or with online purchases via a website. This arrangement benefits nonprofits by increasing their charitable donations and public awareness of their cause, particularly if the nonprofits select corporate partners whose moral identities are consistent with their own. The corporation may enhance its image by participating in a charitable campaign. An example already given is Petco serving as an agent for humane societies and animal shelters. In these instances, both the companies involved are able to further their goals. Customers also have the opportunity to support a charitable cause in a convenient manner (while concluding purchases).

The *retail clerks working for the corporate agents* may feel less enthused about checkout charity campaigns. People who choose to raise funds for charitable organizations as their vocation are trained to do so. However, clerks do not choose to be involved and are often minimally trained in this responsibility. Participating may or may not be something they wish to do. For this reason, using technology such as a prompt on the touchpad may be a better option (although this approach probably garners fewer donations as the social pressure on potential donors is reduced).

A final factor to consider is the *conduct of corporate agents* involved in checkout charities. Charity Navigator, Charity Watch and Guide Star are organizations that monitor nonprofit activities, including how much of the money donated actually is distributed to the targeted recipients. But who monitors the corporate agent? For example, Pipe Vine used \$13 million for its internal operations defrauding the United Way of these dollars (Murray 2017).

In summary, several features distinguish checkout charities from other types of fundraising campaigns. These unique features, in turn, suggest ethical implications for checkout charities. We begin our ethical analysis in the next section by elaborating upon two psychological (behavioral ethics) concepts: moral identity and emotional triggers.

## Moral Identity and Emotional Triggers for Giving

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Moral identity, an individual's self-concept organized around a set of moral traits (Aquino and Reed 2002, p. 1424), influences business decisions and repeated donor decisions associated with checkout charities. Moreover, moral identity exists at the organizational level based upon the organization's core values and upon employees' perceptions of a set of moral traits that the organization lives into (Matherne et al. 2018; Shadham and Lawrence 2011).

When individuals believe that their feelings and/or actions are in conflict with their moral identities, they experience an uncomfortable sense of cognitive dissonance (Festinger 1957). For example, this discomfort likely arises in those who dislike being asked to give at checkout but then ultimately donate. From the literature, we know that altruistic behavior involves true selflessness and psychologists suggest numerous explanations for its presence including biological, neurological, environmental, sociological and cognitive reasons (Cherry 2019; Marsh 2017). Emotions associated with altruism include empathy, generosity, love of humanity and love of all life in general. Philanthropy provides opportunities for individuals to live into altruism, which leads to human flourishing within our communities. That human flourishing is associated with positive mental and physical health as well as productivity in the workplace. Individuals who grow and develop in these types of environments tend to incorporate these emotions and behaviors into their own moral identities leading to a positive spiral effect.

Prosocial behaviors or voluntary acts to help others are not always driven solely by positive emotions. Both guilt and shame are called 'self-conscious' emotions because people define behaviors in relationship to what they perceive as important standards, either personal or communal (Kim et al. 2011; Tangney 2008). Guilt and shame are also classified as negative emotions that may cause unhealthy levels of anxiety (Miceli and Castelfranchi 2018; Tangney 2008). Shame strikes at the core of people's self-identity and, as a result, forces them to contemplate the possibility of a defective, unworthy, or damaged self. Guilt, on the other hand, leaves identity intact, but implicates specific nonhelping behaviors that may lead to negative outcomes, thereby causing anxiety (2011, p. 70). Paradoxically, fear nudges people toward compassion as humans have both a biological impulse toward helping others as well as social conditioning encouraging prosocial behaviors (Marsh 2017).

Which ethical perspective is preferred specific to a particular situation originates from one's moral identity. More specifically, in the shaping of moral identity, people will resonate with the values of one

family of ethical theories, which becomes the ethical perspective through which they discern what behaviors count as ethical. Given that people have a preferred ethical perspective by which they determine right from wrong (Baird and Niacarlis 2017), that perspective when successfully applied to ethical decisions further shapes moral identity, which becomes a core component of overall self-identity (Aquino and Reed 2002; Damon and Hart 1992).

The need for an ethical yardstick also emerges when organizations make decisions about how to conduct charitable giving and individuals decide how to respond to the opportunity. From an organizational point of view, the questions might include: “Would the strategy of checkout charities allow us to live into our core values? Will the strategy give us the results that we want both in terms of return, visibility and legitimacy in the community?” From the nonprofit point of view, the questions might include: “Will donors appreciate being asked to donate or will this opportunity be a ‘turn-off’ for them? What commitments will the organization have to make to participate in this form of charity?” From a donor point of view, the questions might include: “Does this charitable cause align with my giving plan?” “Should I be supporting a charity I know little about?”

Thus, in the context of point-of-sale donations, we explore the ethicality of checkout charities from three normative ethics frames—specifically consequentialism, deontology, and virtue ethics—as organization and donor actions are likely influenced by one or more of them (Illingworth et al. 2011; Woodruff 2018).

## Normative Ethics Perspective

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Although we discuss each normative approach individually to provide a sharper look on the ethical considerations for each, no one approach will provide a definitive answer as to how an organization or individual should approach charitable giving. In fact, a preferred approach is for the ethical agent to use more than one set of ethical criteria (Hursthouse and Pettigrove 2016). Henning (2005) suggests that the process of ethical discernment begins when we determine as clearly as possible “the values affected by and achievable through our actions” (152), while Brusseu (2012) suggests that considering the values and facts of the situation lead to the most rational decisions. For the organization making a final decision as to its asking strategies, for the for-profit deciding whether to partner with the not-for-profit, or for the donor putting together a plan for giving, considering how an organization or individual should approach charitable giving from multiple perspectives gives the decision maker a fuller picture. The reason all the theories are to be harmonized is that each asks different questions leading to prioritizing values differently, so none are sufficient on their own to best resolve the ethical issues involved.

Thus, when an organization considers whether to use a checkout giving opportunity or a for-profit ponders whether to lend its support by making the opportunity available, the combined normative approaches provide a roadmap for discernment. In addition, when an individual discerns whether to give, those same approaches provide guidance to giving. We now move to the review of each normative approach: *consequentialism, deontology, and virtue ethics*.

## Consequentialism

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We begin with consequentialism, which has its ancient roots in both eastern and western thought. The eastern roots are found in Mohism, a Chinese philosophical, religious and social movement initiated by the teachings of Mo Di in 437 BC who encouraged the cultivation of values such as love, empathy and generosity, which positively influence human welfare (Fraser 2015). The western roots are found in Stoicism, a school founded by Zeno of Citium in 300 BC where the emphasis is on individuals determining for themselves what goals, or ends, they would pursue to contribute to human flourishing (Baird 2012; Nussbaum 1994).

In this analysis, we focus on the wider scope of consequentialism as articulated by the Stoics rather than the narrower view of economic utilitarianism put forth by Bentham. While the cost–benefit analysis present in economic utilitarianism has its place in the analysis (Boesch 2018), because consequentialism is grounded in the foundational value of human thriving (Hall 1996), a major goal of philanthropy in general, we include the more ancient views of consequentialism, a consideration of the desires of the individual actor (Nussbaum 1994). We also examine some recent theoretical developments in welfarist consequentialism that impact giving. We apply consequentialism in the context of checkout charities, beginning with the ethics of fundraising from a nonprofit organizational perspective, then follow with the ethics of for-profit corporate agents that make the ask and conclude with donor ethics.

### **Consequentialist Ethics of Nonprofit Fundraising**

Exploring the ethics of a nonprofit organization considering whether to raise money via checkout charities, we assume that the charity is organized to collect money and other resources for a cause that will make the world a better place, whether for people, animals, or the environment. A threshold ethical question for those leading the nonprofit is ensuring the purpose for the money raised is legal and that the charity will be managed with enough integrity and transparency that those who are being asked to give will have full information about the purpose of donations and the organizational governance. In order to assist nonprofits, strict requirements for transparency are required by law and by community expectations of nonprofits (National Council of Nonprofits 2019). With the advent of easily accessible information through organizations such as Charity Navigator (2019), which rate nonprofits across a variety of criteria, including how effectively they are able to raise money and how reasonable their administrative expenses are in relation to the amount of money that goes to the stated cause, nonprofits have the necessary comparative guidelines to evaluate their progress toward the outcome sought. Furthermore, they have the means to provide donors with information needed to make informed decisions about whether to contribute.

The effort required to establish and maintain a successful nonprofit is not inconsequential and to remain engaged, employees must have a passion for the cause. Ongoing communication from leadership regarding progress toward the cause, including employees in the planning and evaluation of progress and values driven behaviors aid in sustaining employee engagement (Caulfield and Senger 2017). In addition to being aligned with mission, vision and values, leadership must determine the most effective form of fundraising, evaluate whether the charitable cause being considered will gain enough public support to make a checkout charity campaign viable, and discern whether the



efforts will contribute to the greater good of the stakeholders, those or that which the outcome intends to serve, and the community as a whole.

### **Consequentialist Ethics of For-Profit Agents Making the Ask**

Requests to giving in checkout lines often appeal to emotions including, for example, images of children with expressions of fear (McKenzie 2015). Similarly, appealing to people's emotions using photography illustrating people living in poverty, termed "the pornography of poverty," is also used to encourage donations (Illingsworth, 2011: 196). According to a series of experiments conducted by Marsh (2017), fear is heightened in extremely altruistic people and fear evokes compassion. Thus, one of the core strategies to nudge people to give is leveraging fear to evoke compassion incentivizing individuals to donate.

Yet the question of the ethicality of nudges such as this one is highly debated in the ethics literature (Noggle 2020). Thaler and Sunstein (2009) first introduce the concept of 'a nudge' as a subtle and deliberate noncoercive influence that is intended to lead to more optimal decision-making through education. However, the type of nudge referred to here is different in that its primary influence is not one of education. Instead, it evokes unconscious psychological and biological processes that interfere with rational decision-making, which some consider a form of manipulation, influence that is neither coercive nor rational (2020). Thus, the debate centers around whether the nudge to give is manipulation and whether this form of manipulation is unethical (2020). However, because consequentialism is focused on the ethicality of the outcome versus the ethicality of the means of achieving it, a purely consequentialist view would only consider whether the outcome provides the most flourishing to those or that it wishes to serve. From that perspective, then, if these types of emotional appeals best serve the target, they are ethical.

### **Consequentialist Ethics of Donor/Potential Donor Giving**

From a donor perspective, people help others through giving because of the pleasure that comes from making the lives of others better or because they have a strong desire to contribute to an effort or cause (Pummer 2016). As people consider the array of opportunities for giving, checkout charities with the request for small donations provide opportunity for helping others with very little cost to themselves.

That said, because giving is often impulsive with checkout charities, many do not give much thought to whether the charity is effective or doing good in the community. Welfare consequentialists, however, challenge that lack of reflection by asserting that once the donor has decided to give to a worthy cause, the donor should select the charity that will do the most humanitarian good per monetary unit (Horton 2017; Pummer 2016). For example, Singer (2013), a renowned welfare consequentialist, compared a gift to an art museum with a gift that would give sight to thousands in a third world country, asserting an obligation to fund the latter as the good gained benefits the least advantaged. Thus, the threshold ethical challenge for donors is whether they will heed the advice of welfare consequentialists who caution that, when all things are equal, giving to a charity that is less effective is a wrongful act. If donors are persuaded, they will determine which charities supporting specific causes provide the most humanitarian utility and give accordingly (Horton 2017; McMahan 2018; Pummer 2016). However, when strictly applying welfarism, donor problems arise (2018).

First, because of the request to contribute in the moment, unless one is already familiar with the cause and charities supporting the cause, the decision will be based upon impulse versus utility (Elster 2011; Haidt 2001). Second, according to Boesch (2018), from a consequentialist perspective, donors' happiness created by giving to a cause to which they are committed may result in greater good than donating to the most effective charity. Boesch's argument becomes more evident in his following statement: "At a deep level the utilitarian account threatens our ability to exercise any sort of choice over the development of certain sorts of identities, that is, over the possibility of exercising choice in the way we constitute ourselves as particular sorts of persons" (161). In fact, Aristotle argues that when we give to someone with whom we have a personal relationship, we can best determine whether we are giving to a worthy cause (Aristotle as cited in White 2018).

Studies indicate that people who can relate to an identifiable person (identifiable victim effect) rather than a statistic tend to be more charitable due to increased empathy as related to altruism (Erlandsson et al. 2015; Genevsky et al. 2013; Jenni and Loewenstein, 1997). Hence, rather than measuring the effectiveness of a charitable act solely in monetary value, which admittedly may be easier than other measures, a more effective measure encompassing all moral benefits and costs associated with an act may be prudent. Third, when the moral cost of giving to a cause to which one is committed is considered, if welfarist consequentialism is measured against the effectiveness of the gift, then clearly money spent on local charities within the US, for example, would not provide the most good when compared to the same expenditure in less wealthy economies, considering that nearly half of the world population is living on \$2.50 or less per day (Illingworth et al. 2011, p. 3). Thus, welfarist consequentialism may need to be weighed carefully in light of other factors that may be equally or more important to donors favoring consequentialism. We next turn our focus to deontology.

## Deontology

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Like consequentialism, deontology is grounded in individual action. However, instead of choosing actions that fulfill desires and lead to human thriving, individuals are encouraged to use their reason to live into their core principles and defined duties (Baird 2012). For example, individuals embracing a principle that children should be protected from harm have a corresponding duty to take specific actions to live into that principle independent of circumstances. Immanuel Kant, a German philosopher from the 1700s, proposed the Categorical Imperative, a framing of three core principles, to assist in determining whether a particular action is ethical. While Kant put forward a general roadmap to help frame the inquiry, the approach we are using can better be described as Kantian, given that this method of discernment has been informed by centuries of thought and reflection on how rationality can best inform the decision-making process. Further, the formulations of the Categorical Imperative are designed to provide a framework for evaluation, not a definitive algorithm for guiding actions.

One guided by deontology bases choices on a rational evaluation of the reasons for the acts, which are determined to be either right or wrong independent of circumstances or the outcome (Hill 2018). Guided by the tenets of the theory in the context of checkout charities, we again begin by first exploring the ethics of nonprofit fundraising, then move to the ethics of for-profit corporate agents and conclude with donor ethics.

## Deontological Ethics of Nonprofit Fundraising

As we turn to those who provide an opportunity to give through nonprofit charities, the first version of the Categorical Imperative provides guidance. We begin with asking whether the reason the charity exists, which is to help those in need, is universal and could be adopted by everyone. The test is met as demonstrated by testing the reverse of the principle. If the maxim were that organizations created to help others should *never* exist, reasonable people would agree that the maxim could not be universalized because the survival of civilization depends on people helping each other. The second formulation of the Categorical Imperative explores whether the reason for acting is reversible. The reason organizations are created and ask for donations is to facilitate donors' imperfect duty to give as well as to amplify the power of the giving by aggregating and dispersing resources to meet specific needs. Again, reasonable people would find that reason sufficient for meeting the ethical norm, with a caveat.

Because nonprofit organizations are conduits to assist donors in meeting their imperfect duty of giving, they become agents for the donor. That agency gives rise to corresponding fiduciary duties for the charity to use the money and resources received responsibly. Those responsibilities are delineated in the various laws that govern charitable organizations. The National Council of Nonprofits (2019) also recommends that organizations adopt a code of ethics that expresses commitment of the organization to ethical behavior, spells out the values that govern choices, and provides a method for accountability for those choices. In the case of checkout charities, these accountabilities include careful selection and monitoring for-profit agents whose employees are in direct contact with donors.

## Deontological Ethics of For-Profit Agents Making the Ask

Beneficence is an imperfect duty that is socially reinforced (Kant/Wood 2002). To the degree that the duty to give is made personal, individuals may be nudged to feel guilt when they don't live into that duty. Because beneficence can be met in many ways, charities vie with each other to be visible to the donor and be the one chosen for the gift. The scramble for scarce resources raises the question of how for-profit partners leverage guilt to incent giving at the point of checkout. If they knowingly leverage guilt to increase the giving, does that knowledge and intent make the form of 'the ask' unethical? In other words, is this another use of manipulation and if so, does the manipulation violate the Categorical Imperative? Kant takes the position that moral worth is established as a result of fulfilling a duty, and Hill (2018) describes that duty as "a wholehearted commitment to acting rightly" (36) rather than from any sense of feelings or mixed motives (35). Thus, from a Kantian perspective, reason is the determinant of moral worth. Whereas guilt is an emotion, giving as a result of it would not seem to qualify as an act having moral worth. As Hill (1980, p. 96) states, "The idea that one should try to reason with others rather than to manipulate them by nonrational techniques is manifest in Kant's discussion of the duty to respect others."

Kant's third formulation of the Categorical Imperative requiring not treating people as a means to an end but as ends in themselves also comes into play. While the business may benefit from positive press and the halo effect (positive impressions in one area that positively influence impressions in other areas), because people do not expect to engage in charitable giving at the checkout counter, the possibility of being used as a means to an end rather than being treated with dignity and respect is again heightened. Noggle (2020) identifies ten tactics that can reasonably be called a form of manipulation. Three of the tactics apply here.

The first is making people feel guilty about not doing something, in this case, not giving. By their own admission upon survey (Good Scout Group 2015), a major reason that donors who preferred not to be asked to give but gave anyway did so because they wanted to avoid guilt feelings. Other marketing research also claims feelings of guilt lead to prosocial behavior, specifically that of giving (Basil et al. 2008; Batson 1998; Tangney 1995). The second tactic is peer pressure. Again, Good Scout Group survey responders who preferred not to be asked to give but gave anyway identified that the reason they gave was due to peer pressure. Research on altruism indicates that social pressure increases prosocial behavior (Reyniers and Bhalla 2013). The third tactic is one of reciprocity, in this case making a small donation in return for checking out groceries. Good Scout Group reports that 21% of survey responders who preferred not to be asked to give but gave anyway identified that the reason they gave was because the checker asked them to contribute. In further support, a recent field study relates giving as reciprocity most effective when immediately following an action generating it (Chuan et al. 2018). The preceding research supports the claim that manipulation by evoking emotions rather than rationality and reason leads to giving, which from a strictly Kantian view would not be considered an act of moral worth.

In the final analysis, Kantian ethics looks to the intent and method of the ask to determine its ethicality. When participating in checkout charities, thoughtful organizations with good intent use reasonable considerations. They might limit the times of the campaign, so requests for donations are not made on an ongoing basis. They may be proactive in talking about how the proceeds are used and they may use key-pad technology to privatize the ask. These types of approaches live into the whole of Kant's body of work, which directs people to use reason as a determiner of donor action—not emotions (Kant/Wood 2002).

### **Deontological Ethics of Donor/Potential Donor Giving**

Generally, those engaging in a Kantian analysis find the concept of universality an insurmountable barrier to action, but in the case of charitable giving, the test is met by testing the reverse of the principle. Thus, if the maxim were that people should *never* give in order to help others, reasonable people would agree that the maxim could not be universalized because the survival of civilization depends on people helping each other. In fact, Kant (Kant/Wood 2002) found that the duty to help others is universal, because at some time or another, any one of us may need the help of another. Kant's notion of giving as a universal duty was included in Ross' list of prima facie duties, the duty of beneficence (2002/1930, pp. 21–22). While Ross, a more contemporary theorist, did not assert that the duty is absolute, the duty of beneficence points toward human welfare as the end goal, which upholds the principles of dignity and respect for all humans important to Kantian ethics (Brusseau 2012; Hill 2018).

The universal duty to give can be met in many ways, leading us to the second formulation of the Categorical Imperative. From the vantage point of reversibility, Kant classifies beneficence as an imperfect duty, which means that the general duty to help others is not subject to specific rules about how, when, or to what extent that help is to be given (Hicks 2016; Hill 2018). From a Kantian perspective, donors are free to give to whomever they determine is in need. A primary way that people live into the duty of beneficence is through philanthropy, as donors demonstrate their freedom by giving in any number of ways, such as through individual donations to specific persons, support of ad hoc community initiatives like food or clothing drives, and by planned giving to specific organizations.

As donors consider whether giving to a checkout charity helps them meet their ethical duties, an argument could be made that the ease of checkout charities and the small dollar amount required might lull them into believing that their donation of one dollar a week through checkout charities has allowed them to live into their duty of beneficence. Bazerman and Tenbrunsel (2011) refer to this mind-set as fading, an ethical blind spot where a small ethical act causes people to believe they are more ethical than they are. That position can be countered by reason as a rational person realizes that participating solely in checkout charities does not fully meet the duty of being charitable, especially when the extent of need is explored. For example, an estimated 30,000 children worldwide die *each day* from avoidable poverty-related causes (The United Nations International Children's Emergency Fund as cited in Singer 2011, p. 14). The change and small bills given at checkout will not completely meet that need.

Another argument can be made that the convenience of checkout charities brings awareness of specific problems to donors' attention, helping them establish the habit of giving. This type of choice and commitment to act is part of a mindfulness strategy that helps people overcome ethical blind spots such as ethical fading (Bazerman and Tenbrunsel 2011). Under the conditions described, we may infer, then, that *altruistic* giving through checkout charities meets the Kantian definition of moral worth, thereby fulfilling at least in part the imperfect duty of beneficence.

## Virtue Ethics

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Where consequentialism and deontology locate decision-making in the desires and duties of individuals, virtue ethics springs from the community determining which virtues represent good moral character (Hursthouse and Pettigrove 2016). In the Western world, virtue ethics has its roots in the teachings of Plato and Aristotle and, in the Eastern world, in the teachings of Mencius and Confucius (Hursthouse and Pettigrove 2016). Virtue ethics invites ethical decision makers to engage with members of the community as to what human qualities are important (Crisp and Slote 1997).

To further understand what developing virtuous character traits means, MacIntyre (2007) places the conversation within the notion of a practice, those social activities that support a personal and organizational narrative of life during a historical period in time; thus the concept of virtue is defined by the culture at the time. MacIntyre (2007) further distinguishes a practice as a complex activity with four elements that exemplify the virtue ethic tradition: (1) the action is a socially established cooperative human activity, such as the practice of philanthropy is today (2) with goods internal to the practice, meaning that those participating in the practice have potentially gained the experience needed to identify and recognize those internal goods (3) with standards of excellence developed by those competent within the practice, (4) and although these internal goods within a practice are "the outcome of competition to excel" (190), their achievement of excellence leads to human flourishing for those involved. External goods, on the other hand, are those enjoyed by the practitioner such as wealth, power and prestige (2007). We consider these four elements as they apply to nonprofit fundraising organizations, for-profit corporate agents making the ask and individuals making decisions about whether to give.

## **Virtue Ethics of Nonprofit Fundraising**

In the context of the practice model, philanthropy is a socially cooperative human activity and nonprofit organizations provide the means for the community to fulfill that activity; one of the ways of doing so is by constructing checkout charity campaigns. Those nonprofits who participate in checkout charities adhere to guidelines established by organizations created for that purpose. These organizations predominantly consist of professionals who have demonstrated character and competence in the practice of fundraising and thereby have been granted authority by the profession to develop standards of excellence pertaining to fundraising. For the charity, the quality of the ethical stewardship it employs as it gathers and then disperses proceeds becomes relevant and salient. When nonprofit organizations achieve these standards of excellence, they flourish as does the profession as a whole and the individuals served by the cause.

## **Virtue Ethics of For-Profit Agents Making the Ask**

Again, the action is a socially established cooperative human activity. The for-profit agent hosting the campaign has the opportunity to enhance its reputation (external good) for socially responsible behavior (internal good) as it engages in appropriate behaviors throughout the checkout charity campaign. These include working closely with the nonprofit organization that conveys information to its agent regarding the nonprofit and the cause while collaborating on a process for communicating that information to potential checkout charity donors. The level of transparency for potential donors may become a salient factor in whether they choose to donate. Employees involved in the ask also require appropriate support in the way of information, training and materials so that they feel comfortable in participating. When the for-profit agent achieves excellence in these areas, the campaign has more opportunity to be successful, which increases the likelihood of human flourishing for all those involved.

## **Virtue Ethics of Donor/Potential Donor Giving**

Each of the ethical actors participating in the social activity called charitable giving has a narrative, a recounting of their life history that gives their actions meaning and purpose over time (Bateson 1989). This narrative is grounded in their moral identity, a set of commitments that defines their role in the activity and becomes what MacIntyre (2007) identifies as internal goods that result from participating in the activity.

As Boesch (2018) reminds us, “Identities are characterizations of an agent that emerge from an agent’s commitments and her actions done for the sake of those commitments” (160). Thus, moral identity is speaking about a set of reasons whereby an agent “consistently chooses to act” (160). For many people, charitable giving is one of the ways they can live out some of their core commitments; thus, giving becomes a critical factor in accomplishing that internal good and maintaining their narrative of life.

Throughout this section we have examined the interplay of the charity collecting resources to meet a stated need, the for-profit organization facilitating a donation to a specific charity offering an opportunity to contribute at the point of checkout, and the donor making choices about what various charities and causes to support. As we look at the many organizations and systems designed to facilitate people helping each other, the world of charitable giving is clearly both socially established

and cooperative. As members of the community explore their role in charitable giving, they must determine whether participating in checkout charities identifies with standards of excellence leading to human flourishing while allowing them to live into and strengthen their moral identity.

In summary, from theoretical and application-based perspectives, we explored the ethicality of checkout charity campaigns through the lens of three normative theories: consequentialism, deontology, and virtue ethics and from the perspective of nonprofit charities, for-profit businesses, and donors. Each of the normative ethical theories have different criteria for evaluating whether an action is ethical and different ways of engaging the decision-making process. However, the overarching goal of all ethical decision-making should be to seek a path forward that harmonizes the values of the three theories, thereby creating the greatest good possible for major stakeholders while they live into the requirements of their moral identity and exhibit the virtues expected within the community, the sum of which can be described as creating the greatest value possible for all involved (Henning 2005). Using this work as an example, Table 1 summarizes major points to consider when making ethical decisions.

**Table 1 Ethical decision-making: seeking the greatest good**

[Full size table](#)

We bring our work to a close by discussing the practical implications for each of the stakeholders, identifying potential directions for future research, limitations to our analysis and end with concluding comments.

## Discussion

Checkout charities have generated billions of dollars in charitable contributions to date and contributions continue to grow each year. Still, little research has focused on the ethicality of these types of marketing campaigns. Thus, to forward this research, we explored the ethicality of point-of-sale campaigns from the perspective of three stakeholders, examining this growing phenomenon in light of normative and behavioral ethics. We begin with the assumption that no one approach to evaluate the ethicality of a particular fundraising strategy is sufficient to determine the ethical obligations of the charity, the for-profit partner and the donor. Rather, we agree with Hursthouse and Pettigrove (2016) who advocate that to make the most informed and inclusive ethical decisions, we need to employ multiple ethical frames, which encourage careful evaluation of how we might harmonize various ethical perspectives while also considering different contexts—all of which are taking place in a dynamic environment. By taking this more inclusive approach, which we summarize in Table 1, we enhance our ability to engage in more collaborative and inclusive ethical business decisions, a competency well worth developing in a pluralistic global society. Henning (2005) too advocates for this ethical decision-making approach when he encourages us to recognize and affirm the most inclusive and coherent whole possible in any given situation (155).

## Practical Implications for Nonprofit Organizations

After exploring the values inherent in each normative theory and identifying the ethical challenges that constrain the way that an organization will engage in point-of-sale charities, the task of harmonizing

the values with the actions begins. The specific process for nonprofit organizations involves ensuring that they have created the most inclusive, transparent and coherent program possible by engaging in four context specific tasks: aligning moral identity; engaging major stakeholders; assessing strategic alignment of fiscal value and feasibility; and locating suitable for-profit partners. Longstanding evidence of good stewardship remains critical to achieving sustained donor participation (Weinger 2019).

#### *Aligning Moral Identity*

When considering whether to implement a new initiative, leadership needs to discern how both the cause being supported and the method of the ask reflects the organization's moral identity (Matherne et al. 2018; Shadham and Lawrence 2011). First, the leadership team is well served to ensure that all facets of the initiative live into the core values of the organization prior to implementation. Second, as each element of the program is envisioned, the leadership team can ensure that none of the triggers to action are out of alignment with their own sense of how to treat each donor and participant in the program with respect (Henning 2005). Finally, if the initiative aligns with the organization's moral identity, then to gain major stakeholder support, leadership needs to clearly articulate that alignment.

#### *Engaging Major Stakeholders*

When leadership outlines the initiative to major stakeholder groups, actively listening to their perspectives is critical to ensure that their ethical sensibilities and values are addressed. Also, stakeholder insights as to strengths of the initiative or potential roadblocks provide rich sources of information, which might become significant time savers as the initiative moves forward (Caulfield and Senger 2017). These efforts may also alert the nonprofit and its for-profit partner to previously unexplored ethical concerns, particularly in the method of the ask.

#### *Assessing Strategic Alignment, Fiscal Value and Feasibility*

Part of engaging stakeholder groups in a new initiative is presenting an assessment of strategic alignment, fiscal value and feasibility. Strategically, leadership needs to explain how the new initiative fits with other strategies being pursued, whether the initiative will add more benefit to the organization's donor recipients when considering all costs, including those associated with stakeholder engagement and public awareness, and how the initiative aligns with the organization's core values. Intertwined with these assessments is the overall feasibility of accomplishing a well-executed initiative based upon existing priorities and available resources. To this point, *Giving Done Right*, by Buchanan (2019a, p.35), President of the Center for Effective Philanthropy, emphasizes that nonprofits are not measured by profit; instead they are measured by impact.

#### *Locating Suitable For-Profit Partners*

If the decision to move forward with the checkout charity initiative has been made, the organization will need to find suitable for-profit partners. The best choices are those that align with the organization's moral identity, show an interest in hosting a checkout charity campaign, have successfully hosted past checkout charity campaigns and provide a product or service that aligns with the nonprofit's mission. For example, a children's store might be well suited to host a checkout charity campaign for a local nonprofit children's hospital. Another good option may be partnering with virtual businesses such as Amazon, which has a history of hosting checkout charity campaigns. Finally, some



businesses have onsite and virtual locations, providing the potential to simultaneously host a virtual and onsite campaign.

### **Practical Implications for For-Profit Organizations**

As for-profit organizations engage in the discernment process described above, they have three challenges: determining whether participating fits within the organization's social responsibility plan; engaging employees in participating in the ask and assessing the impact of the partnership on their public image.

#### *Social Responsibility Fit*

More than ever before, customers and the general public evaluate for-profit organizations not only on the quality and cost of their goods and services, but on whether they enhance the global communities they serve (Davis 1973; Donker et al. 2008; Rushton 2002). Provided the cause is a good fit, successfully hosting a checkout charity campaign may effectively demonstrate an organization's commitment to social responsibility. However, organizations need to consider whether the cause they are asking their customers to support and the method of the ask allow them to live into their commitment to being socially responsible.

#### *Engaging Employees in the Ask*

Requesting employees to ask customers if they would like to donate at the point of checkout is likely the biggest challenge. The opposition may be either that their workload is too significant to add the time for participating, or they may be uncomfortable asking people to donate to a campaign, especially if they do not support the cause. To successfully engage employees in these campaigns, leadership must play a significant and visible supporting role, the charity needs to visibly align with corporate values (Valentine et al. 2011) and employees need to receive training for campaign tasks (Caulfield and Senger 2017).

#### *Public Image*

In the US, the public has already cast its vote on the importance of corporate social responsibility (Davis 1973; Pfau et al. 2008). In his analysis of business' role in social responsibility, Davis concludes, "Social responsibility has become the hallmark of a mature global civilization. It is necessary for an interdependent one world. Values have changed to require it" (321). However, organizations still must discern whether participating in a particular campaign will enhance their image with their customers. For the reasons articulated above, an organization may decide that the ethical implications inherent in participating in a checkout charity opportunity may or may not strengthen its public image.

#### *Practical Implications for Donors*

Because donors have an interest in both the causes their donations support and how they are asked to donate, being asked to give at the point of checkout raises three considerations: the cause may or may not align with their moral identity; the ask may or may not be made in an appropriate way or place; or the donation may or may not fit within their planned giving. Ultimately, when considering these factors, the donor needs to make the decision of whether to give.

### *Aligning Moral Identity*

Throughout this work, regardless of one's predominant ethical lens, we have demonstrated how meaningful giving is a critical component of one's moral identity. Where giving is central to moral identity, donors will want their contributions to support their beliefs and commitments. In particular, if donors believe the charity has a longstanding reputation of good stewardship as related to resource allocation and administrative costs and the specific need being addressed meets a concern of theirs, they will be more likely to participate in the program (Good Scout Group 2015). Where giving is less internalized and more symbolic, donors may see checkout charities in general as a convenient way of collectively supporting local causes while demonstrating to the community the virtue of generosity (Aquino and Reed 2002).

### *Method and Place of Solicitation*

As we have demonstrated above, because the donor has no control over the ask and little time to reflect upon the decision to give, checkout charities have a high likelihood of inappropriately eliciting the emotions of fear/compassion, guilt, or shame to incent giving. In a recent interview with MarketWatch, Buchanan (2019b) states that having folks behind you in the checkout line in a public venue is not a good moment to make an informed and thoughtful decision. Nonetheless, familiarity with the charity may negate the need for thoughtful consideration.

### *Fit with Giving Plan*

During that same interview, Buchanan (2019b) also recommends that people become clear about their own giving goals, as he states, "If you respond just in the moment—based on emotion or pressure—you will look back on your charitable contributions and they will feel random" (para 9). By being intentional, donors may choose to donate to charities only if the gift fits within their own giving plan and the donation can be tracked through receipts.

## Limitations

As ethics generally examines the intersection of individual values and behaviors, the lack of research in the area of checkout charities is a limitation of our analysis. We drew on past survey information collected by marketing consulting firms to gain insight on various aspects of these campaigns. Data from other sources could add to the insight gained by focusing on different aspects of the practice. Data on individual donor behaviors, such as the frequency, amount of donations over an extended period and emotional responses are scarce or unavailable. Two Web of Science searches, one on checkout charity and another on point-of-sale giving, resulted in six articles. Thus, limited research in the area of checkout charities provides ample opportunities for future research on the topic, which we discuss in the next section.

## Future Research

Our discussion regarding future research focuses on the ethicality of checkout charities from the perspective of those involved in initiating the campaign, those involved in the ask and from the perspective of donors or potential donors. Using the aforementioned sequence, we begin our discussion with nonprofit organizations, move to for-profit organizations and conclude with donors and potential donors.

## Nonprofit Organizations

In his observations of America published in 1835, Tocqueville states, “I have often admired the extreme skill with which the inhabitants of the United States succeed in proposing a common object to the exertions of a great many men, and in getting them voluntarily to pursue it.... The health of a democratic society may be measured by the quality of the functions performed by private citizens” (Tocqueville/Heffner 1956, p. 198). From a historical perspective, the efforts of charitable organizations have widely been recognized as benefiting the public and many have been highly successful, generating funds for religious causes, health and human services and education among many other causes. According to Inside Charity (2020), US 2018 contributions were reported as \$427.71 billion. Many of these contributions are the result of nonprofit organizations initiating successful fund drives that have benefited millions of people.

Nonetheless, based on several incidences of nonprofit misconduct such as EduCap Inc.’s multibillion dollar student loan charity that charged excessive interest on loans and spent lavishly on perks for executives (Field 2007; Rhode and Packel 2009), the public’s trust in nonprofits is deteriorating as indicated by the following Brookings 2008 survey findings ( $n = 1001$ ): 34% of respondents reported having “not too much confidence in charitable organizations” or “none at all.” From that same survey, 70% responded that charitable organizations waste “a great deal” or “fair amount” of money (Light 2008). In a more recent Give.org 2018 in-depth survey report ( $n = 2100$ ) on the state of trust in the charitable sector, while “73 percent of respondents identified it was very important to trust a charity before making a donation, only 19 percent were willing to score their overall trust in charities a 9 or 10 (on a scale of 1 to 10), and just 10 percent were optimistic about the sector becoming more trustworthy over time” (para 1). Secondly, in that same survey, only 15% expressed strong confidence in charities being able to deliver what they said they could.

As related to checkout charities, this survey raises two questions. First, does the public have the same opinion of checkout charity campaigning? And second, does public opinion affect checkout charity giving? There would be little reason to think that checkout charity campaigns differ as related to public confidence and efficient use of funding. But because of the lesser amount contributed to these campaigns, the question is more one of whether public opinion influences giving at checkout.

Third, exploring questions regarding moral awareness within nonprofit organizations initiating checkout charity campaigns and within the marketing agents they contract with to help them structure the campaigns would be interesting. For example, what forms of donor manipulation, if any, are acceptable when constructing a campaign? Fourth, how does the nonprofit determine the most ethically sound method of conducting checkout charities? Fifth, what values take precedence? For example, should campaigns be local fund raisers or should welfare consequentialism apply to checkout charities, and how would that affect donor giving? The approach of welfarist consequentialism moves giving from individual considerations of giving as seen through the three primary lenses into justice theories of giving by engaging a conversation about the impact of giving and the responsibility to move giving from a local focus to a global focus. Finally, how does the nonprofit evaluate its follow through on ethical decisions as related to checkout charity campaigns, especially related to for-profit agents making the ask?

## **For-profit Organizations**

Public sentiment toward big corporations has and continues to be one of suspicion related to their unwieldy use of power and influence; one of the ways corporations identify as restoring public trust is by engaging in societal priorities (Schiller 2017). For-profit organizations likely serve as agents to nonprofits engaged in checkout charity campaigns as part of their efforts to act socially responsible. We did not fully explore the question of whether the ethics of 'the ask' would promote human flourishing (eudaimonia) for employees (Feldman 2000, p. 1432). Those who work in nonprofit environments are likely motivated by caring and commitment to the stated cause of that organization, virtues mentioned in conjunction with eudaimonia, and are likely to remain engaged with work in organizational cultures where leadership supports those virtues. How that motivation and engagement intersects with a decision to raise funds through checkout charities in for-profit corporations remains unexplored. Having engaged employees for all aspects of the campaign is a critical ingredient for success, making this question worthy of exploration.

We have identified the debate in the literature regarding the use of manipulation to encourage certain behaviors (Noggle 2020) and based upon that debate, we question the ethicality of using emotion (fear, guilt and shame nudges) at checkout to cloud rationale when encouraging giving. This presents an interesting area of research particularly as related to deontology, which is founded upon reason and its relationship to acts receiving moral worth.

## **Donors and Potential Donors**

Although we drew some preliminary conclusions from the emerging field of behavioral ethics about the use of fear, guilt, and shame in motivating people to give within the context of checkout charities, one specific research question would be how the negative emotions used as prompts for giving align with the positive emotions associated with giving. For example, Marsh's (2017) research indicates that fear evokes compassion. Another area to be explored is whether it is possible that some potential donors feel angry about being asked to contribute to checkout charities and if so, whether that impacts the relationship between the for-profit making the ask and those potential donors. Another question is how the lack of relationship between the checker making the ask and the potential donor influences giving. Perhaps the lack of relationship with those making the ask is less important for well-known charities than for those more obscure charities. Another area for exploration is whether the theory of reciprocity holds for checkout charity donors. If so, it too may lessen the impact of relationship on donors. One last area to explore is the influence on giving at checkout for local causes versus distant causes. Certainly, these findings could be impactful to welfare consequentialism as well as to local charities.

One last area ripe for explorations is how the ethical values of the various participants in point-of-sale giving harmonize in order to create the best value for all involved. While the research associated with behavioral ethics will continue to flourish, we can analyze ethical obligations and responses from a systems approach as well. This research moves away from the more individually focused psychological constructs toward the more group focused sociological constructs as the ethical concerns of the various families of normative ethics become harmonized to create value. This research path could also explore how the ever-expanding moral circles would inform this type of charitable giving, especially as it targets more global causes.

## Conclusion

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From a purely economic view, when comparing the total amount of money raised by philanthropy to that raised by checkout charities, some may say that the overall financial impact of checkout charity campaigns to all charitable causes is minimal. We can't disagree. Still, \$441 million is a fairly hefty sum of money generated in one year, and based on current trend analyses, while Americans overall are less charitable than they used to be (Campbell 2016), checkout charity campaigns are growing because they are easy to implement, involve low risk, and appear to be a win for all involved (Hessekiel 2017). For the nonprofit agency, offering an opportunity to contribute at the point of checkout brings name recognition and increases charitable donations, which offset the costs associated with campaigns and increases resources for the underlying cause. For businesses hosting these campaigns, the campaign is an inexpensive form of publicity and can generate community good-will. Finally, checkout charity campaigns are easy ways for donors to contribute. However, the ethicality of point-of-sale giving cannot be measured in money or convenience alone.

We invite stakeholders involved in point-of-sale giving to think carefully about whether participating in checkout charities enhances their moral identity. From the consequentialist frame, does both the opportunity and the donation contribute to advancing overall good for individuals and communities? From a deontological frame, does the checkout charity provide an opportunity to partially fulfill the duty of charity? And, given that according to Arthur Brooks (2019), we live the most fulfilling lives by pursuing the virtues most meaningful to us, does this opportunity for giving contribute to living into what David Brooks (2014) describes as eulogy virtues, such as generosity? Practical wisdom informed by all three normative theories will add clarity. When we employ practical wisdom as a nonprofit initiating the campaign, an agent making the ask or a donor and practical wisdom informs us to participate, it may be virtuous to do so. However, regardless of which normative frame we apply, exercising practical wisdom implies that participating in checkout charities becomes questionable when we have little or no knowledge of the cause or we don't support it or we don't agree with how the charity solicits funding. In those cases, acting virtuously may well mean that we need to "just say no."

## Notes

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1. The data cited in these studies were collected in the United States.
2. For analytical clarity we interrogate these classical theories, realizing that the scope of analysis could be expanded to incorporate others.

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## Ethics declarations

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### Conflict of interest

The authors have no conflict of interest to declare.

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