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Chinese Payment Habits and the Notion of Pure Altruism in Free Assistance: A Cultural and Psychological Exploration

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Abstract. This study explores the intersection of Chinese cultural values, payment behaviors, and the concept of altruism through a cultural and psychological lens. Drawing from traditional Confucian principles such as *renqing* (relational obligations) and *guanxi* (social networks), the research examines how these values shape attitudes toward payment, emphasizing trust, reciprocity, and moral obligations over monetary transactions. By analyzing practices like free assistance and non-monetary exchanges, the study highlights the influence of cultural norms on fostering community cohesion and sustaining social support. Case studies, including the innovative model of For A Safer Space (FASS), illustrate the application of these values in mental health services and philanthropy. The findings underscore the complexities of integrating altruistic behaviors with modern economic systems, emphasizing the importance of cultural sensitivity in service delivery and global business practices. This analysis contributes to a nuanced understanding of how deeply rooted cultural and psychological frameworks drive altruistic motivations, influence consumer and organizational behavior, and reshape the dynamics of social support in the Chinese context.

Keywords: Chinese cultural values, altruism, non-monetary exchange, payment behaviors, philanthropy

Chinese communities embody unique cultural characteristics in their payment attitudes and behaviors, shaped by a blend of traditional values and modern technological advancements. Central to these behaviors is the concept of *guanxi*, which underscores personal trust and social bonds as foundational to business transactions and consumer interactions [1, 2]. This cultural emphasis on relationships is evident in practices like digital gifting, such as WeChat Red Packets, which function as social currency to manage group dynamics and sustain social connections in online communities [3]. The rapid adoption of mobile payment technologies in China, bypassing traditional methods like credit cards, illustrates a technological leap that has redefined consumer payment behaviors, positioning mobile payments as a dominant transaction mode [4]. This shift has decentralized banking's role, elevating alternative payment service providers [4].

Cultural values, such as materialism and collectivism, further influence financial decisions in corporate and consumer contexts. Materialism impacts trade credit supply, while collectivism shapes consumer ethics, reflecting the intersection of cultural norms and economic behavior [5, 6]. In the online literature market, social capital demonstrates its effect on attitudes and intentions toward payment, highlighting the role of collectivism in shaping economic behaviors [7]. These cultural nuances reveal the intricate interplay between traditional values and modern financial practices, creating a distinctive landscape that is both relational and technologically advanced. One deeply rooted belief in Chinese culture, that "helping for free reflects pure intention," significantly influences acts of assistance and social support systems. This belief aligns with Confucian values, such as *renqing* (relational obligations) and *guanxi* (social networks), which emphasize altruism and fulfilling moral duties without expecting reciprocity [8, 9]. Grassroots philanthropy in China exemplifies these principles, characterized by small, personal acts of kindness that resist formalization to preserve the purity and joy of giving [10]. This altruistic orientation extends to digital spaces, where online communities offer empathetic support to individuals with depression, incorporating Confucian-based elements to normalize mental health discussions [11]. The role of Confucian values is also evident in Chinese social assistance models, where aid often prioritizes maintaining social stability over individual dignity, reflecting the cultural emphasis on relational obligations [12, 13]. Volunteerism, as seen in events like the Beijing 2008 Olympic Games, demonstrates the cultural framing of dedication and mutuality as extensions of altruistic service traditions [9]. Tools like the Cultural Influence on Helping Scale (CIHS) further validate the culturally ingrained dimensions of prosocial behavior, including the advantages and moral imperatives of helping others [14]. These dynamics underscore how cultural values shape both individual and collective approaches to social support. Examining Chinese culture reveals a complex interplay of cultural values, psychological frameworks, and economic behaviors, essential for understanding its societal and economic dynamics. Rooted in Confucianism, Taoism, and Buddhism, Chinese culture significantly influences decision-making processes across investment, education, and business domains. For example, cultural norms and

psychological biases, such as overconfidence and herding, inform Chinese investors' long-term orientation and high savings rates, mediated by Confucian values [15]. Similarly, integrating traditional culture into educational curricula enhances psychological well-being and character development, fostering adaptability and moral grounding in students [16]. In business, cultural values shape cross-cultural communication and financial practices, emphasizing the importance of understanding Chinese norms for successful international collaborations [17]. Entrepreneurship also reflects cultural nuances, with clan culture mitigating financial and governmental challenges to support private enterprise growth [18]. The cultural diversity within China, spanning numerous ethnic minorities, necessitates nuanced strategies to leverage this diversity in marketing and management practices [19].

This synthesis of cultural, psychological, and economic dimensions provides a comprehensive lens for analyzing how Chinese cultural values influence payment behaviors, altruistic motivations, and social cohesion. By examining the perception of free assistance as pure altruism and its implications for community development, this study seeks to uncover pathways to foster social cohesion and mutual support in contemporary Chinese society.

1. The Cultural Roots of Chinese Payment Habits

The cultural roots of Chinese payment habits are deeply embedded in historical and traditional values, with Confucian principles such as "reciprocity" (礼尚往来) playing a central role. Reciprocity serves as a cornerstone for understanding social and economic interactions in Chinese society, emphasizing mutual exchange and the maintenance of harmonious relationships. This principle extends beyond social norms, influencing financial and business practices by fostering preferences for uniformity, conservatism, and secrecy in financial reporting, which align with cultural emphases on law abidance and respect for orthodox measures [20]. In rural contexts, such as Kaixiangong village, reciprocity underpins social support networks, where villagers engage in resource-seeking behaviors guided by implicit cultural models, maintaining relationships with both the state and one another to improve their livelihoods [21, 22]. Confucian values also shape consumer behavior, encouraging modesty and discouraging ostentatious consumption, which contrasts with Western consumerism [23, 24]. These values influence corporate behavior as well, enhancing reputation and resource acquisition, reducing default risks, and fostering corporate social responsibility [25]. Moreover, they inform China's approach to antitrust laws, which prioritize ethics, fairness, and reciprocity over Western economic theories [26]. Together, these cultural frameworks reveal how Confucian reciprocity shapes payment habits across individual, corporate, and legal dimensions, highlighting the need for cultural sensitivity and adaptability when engaging with the Chinese market. Another fundamental concept influencing Chinese payment habits is "guanxi," which underscores the importance of social networks and reciprocal obligations. Guanxi transcends its utility as a business tool, acting as a cultural norm that permeates social, political, and economic spheres by fostering trust and long-term relationships through mutual dependence and a sense of indebtedness [27]. This cultural lens has historically shaped Chinese accounting practices, integrating Confucian principles and other traditional elements such as Yin-Yang into modern economic behaviors [28]. The interpersonal emphasis inherent in China's traditional credit culture contrasts sharply with Western contract-based systems, prioritizing relational trust and personal integrity over formal agreements [29]. Businesses operating in China must align their strategies with these values to resonate with local consumer preferences, which reflect a cautious, value-oriented approach to spending [30].

The influence of Confucian principles on Chinese payment habits extends globally, shaping behaviors among the Chinese diaspora. For example, traditional values like thrift and face-saving persist among Chinese immigrants, influencing consumption patterns and financial decisions even as they adapt to new cultural environments [31, 32]. This interplay of cultural continuity and adaptation is evident in the hybridized consumer practices of Chinese immigrants, who blend traditional ethos with Western individualism [33]. Generational and gender differences further shape financial behaviors within Chinese-American communities, underscoring the nuanced ways in which traditional values are retained or transformed in diasporic contexts [34]. In business contexts, the Chinese "value-for-money" mindset reflects a synthesis of traditional cultural values and modern economic strategies. This approach, rooted in Confucian principles such as collectivism and future orientation, emphasizes financial prudence, reputation-building, and resource efficiency [35, 25]. The role of "guanxi" in fostering trust and personal relationships further influences payment behaviors, particularly in negotiations and the adoption of technologies such as mobile payment systems, which align with cultural norms emphasizing convenience and efficiency [36]. Additionally, the Confucian emphasis on "face" or social status shapes consumer preferences for luxury goods, often driving spending on high-status items as a means of social signaling [37]. These cultural dynamics underscore the importance of understanding traditional values to effectively navigate consumer and corporate behaviors in China. Cultural influences also manifest in specific sectors such as education and healthcare. Chinese families prioritize educational investments as a means of emotional expression and social mobility, often favoring private tutoring and supplemental lessons to meet high expectations, particularly for single-child families and daughters [38]. In healthcare, preferences for medical insurance reimbursement and higher-tier hospital services reflect a blend of cultural and economic considerations, with informal practices such as "red envelopes" highlighting adaptations to systemic inefficiencies [8]. Government spending on healthcare stimulates consumption and reduces precautionary savings, unlike education investments, which hold more long-term value in the cultural hierarchy [39]. Finally, the dichotomy between luxury consumption and practical spending highlights the duality of Chinese payment habits. While luxury purchases serve as cultural expressions of identity and status, daily expenditures are guided by modesty and frugality, reflecting a utilitarian mindset [40, 41]. This interplay of cultural values, economic growth, and consumer aspirations underscores the complexity of Chinese payment behaviors, both domestically and among the diaspora.

2. Decoding the Chinese Belief in “Free Assistance as Pure Altruism”

The belief in "free assistance as pure altruism" within Chinese culture is deeply entrenched in moral and ethical frameworks that prioritize collective well-being and social harmony. Rooted in cultural norms that emphasize the needs of the group over those of the individual, this belief contrasts significantly with Western tendencies to focus on aiding identifiable individuals rather than groups [42]. Among Chinese professionals, including counselors and psychotherapists, ethical beliefs often reflect strong moral convictions. However, there remains a need for improved training in specific ethical practices, such as obtaining informed consent [43]. The concept of a just world, pervasive in Chinese society, positively correlates with traits like gratitude and empathy, fostering a community-oriented and altruistic environment [44]. Furthermore, research on resource allocation strategies, particularly through game theory, illustrates how Chinese individuals navigate conflicts of interest by aligning their decision-making with ethical and moral principles [45]. Additionally, gender differences in trust and reciprocity in economic settings highlight the nuanced influence of demographic factors on cultural and psychological mechanisms [46]. Taken together, these findings reveal that the Chinese belief in altruism is a multidimensional construct shaped by cultural, ethical, and psychological factors that promote selfless assistance as a moral imperative. The Chinese belief in "free assistance as pure altruism" is also deeply influenced by cultural and psychological mechanisms, particularly those related to social identity and face culture. Face culture, a critical element of Chinese social psychology, emphasizes the maintenance of social harmony and personal reputation. This cultural norm often motivates individuals to offer assistance as a way of preserving their social standing and avoiding the loss of face [47]. This dynamic is reflected in the behavior of Chinese students, who often perceive financial aid as a form of social support that enhances their self-concept and inspires reciprocal altruistic behaviors, thereby intertwining social identity with altruism [48]. The preference for collective over individual aid further illustrates this cultural orientation, with Chinese individuals exhibiting a stronger inclination to help groups rather than isolated individuals, a tendency that diverges from Western patterns of altruism [42]. This collective orientation is closely tied to the broader values of collectivism and community, which form a central aspect of Chinese social identity and significantly influence altruistic behavior. Additionally, individual personality traits, such as openness and conscientiousness, further shape charitable behaviors, indicating that personal characteristics interact with cultural values to impact altruistic tendencies [49]. Overall, the interplay between face culture, social identity, and individual personality traits creates a complex framework that supports the Chinese conceptualization of altruism as a deeply ingrained social and cultural norm.

3. Socialism Implications

The implications of Chinese socialism on volunteerism and charity activities, particularly the prominence of free assistance, are shaped by a complex interplay of socio-political and economic factors. The introduction of China's *Charity Law* in 2016 marked a pivotal moment in the regulatory framework for non-governmental organizations (NGOs), aimed at enhancing transparency and accountability. By providing a legal structure, the law has the potential to encourage more organized forms of volunteerism and charity activities [50]. In the realm of voluntary care services for older adults, integrating internal motivators such as altruism and social interaction with external incentives like social support and material benefits has been found to increase volunteers' participation, emphasizing the critical role of motivation in sustaining these efforts [51]. However, the broader socio-economic context reveals limitations in the transformative potential of volunteerism. Democratic socialism, for instance, illustrates how voluntary work, while fostering spaces for free and democratic engagement, does not fundamentally alter the economic fabric of society, highlighting constraints within existing socio-economic conditions [52]. Moreover, environmental challenges in Chinese urban centers, as evidenced by studies on pollution, underscore the need for sustainable development policies. These policies may indirectly shape the priorities of volunteerism and charity activities, particularly in areas like environmental conservation [53]. Thus, while Chinese socialism offers a structured framework for volunteerism, the prevalence and effectiveness of free assistance remain contingent on regulatory support, motivational factors, and the broader socio-economic and environmental landscape. The cultural emphasis on "free assistance as pure altruism" in China can be examined through the lenses of moral values, social expectations, and practical considerations. Altruism in Chinese culture is deeply rooted in moral traditions, shaped by family, school, and community influences, as evidenced in longitudinal studies of adolescents' attitudes toward moral guidance [54]. This moral foundation frames free assistance as a societal duty rather than a transactional service. In contexts such as open-source software, the provision of free user-to-user support reflects a model where individuals are driven by the communal benefits of shared knowledge and mutual aid, resonating with Chinese cultural values of collective well-being [55]. Similarly, perceptions of financial aid in Chinese universities demonstrate that when aid is framed as an altruistic act, it fosters a sense of social responsibility and reciprocity among students, reinforcing social cohesion and moral behavior [48]. Nevertheless, tensions may arise when assistance is monetized, as such practices can conflict with traditional ideals of altruism. This dynamic is evident in technical fields like satellite navigation, where efficiency and cost-effectiveness are often prioritized over cultural ideals of free assistance [56]. Ultimately, the concept of free assistance as pure altruism in China reflects a nuanced intersection of cultural values, moral expectations, and practical considerations. The perception of assistance plays a critical role in shaping social behavior, influencing both individual and collective dynamics in the community.

4. Renqing (人情) and Guanxi (关系)

In Chinese culture, attitudes toward payment and financial transactions are profoundly shaped by traditional values such as *guanxi* (relationships or connections) and *renqing* (human sentiments or social obligations). These concepts prioritize trust, reciprocity, and the cultivation of long-term relationships over monetary exchanges. *Guanxi* emphasizes the development of mutually beneficial relationships grounded in trust and cooperation, often prioritizing relational harmony over immediate financial gain. Similarly, *renqing* embodies an expectation of reciprocity through acts of kindness and emotional connection rather than explicit transactional exchanges. The introduction of monetary elements into such interactions is frequently perceived as undermining the sincerity of the relationship, reducing it to a purely transactional exchange and potentially harming the social bond [57]. This cultural orientation extends to societal norms that often express a deep-seated skepticism toward overt materialism, particularly in sensitive areas such as mental health or charitable work. Historically, virtues like altruism, collective well-being, and moral duty have been esteemed over financial incentives, fostering a preference for unpaid assistance perceived as more authentic and trustworthy. In personal or emotional matters, charging money for services is sometimes viewed as distasteful or even shameful. Consequently, many individuals in Chinese communities prefer to seek support from informal networks of friends and family rather than paid professionals. These preferences reflect a broader cultural aversion to the monetization of assistance, emphasizing the importance of altruistic, non-transactional forms of support. Together, these cultural attitudes significantly influence how Chinese communities perceive organizations offering help, shaping expectations for the nature of that support [57]. Reciprocity is a cornerstone of Chinese culture, rooted in the principles of *renqing* (人情, human obligations) and *guanxi* (关系, relationships). These values underpin social interactions, dictating how people give and receive. Reciprocity transcends mere transactions, functioning as a moral obligation to preserve harmony and trust in relationships. For instance, gift-giving during festivals, such as the exchange of *hongbao* (red envelopes 红包) during Chinese New Year, serves not only as a gesture of generosity but also as a mechanism to strengthen bonds and maintain social balance. A failure to reciprocate appropriately can breach etiquette, risking the loss of trust and face (*mianzi* 面子) [57]. In practice, this cultural emphasis results in a preference for non-monetary exchanges or symbolic gestures over direct financial transactions. For example, when a favor is granted, repayment often takes the form of another favor or a thoughtful gift rather than monetary compensation. When money is involved, its use is carefully moderated to avoid diminishing the emotional aspect of the exchange.

The historical and societal roots of giving and receiving in Chinese culture trace back to Confucian values, which emphasize hierarchy, harmony, and moral conduct. *Renqing* emphasizes reciprocity and the maintenance of emotional bonds, fostering an implicit expectation of returning favors. *Guanxi*, on the other hand, focuses on cultivating trust-based, long-term networks. These relationships are sustained through cycles of giving and receiving, which are vital for social cohesion and personal reputation. However, excessive focus on financial transactions or neglecting appropriate reciprocity can harm these relationships, highlighting the nuanced nature of Chinese cultural expectations. In Chinese culture, altruism is closely intertwined with Confucian ethics, which extol the virtues of benevolence (*ren* 仁) and righteousness (*yi* 义) [57]. Altruistic acts are seen as moral imperatives that contribute to communal harmony, reflecting a collectivist ethos where the group takes precedence over the individual. Acts of charity are often driven by moral obligation and a desire to promote social harmony rather than personal gain. Additionally, altruistic behavior can enhance one's social standing and reputation (*mianzi*), adding a layer of complexity to the motivations behind such actions [57]. While altruism is highly valued, it frequently coexists with cultural expectations of reciprocity. The notion of "tan qian shang ganqing" (谈钱伤感情)—that discussing money can harm relationships—captures this tension. Even altruistic acts are rarely entirely devoid of expectations for acknowledgment or intangible reciprocation. This interplay between altruism and reciprocity reflects a broader cultural framework that values relational balance [57]. For instance, charity without any form of acknowledgment may be seen as incomplete, while overtly materialistic behavior can undermine trust and erode *guanxi*. Chinese payment habits and cultural values deeply influence perceptions of altruism and free services, particularly in sensitive areas like mental health. Services offered without charge align with traditional values by embodying the spirit of altruism and avoiding perceptions of financial exploitation. Such practices foster trust and goodwill, resonating with the relational expectations embedded in *guanxi* networks. In contrast, introducing monetary elements, especially in contexts requiring emotional intimacy, can shift interactions from one of mutual care to one of mere transaction, eroding trust and sincerity.

Free services reduce barriers to entry, particularly in contexts like mental health, where stigma and cultural hesitations persist. For many, the lack of a monetary cost enhances the perception of authenticity and moral uprightness, reinforcing the idea that the organization prioritizes community well-being over financial gain. This approach not only aligns with collectivist values but also mitigates skepticism, making support more accessible and culturally sensitive. Consequently, non-transactional models of assistance play a crucial role in meeting the unique needs of Chinese communities while preserving cultural integrity.

5. Case Study on For A Safer Space (FASS)'s Unlimited Free Services

During the pandemic in 2020, I founded *For A Safer Space* (FASS), a federally registered Canadian nonprofit that pioneers a transformative approach to global mental health and social justice education and services. FASS provides unlimited, free services without monetary transactions, emphasizing cultural sensitivity, altruism, and inclusivity. Its effectiveness, particularly within Chinese communities, derives from its alignment with traditional cultural values such as *renqing* (人情, human sentiments) and

guanxi (关系, relationships), which prioritize reciprocity, trust, and moral integrity over financial transactional exchanges. By fostering trust through non-judgmental, culturally tailored services, FASS challenges conventional nonprofit models and addresses deeply rooted stigmas surrounding mental health, promoting collective well-being.

FASS's operational model reflects a deliberate commitment to authenticity and cultural alignment. Avoiding grants, donations, and fees, the organization operates as a self-funded entity with no monetary transactions to ensure its services are perceived as altruistic rather than profit-driven. This approach resonates with Confucian values such as *ren* (仁, benevolence) and *yi* (义, righteousness), reinforcing trustworthiness and sincerity. By prioritizing relationships over financial sustainability, FASS builds enduring *guanxi* networks and relies on word-of-mouth referrals, which hold significant cultural weight. This non-monetary reciprocity aligns with *renqing* by fostering a cycle of goodwill where emotional indebtedness encourages community engagement without commodifying services. FASS's culturally sensitive model addresses significant barriers to mental health access in Chinese communities, including stigma and skepticism. By providing linguistically and culturally tailored unlimited free services, the organization ensures inclusivity and accessibility. Mental health support, often stigmatized as unnecessary or shameful in collectivist cultures, becomes normalized when framed as an altruistic act rather than a transactional service. This reframing reduces psychological burdens such as the fear of "losing face" (*mianzi*, 面子) and fosters trust in a community where skepticism toward professional mental health services remains prevalent.

The success of altruistic initiatives like FASS offers valuable insights into trust-building, cultural norms, and the dynamics of social support. In Chinese society, unpaid assistance is often viewed as more authentic and sincere, aligning with values that emphasize emotional connections and collective well-being. It's also the fundamental reason why FASS's unlimited free mental health support attracted so many Chinese help-seekers in a very short amount of time – by gaining people. The FASS model exemplifies how these cultural preferences can inform service delivery, providing a framework for engaging with communities where trust and reciprocity are central. Beyond the Chinese context, this model holds global relevance, demonstrating how culturally informed nonprofit practices can enhance trust and accessibility while addressing systemic issues, such as skepticism toward financial motives. The broader significance of FASS's model lies in its ability to redefine nonprofit work through the lens of cultural sensitivity and ethical altruism. By avoiding monetary transactions, FASS circumvents perceptions of profiteering and reinforces its commitment to community well-being. This approach embodies Confucian ethics by emphasizing moral integrity and collective welfare, establishing FASS as a trusted and integral part of the communities it serves. Additionally, FASS challenges the assumption that financial sustainability is essential for nonprofit impact, offering a compelling alternative for organizations aiming to build trust and credibility in diverse cultural settings. The psychological benefits of unlimited free services further underscore FASS's transformative impact. By eliminating financial barriers, the organization reduces stigma and enhances accessibility, particularly in collectivist cultures where mental health support is undervalued. Free services align with cultural expectations that acts of care should not be commodified, fostering trust and social cohesion. This model normalizes mental health conversations, creating a ripple effect of acceptance and engagement within communities traditionally resistant to such services.

FASS's emphasis on transparency and ethical integrity enhances its reputation as a community-centered entity. By reinvesting resources into programs and maintaining open communication about its mission, FASS counters skepticism about exploitation and financial motives. It further reinforces its credibility and trustworthiness. FASS represents a groundbreaking model of culturally sensitive altruism, offering a blueprint for scaling nonprofit initiatives that prioritize trust, cultural values, and community well-being. The principles of *guanxi* and *renqing* are central to understanding FASS's success and its resonance within the Chinese community. These cultural concepts emphasize trust, reciprocity, and emotional bonds over transactional exchanges, shaping attitudes toward money and altruism. FASS's refusal to engage in monetary transactions aligns with these values, reinforcing its trustworthiness and commitment to community well-being. By prioritizing relationships and moral integrity over profit, FASS fosters a sense of genuine care that resonates deeply in communities where skepticism toward materialism and financial motives is prevalent. FASS addresses the stigma surrounding mental health through its culturally sensitive delivery model. Recognizing the linguistic and cultural nuances that shape perceptions of mental health, FASS ensures its services are accessible and inclusive. By providing non-judgmental, unlimited free services, it reframes mental health care as a collective responsibility rather than an individual burden, reducing societal judgment and fostering engagement. Transparency further strengthens FASS's credibility. Openly communicating its self-funded model and collaborating with trusted community leaders enhance legitimacy and amplify its message, broadening its impact while maintaining cultural alignment.

Ultimately, FASS exemplifies how culturally informed, altruistic approaches can redefine nonprofit work as a force for collective well-being. By aligning with *guanxi* and *renqing* while addressing historical and cultural barriers, FASS provides a blueprint for organizations seeking to build trust and accessibility in diverse communities. Its success underscores the potential of unlimited free services to promote social cohesion, reduce stigma, and create meaningful, sustainable impact. This model offers valuable insights for service providers and policymakers, emphasizing the need for cultural sensitivity and trust-building in delivering community-centered initiatives.

6. Reflection on Cultural Phenomenon and Globalization

In examining the balance between altruistic behavior and intrinsic motivation within Chinese culture, it is crucial to analyze the interplay of cultural, educational, and motivational factors. Intrinsic motivation, as highlighted in studies on career preparation behaviors, serves as a significant driver of self-directed learning and career-related activities. These studies underscore a preference

for internal satisfaction over external rewards, positioning intrinsic motivation as a cornerstone of personal and professional development [58]. This dynamic is further illustrated in the context of reading comprehension among Chinese students, where intrinsic motivation positively impacts understanding, in contrast to the detrimental effects of extrinsic motivation unless it aligns with intrinsic goals [59]. Likewise, Chinese students' motivations for intercultural engagement, such as cultural exchange and language acquisition, reflect a blend of intrinsic desires for personal growth and practical communication needs [48]. In the realm of tourism, motivation patterns among Chinese travelers highlight how intrinsic motivations are deeply embedded in culturally specific values and personal experiences [60]. Similarly, research on moral behavior among Chinese ethics professors reveals a nuanced perspective on altruism. While ethical reflection alone may not directly alter moral behavior, it is regarded as a catalyst for fostering moral actions, echoing broader cultural values [61]. Collectively, these findings demonstrate that intrinsic motivation and altruistic behavior within Chinese culture are intricately linked. Cultural values and aspirations for personal growth mediate the balance between idealistic intentions and pragmatic considerations. Understanding this balance requires careful consideration of how cultural values and economic contexts influence altruistic behavior and intrinsic motivation. Traditional values, such as trust, fidelity, and altruism, significantly inform both organizational and social interactions, granting Chinese firms strategic advantages in resilience and adaptability [62]. These values also shape motivations for private donations, driven by factors such as government grants and market activity, yet paradoxically dampened by innovation efforts [63]. Educational motivations further reflect these themes, with intercultural interactions rooted in intrinsic aspirations for personal development [48]. In consumer behavior, tourism motivations illustrate how age, travel experience, and cultural nuances influence intrinsic aspirations [60]. Broader market behaviors, shaped by China's rich cultural heritage, emphasize intrinsic motivations tied to personal development and reciprocity [64]. Balancing "payment" and "pure assistance" within Chinese culture requires understanding the intrinsic motivations and cultural expectations underpinning altruistic behaviors. This balance reveals a dynamic interplay between economic incentives and cultural norms. The impact of globalization on Chinese payment habits exemplifies this interplay, as cross-cultural exchanges reshape traditional practices. Globalization has facilitated a blending of traditional and modern practices in economic activities, notably through the widespread adoption of mobile payment platforms that signify a shift away from cash-based systems [65]. The cultural concept of *guanxi* (interpersonal relationships) has been instrumental in this transition, fostering trust and easing the acceptance of new technologies [66]. Cross-border e-commerce has further necessitated culturally adaptive marketing strategies that emphasize consumer psychology and cultural symbols [67]. Historical business practices rooted in Confucian values, such as loyalty and reciprocity, continue to shape consumer trust in digital payment systems [68]. As globalization deepens, the intersection of traditional values and modern practices continues to shape evolving payment habits, reflecting a process of cultural adaptation and integration [69, 70].

Similarly, the influence of Western payment culture on Chinese perceptions underscores the nuanced dynamics of globalization. Western cultural elements increasingly permeate Chinese society, fostering both integration and tension between traditional and modern values. This dynamic is evident in consumer behavior, where individuals navigate between Western and local cultural values depending on context [71]. Advertising practices illustrate a negotiation between global and local appeals, with a preference for Western symbols tempered by an attachment to local values [72]. These dynamics are mirrored in education and corporate settings, where Western practices, such as English proficiency and human resources policies, are adapted to align with Chinese cultural norms like *guanxi* and seniority [73]. Amid concerns about cultural erosion, there remains ongoing advocacy for a balanced approach to globalization that preserves Chinese identity [74, 75]. The concept of "reasonable payment" as a cornerstone of healthy social relationships in China further illustrates the synthesis of traditional and modern practices. Rooted in *guanxi*, reasonable payment practices strengthen social ties through mutual obligations and favors [76, 77]. In the knowledge economy, particularly among Chinese women, payment for knowledge reflects broader societal values of self-improvement and social status enhancement [78]. Similarly, virtual currency systems in online communities adapt traditional concepts like *guanxi* to facilitate social exchanges, reinforcing the importance of reasonable payment in sustaining social harmony [66]. In corporate contexts, the influence of *guanxi* on organizational commitment and performance highlights how reasonable payment practices can enhance workplace harmony and efficiency. While modernization has shifted interpersonal dynamics toward contract-based interactions, the persistence of *guanxi* underscores its enduring relevance in fostering social relationships. This evolving practice embodies a continuous negotiation between cultural heritage and contemporary economic and social imperatives, shaping the future of social and professional interactions in China [29, 79].

7. Conclusion and Future Direction

Chinese payment habits and beliefs about assistance are deeply rooted in cultural and psychological traits, reflecting a complex interplay of social values and economic behaviors. The cultural dimensions of help-giving in China are shaped by attributional factors such as locus, stability, and controllability, mediated by judgments of responsibility and affective responses, ultimately influencing the propensity to offer assistance [43]. In consumer behavior, traditional Chinese cultural values significantly impact decision-making processes, necessitating alignment with these values for businesses to effectively engage Chinese consumers [23]. The rise of mobile payments in China, shaped by sociocultural norms, has influenced user adoption and altered traditional bargaining practices [36]. Moreover, in the context of online literature, relational social capital plays a crucial role in shaping payment behaviors by enhancing attitudes and perceived behavioral control, thus influencing payment intentions [7]. Together, these studies highlight how cultural values and social norms deeply influence both payment habits and beliefs about assistance in China, emphasizing the need for nuanced understanding when engaging with Chinese markets. The debate surrounding free versus

paid assistance is equally nuanced. Free assistance often embodies altruism and moral duty, as seen in the context of international aid and the ethical obligations of wealthier nations towards poorer ones [80]. However, the argument that paid assistance should not be undervalued is supported by the view that effective aid often requires intermediaries, such as NGOs, which rely on funding to operate efficiently [81]. This perspective aligns with interconnected ethical approaches, emphasizing the interdependence of agents and the responsible use of financial transactions [82]. The developmental perspective further suggests that sustainable assistance involves empowering recipients through paid services, contributing to long-term growth [83]. Ethical frameworks by thinkers such as Onora O'Neill and Amartya Sen advocate for a pragmatic and dynamic approach to aid, recognizing the imperfect nature of the duty to assist and the importance of context-specific solutions [82]. Thus, while free assistance highlights altruism, paid assistance ensures sustainability and efficacy in aid efforts.

Promoting diverse helping behaviors in Chinese culture and advocating for coexistence between paid and free assistance models requires a culturally informed approach. Wei Wang's emphasis on integrating cultural diversity into educational policies highlights the potential for extending these principles to social assistance models, fostering an environment that values both paid and voluntary support [84]. Cultural values such as guanxi (relationships) and renqing (favor) can influence human resource practices, shaping assistance models that balance formal, paid services with informal, voluntary support networks [73, 85]. The need for culturally congruent caregiving services among Chinese American communities underscores the importance of respecting traditional values while integrating modern practices [85]. Similarly, the blending of Western practices with Chinese cultural elements, as seen in Hong Kong's social work interventions, demonstrates the potential for developing assistance models that address social issues effectively while honoring cultural norms [86]. Incorporating cultural competency into clinical and social practices ensures that paid and free assistance models coexist harmoniously, enhancing social support systems within Chinese culture [87]. To encourage acceptance of the notion that "payment does not diminish the purity of altruistic intentions," it is essential to address traditional Chinese values and societal perceptions. The grassroots philanthropy movement in China emphasizes personal spiritual journeys and small acts of kindness, often resisting formalization due to concerns about corruption and hypocrisy [88]. This aligns with critiques of Western ideologies in social work education, suggesting that stability, social norms, and empowerment should guide practice in Chinese communities [89]. Cultural systems like Confucianism, Buddhism, and Taoism, which emphasize principles such as "great love," "ren," and "dao," provide a foundation for reframing altruistic actions to include financial transactions [90]. Demonstrating how financial contributions enhance fairness and access in areas like healthcare and education can further shift perceptions, aligning financial incentives with altruistic goals [91]. By reframing narratives and integrating cultural insights, community leaders can foster greater acceptance of financial contributions as a complement to altruistic intentions.

Future research on the psychological and social motivations behind helping behaviors should adopt a cross-cultural comparative lens to deepen understanding of these dynamics. Studies suggest that sustained volunteering is closely associated with explicit prosocial motivations, particularly when implicit motivations are also high [92]. This underscores the need to explore how motivational factors interact across cultural contexts. Distinctions between spontaneous helping and planned volunteering, as well as their cultural variations, point to the importance of examining both implicit and explicit processes [93]. Cross-national research reveals that societal characteristics, such as religious context and value patterns, significantly influence volunteering motives [94]. Future studies should explore how these contextual factors shape prosocial behaviors, ultimately informing strategies to foster volunteering across diverse cultural settings. Additionally, the contributions of paid assistance to social innovation and sustainable development merit further exploration. Research should investigate how paid assistance enhances collaboration in addressing critical challenges, such as environmental crises, poverty, and inequality [95]. Examining its role in balancing economic growth with ecological sustainability can shed light on its impact on sustainable transitions [96]. Furthermore, the role of paid assistance in reinforcing the resilience of social and solidarity economy organizations, particularly in marginalized rural areas, highlights its potential to support diverse social innovation paths [97, 98]. By providing empirical evidence, future research can clarify how paid assistance can be effectively integrated into social innovation frameworks, promoting sustainable development across contexts.

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