Table 1 presents the intertemporal choice tasks used in Studies 1 and 2. In Study 1, participants completed Set A during Phase 1 and Phase 3, and Set B during Phase 2.

In Study 2, participants engaged with Set A across Phase 1, Phase 3 and Phase 4, while Set B was completed during Phase 2.

Table 1 The intertemporal choices for Study 1 and Study 2

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item** | **A: Individual decision-making** | | **B: Group decision-making** | |
| SS | LL | SS | LL |
| 1 | ￥120  tomorrow | ￥450  31 days | ￥150  tomorrow | ￥420  73 days |
| 2 | ￥390  tomorrow | ￥780  4 days | ￥270  tomorrow | ￥300  1112 days |
| 3 | ￥240  tomorrow | ￥330  939 days | ￥210  tomorrow | ￥360  448 days |
| 4 | ￥510  tomorrow | ￥660  18 days | ￥90  tomorrow | ￥480  16 days |
| 5 | ￥570  tomorrow | ￥600  527 days | ￥540  tomorrow | ￥630  418 days |
| 6 | ￥450  tomorrow | ￥720  25 days | ￥480  tomorrow | ￥690  70 days |
| 7 | ￥180  tomorrow | ￥390  183 days | ￥420  tomorrow | ￥750  9 days |

**Introduction of the Individual Intertemporal Decision-Making Questionnaire**:

Please choose the way for receiving your experimental payoff. There are 7 scenarios in total, and each scenario has two options: one is to receive a smaller amount tomorrow, and the other is to receive a larger amount after waiting for a period of time. We will cash out a certain proportion in RMB. Please make your choice carefully according to your true preferences.

**Introduction of the Group Intertemporal Decision-Making Questionnaire**:

Please choose the way for receiving your experimental payoff as a group. There are 7 scenarios in total, and each scenario has two options: one is to receive a smaller amount tomorrow, and the other is to receive a larger amount after waiting for a period of time. As a group, you will only provide one answer on each trial. We will cash out a certain proportion in RMB. Please discuss thoroughly and make a unanimous decision.