

20 AMA MARKETING & PUBLIC POLICY 26 CONFERENCE

Global Voices, Shared Challenges:
Marketing and Policy Beyond Borders

> May 16-18 • Ottawa, Canada

PROCEEDINGS

Volume 36

Co-Chairs:

Monica LaBarge, Queen's University

Jacob Brower, Queen's University

Michael Mulvey, University of Ottawa



AMERICAN MARKETING
ASSOCIATION

2026 AMA Marketing and Public Policy Conference

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Editors

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2026 Marketing & Public Policy Conference Awards

Best Overall Paper

“Emotionally Needing vs. Cognitively Knowing: A Two-Step Intervention to Reduce Parental Vaccine Hesitancy”

Adina Robinson & Ajay Kohli

Brenda M. Derby Memorial Award for Best Doctoral Student Paper

“Betting Against the Odds: The Hidden Dangers of Online Gambling Promotions”

Alexander Hanson & Christine Ringler

Welcome to the 2026 AMA Marketing & Public Policy Conference!

Around the world, marketing scholars, policymakers, and societal decision-makers are grappling with complex, interdependent challenges—from climate change and health inequities to data privacy and financial inclusion. These issues transcend national, disciplinary, and institutional borders, and addressing them requires a collective, boundary-spanning approach. Recognizing and looking beyond these boundaries is essential to fostering more inclusive, innovative, and impactful research. By deliberately looking beyond these boundaries, we can discover alternative approaches and draw on examples of research, collaborations, and policies that meaningfully improve the well-being of individuals, businesses, societies, and the planet.

Diving deeper into how marketing scholarship can help individuals and societies become greener, happier, healthier, wealthier, wiser and safer, we hope the work presented at this conference will provide insights to drive meaningful change for individuals, organizations, societies, and our environment. Topics addressed by researchers presenting at the conference span a wide range of issues, from those long-studied in our field, such as sustainability, conscious production and consumption, marketplace inclusion and accessibility, physical and mental health-related issues, and prosociality in giving and volunteering, to rapidly evolving areas of study including navigating digital- and AI-mediated consumer environments, new approaches to prosocial pedagogy, online gambling and emerging markets for controlled substances, and Indigenous-led business.

This year, the Marketing & Public Policy Conference (MPPC) convenes in Ottawa, Canada, marking the first time the conference has been held outside the United States. As the capital of a country known for its pluralism and progressive social policies, Ottawa offers a compelling setting for global dialogue. We are honoured to host a conference in Canada that seeks to reflect a diverse range of voices, disciplines, contexts, and methodologies addressing shared challenges and driving impactful marketing and public policy solutions.

We acknowledge that this conference is taking place on the unceded traditional territory of the Algonquin Anishinabeg. We express our gratitude to the peoples of the Anishinabe Algonquin Nation for their enduring care and stewardship of this land; their culture and presence have nurtured and continue to nurture the natural world in this place that we all enjoy today. We pay our respects to all Indigenous people in this region from all nations across Canada—First Nations, Inuit, and Métis—who now call Ottawa home. We affirm our commitment to listen, learn, and honour Indigenous histories and perspectives as we work towards a more inclusive and welcoming community, and we recognize our responsibility to advance reconciliation in a meaningful way.

We'd like to thank the over 325 authors from the nearly 30 countries around the world who submitted their thoughtful research to the conference. We'd like to acknowledge the dedicated reviewers who helped bring this program to life, and in particular our track chairs, Lavy Khoushinsky and Maureen Bourassa, for their help in finalizing the program. With 21 competitive paper sessions, 14 special sessions, 32 poster presentations, a plenary session, and a conversation with a former prime minister, we hope everyone will leave the conference feeling inspired to redouble their efforts to tackle complex societal challenges by developing actionable

insights and working in partnership with practitioners and policymakers to improve the world around us. We hope the conference program offers thought-provoking ideas and inspires new research projects that will make the world a better place by facilitating new collaborations, reconnecting long-standing colleagues, and sparking new friendships.

As chairs of the conference, we were thrilled to also work with Bonnie Simpson and Rhiannon Mesler, organizers of this year's Junior Scholars Workshop. We appreciate the time and effort they put into bringing together faculty mentors and workshop participants to develop mentorship and academic networks, offering opportunities to enhance the translation of research into practice and promote collaboration between scholars and public- and private-sector partners to address shared societal challenges. Thank you as well to the faculty mentors, who generously contributed their time and knowledge, and to the workshop participants, who brought their enthusiasm and commitment. We'd also like to thank Université Laval, Western University, the University of Ottawa, the University of Saskatchewan, and the University of Lethbridge for their financial support of the Junior Scholars Workshop and of the Marketing & Public Policy Conference. Thank you as well to the American Marketing Association (AMA) and its staff for their support of both the conference and the workshop—it was truly a team effort!

Finally, we thank all attendees who travelled to Ottawa from across Canada, Europe, the United States, and beyond, making this conference a diverse and thought-provoking experience for all. We hope you enjoy your time in our beautiful capital!

Sincerely,

The Marketing & Public Policy 2026 Conference Co-Chairs

Monica LaBarge, Queen's University
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Happier & Healthier

A TRIPLE APPROACH TO FINANCIAL EDUCATION POLICIES: SOCIAL MARKETING AS A THIRD ELEMENT

Rafaela Almeida Cordeiro, School of Economics, Business and Accounting, University of São Paulo

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Keywords: financial education, financial literacy, financial well-being, public policy, social marketing.

Description: This study offers practical guidance to financial literacy policymakers who aim to understand, adhere to, develop, and/or promote national financial literacy strategies.

Research Question

Despite substantial investment in financial education programs aimed at improving consumers' financial well-being, the results of these interventions are inconclusive. The primary argument among researchers and policymakers is that the limited effects of financial education programs stem from excessive reliance on education- and regulation-based approaches. While *education* involves providing knowledge to motivate behavior without direct or immediate reward or punishment, *law* uses coercion to promote a desired, non-voluntary behavior or to punish inappropriate behavior (Rothschild 1999, p. 25). Neither of these approaches intends to persuade an individual to voluntarily engage in an exchange by

identifying their needs and offering them incentives. Persuasion is the domain of *marketing*, the third element.

We draw on MacInnis, Moorman and Jaworski's (1991) information processing model of advertisements, whose central concepts are motivation, opportunity and ability (MOA), to propose a combination of approaches based on education, regulation and social marketing to intensify the results of financial education programs. The objectives of our work are: i) to identify the types of approaches adopted in the OECD recommendations and in the national financial education policies of different economies/countries; and ii) to present a proposal for a three-pronged approach—education, regulation, and social marketing—to financial education policies.

Method and Data

We used qualitative documentary analysis in this study. To carry out this research, we selected six OECD documents and the national financial education strategies of 11 countries/economies, which were selected by the following criteria:

- i) the five continents represented;
- ii) two countries/economies to represent each continent;
- iii) countries/economies that, in 2015, when the OECD/INFE Policy Handbook on National Strategies for Financial Education was published, had an NS, whose status situation was one of the following: the first-ever NS was being implemented; or the first NS was being revised; or a second NS was being implemented;
- iv) the NS directive being available online in English;
- v) when more than one country/economy met these criteria, we chose the one with the most inhabitants.

Selected economies were: Nigeria and South Africa (Africa); Brazil, Canada, and the United States (The Americas); India and Malaysia (Asia); Spain and the United Kingdom (Europe); Australia and New Zealand (Oceania).

From the literature discussed, we defined the key themes that guided our analysis of the contents of the selected documents. We organized the themes based on the elements of education, regulation and social marketing approaches.

Summary of Findings

We observed that the guidelines for national financial education strategies primarily adopt an educational approach. The informative nature of the education is essential for stakeholders to understand the topic's relevance and recognize its potential benefits, such as strengthening the financial system and improving the well-being of the population. The mere promotion of relevant information in isolation, however, does not offer strategic partners the avenues for achieving the benefits suggested in the exchange.

Regulation is used sparingly in the NSs of the economies we analyzed, thereby corroborating that it is complementary to the other approaches. It is mainly found in OECD legal instruments. This resource should only be implemented when education and marketing approaches are not sufficient, and the law proves to be more effective for those targets that are resistant to acting voluntarily (Hoek & Jones 2011; Rothschild 1999).

Countries/economies that have already implemented previous versions of national financial education strategies use the marketing approach more appropriately and more frequently. It is assumed that by monitoring and evaluating the results of already executed NS, it is possible to identify and understand potential barriers to the positive effects of interventions and seek ways to overcome them.

Statement of Key Contributions

We developed a model to guide policymakers in preparing national strategies, so that education, regulation, and marketing approaches are adopted to motivate, empower, and provide opportunities for stakeholders at the macro, and micro levels to engage in financial education policies. From the analysis we conducted in this study, it became clear that there is some difficulty in preparing documents that are particularly oriented towards stakeholders at the macro and meso levels, but whose objectives are primarily addressed to consumers at the micro level.

The two contributions of the study are: combining approaches to education, law, and social marketing, which are (commonly) worked on in a disaggregated way, in a model that meets the call of researchers in the fields of marketing, public policy, and financial literacy to boost the positive results of the programs; and offering practical guidance to financial literacy policymakers at the macro (e.g., international agencies, governments, and regulatory bodies) and meso (e.g., schools and financial institutions) levels that aim to understand, adhere to, develop, and/or promote national financial literacy strategies.

References are available upon request.

CHALLENGES FOR SUBSISTENCE CONSUMERS SEEKING TRANSFORMATIVE SOCIAL SERVICES

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Keywords: Subsistence marketplaces, transformative service, ontological security, affect, well-being.

Description: This research provides understanding of affective barriers, stemming from ontological insecurity, under resourced consumers face in seeking services and presents three approaches, empathy, equity and education, to address them.

EXTENDED ABSTRACT

Research Question

Prior research has examined why subsistence consumers often refrain from engaging with transformative services. Extant research has made important strides in answering these perplexing questions by identifying the material, social, institutional and cognitive barriers that limit service uptake. Whereas such frameworks have advanced our understanding, they tend to underemphasize the affective dynamics that can inhibit engagement with transformative services. This lack of focus on the affective realm is consequential because subsistence marketplaces research from diverse geographies has demonstrated that consumers may forgo potentially beneficial services or pay a premium to safeguard their emotional well-being. Deeper understanding of these affective barriers would enable effective design of public policies and

marketing interventions that increase uptake of transformative services. To serve that end, this research addresses the following questions: What affective factors impede engagement with transformative services in subsistence settings, and how might they be alleviated?

Method And Data

This research employs a qualitative approach, utilizing semi-structured interviews. Data was collected in two phases across four countries: Honduras, India, Tanzania, and Uganda. In the first phase of data collection, twenty-four interviews were conducted, generating a broad understanding of affective barriers to accessing transformative services and ways they could be addressed. In the second phase, twelve additional interviews were conducted. This phase focused on acquiring insights into the identified affective barriers and exploring strategies used to alleviate them.

Researchers used exploratory thematic analysis to systematically analyze qualitative data in both phases to develop insights. In phase one, data were analyzed by all authors using a grounded theory approach to obtain descriptive insights into the phenomenon. In the second phase of data analysis, the research team revisited all interviews from both phases, identifying two affective barriers and three bridging mechanisms. They subsequently organized these codes into meaningful categories and overarching themes, focusing on affective barriers and strategies used to overcome them by exploring similarities and differences across contexts.

Summary of Findings

Data revealed that engagement with available transformative services was often constrained by affective factors because the very act of accessing such services fostered a deep sense of ontological insecurity. Two dominant elements that engendered a sense of ontological insecurity are identified: relational ontological insecurity, due to disruptions in stable social relationships and interactions with significant others from which people gain validation; and

reflexive ontological insecurity, due to disruptions to maintaining a consistent, internally coherent sense of self.

Whether a transformative service was accessed depended on the ability of providers and consumers to overcome affective barriers. The developed 3E's framework presents three ways that service providers can address and overcome affective barriers due to ontological insecurity: practices centered on empathy, equity and education. Recognizing that consumers may be experiencing intense ontological insecurity, empathy practices suggest that providers adopt an emotions-first approach and craft strategies focused on attending to affective states. Experiences of inequity are pervasive in the context of seeking transformative services; equity practices encourage the adaptation of an anti-hierarchical approach to service delivery. Traditional knowledge systems guide behavioral routines in subsistence communities, including those that determine engagement with service providers; educational practices suggest localizing knowledge, fostering procedural understanding and concretizing information.

Statement of Key Contributions

This study is aligned with the Transformative Service Research (TSR) perspective emphasizing the potential of services to enhance consumer well-being. The theoretical contributions of this study are twofold. First, the findings introduce the notion of *affect* into the "4 As" framework that is instrumental in explaining how service access enables consumer well-being. Second, it sheds light on the role of service providers in addressing affective barriers. Theoretically grounded in the literature on ontological security, this research contributes to this body of work by identifying mechanisms through which service providers can help alleviate consumers' experiences of ontological insecurity. In so doing, the findings complement insights from prior research that uncover how consumers manage their own ontological insecurity.

The research also addresses recent calls to explore policy through a consumer lens. The

researchers approach captures an openness to “market-based solutions for the global economy” that are driven by lived experiences, of beneficiaries and providers, rather than ethnocentric and ideological constraints imposed by researchers and generates micro level insights towards broader policy applications. Similarly, in keeping with current literature on service design, this research reflects a human-centered approach that encourages sensitized service design informed by consumer vulnerability and resilience.

**COMPULSIVE SPORTS CONSUMPTION
OVER THE COURSE OF EXTENDED SPORTING EVENTS**

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Keywords: compulsive consumption, extended sporting events, extended events, consumer journey

Description: An examination of compulsive sports consumption in the context of major sporting events across the consumer journey (e.g., pre-consumption, consumption, and post-consumption).

EXTENDED ABSTRACT

Research questions

What are the compulsive attitudinal, emotional, and behavioral tendencies of consumers over two different month-long sporting events?

What is the compulsive sport consumer journey (i.e., pre-consumption, consumption, post-consumption) during an extended sporting event?

Method and Data

Study 1: FIFA World Cup (2 parts): During the Group Stage, 573 participants on Prolific Academic (U.S. and U.K. respondents) completed a questionnaire that assessed attitudes, behaviors, and personality traits of extreme fans (adapted from previous research), identification, Compulsive Sport Consumption in the context of the World Cup (Aiken, et al., 2018), and their viewing and engagement behavior. Three days following the final match, 565 participants (from part 1) completed a follow-up questionnaire to assess post-consumption attitudes, thoughts, feelings, and behaviors, including viewing and engagement behavior. Invitation emails were sent only to Part 1 respondents so that data could be matched and tracked. Women made up 20% of respondents and ages ranged from 18 years to 77 years (M = 40 years).

Study 2: March Madness (3 parts): Before start of the tournament, 482 participants on Prolific Academic (U.S. respondents) completed the first questionnaire that assessed attitudes, current and predicted emotions, behaviors, identification, and CSC. One week following the start of the tournament, 460 participants (from part 1) completed the second questionnaire with similar items from the initial questionnaire. The final questionnaire was completed by 410 participants (from the 460 in Part 2) three days following the final game. The final questionnaire assessed emotions, behaviors, withdrawal, and post-consumption coping. Women made up 20% of respondents and ages ranged from 18 to 75 (M = 40 years).

Summary of Key Findings

Study 1: World Cup. The CSC scale was summed and used to compare the top 5% of respondents with the 95% of less compulsive fans. Compulsive fans engage in 10 hours more World Cup consumption (e.g., watching, talking, social media, etc.) and watched over 13 more matches over the course of the tournament than less compulsive fans. Compulsive fans enjoyed

watching the WC significantly more than less compulsive fans. After the tournament, compulsive fans experienced significantly greater negative emotions, didn't feel like themselves, felt that something big was missing from their life, and were less interested in work.

Study 2: March Madness: As in study 1, the top 5% of respondents were compared with the 95% of less compulsive fans. Highly compulsive fans predicted they would watch more (predicted = 44 hours, 41 games) and actually watched more (actual = 33 hours, 40 games) than less compulsive fans (predicted = 27 hours, 25 games vs. actual = 24 hours, 23 games). Both groups were accurate with their consumption predictions.

Although sport is often considered an innocuous social event that consumers typically engage in with friends, family, and colleagues, we considered that those who were higher in compulsive consumption might hide the extent of their sport consumption. Therefore, we assessed intention to deceive and actual deceit related to sports consumption. Using regression, we found that higher levels of CSC resulted in increased intent to deceive ($\beta = .22, p < .01$) and actual deceit ($\beta = .23, p < .01$) from friends, family, and work to be able to compulsively consume sport.

Key Contributions

Clearly compulsive sport consumers watch considerably more matches/games but they are aware of their level of consumption and can predict it quite accurately. During extended sporting events, compulsive consumers plan to deceive friends, family, and coworkers in an effort to watch and consume more events, they tend to take time off work (hurting professional relationships) and neglect family and friends (hurting personal relationships). Increased consumption corresponds to the considerable enjoyment they derive from the event; which, in

turn though, quite possibly leads to the negative thoughts, feelings, and behaviors following the conclusion of the event. For highly compulsive fans, post-tournament life was reported to be more difficult.

Even if we re-evaluate the five percent estimate of compulsive sport consumers (put forth by Aiken et al., 2018) and shift it down to three percent of the most extreme fans, this would still mean that, with over five billion fans consuming the World Cup, 150 million fans are experiencing CSC. This is a considerable subset of people experiencing a range of negative emotions and subsequent withdrawal symptoms. The size and scope of CSC as a social problem affecting consumer well-being certainly necessitates further inquiry.

References Available Upon Request

Decoding AI-Driven Misinformation: How Transparency, Skepticism, and Cultural Values Shape Consumer Judgments in Digital Influencer Contexts

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ABSTRACT

This study examines the interplay between AI transparency, cultural context, and influencer credibility in shaping influencer marketing effectiveness. Grounded in the Elaboration Likelihood Model (ELM) and Cultural Dimensions Theory, this research employed a quantitative, cross-sectional design, surveying 834 online shoppers in Ghana. The findings reveal that AI transparency significantly influences influencer credibility and marketing effectiveness, with cultural context playing a pivotal role in shaping perceptions of AI transparency. AI transparency mediates the relationship between cultural context and influencer marketing effectiveness, underscoring the need for culturally adapted AI transparency strategies. The results advance theoretical understanding of how AI-mediated communication drives consumer judgment in high-velocity digital environments. Practically, the study provides actionable guidance on designing transparent AI-driven influencer content that mitigates misinformation risks. These findings hold implications for brands, regulators, and AI content designers seeking to maintain trust and content integrity in increasingly automated social media ecosystems.

STATEMENT OF KEY CONTRIBUTIONS

This research advances academic and practical understanding of how AI-generated influencer content shapes consumer susceptibility to misinformation, perceived credibility, and judgment accuracy. First, it contributes to marketing theory by integrating signaling theory with contemporary misinformation frameworks. While signaling theory has historically focused on brand, price, or quality cues, we show that AI transparency signals now play an equally important role in shaping how consumers evaluate digital content. Our study provides a refined explanation of how transparency influences downstream cognitive outcomes through skepticism and credibility, thereby enriching the literature on digital persuasion and AI-mediated communication.

Second, the study introduces a cross-cultural psychological layer to misinformation processing by demonstrating that cultural values moderate the effects of both AI transparency and misinformation susceptibility on decision quality. This highlights a meaningful theoretical extension: misinformation judgments are not universal but are filtered through culturally grounded interpretive schemas.

Third, we provide a comprehensive empirical model that connects AI transparency, skepticism, credibility, misinformation susceptibility, and decision confidence. This offers researchers a structured framework for future investigations into AI-mediated influencer communication.

For practitioners, the study offers essential insights for firms employing AI-driven influencer content. Brand managers gain clarity on which AI features should be highlighted to build trust and reduce misinformation risks. Regulators and policymakers benefit from evidence demonstrating how transparency cues can mitigate content-driven distortions, supporting more responsible AI content governance. Developers of generative AI systems can use the findings to create interface cues that promote ethical and trustworthy AI communication.

Together, these contributions position the study at the intersection of marketing, communication technology, and cultural psychology, offering value to academic scholars and a range of real-world stakeholders navigating the rapid expansion of AI-generated content.

1. INTRODUCTION

Artificial intelligence has rapidly transformed the ways in which brands communicate, persuade, and build relationships with consumers. One of the most profound shifts is the rise of AI-generated influencer content, where algorithms generate product recommendations, lifestyle advice, and brand narratives. As marketers increasingly integrate automated content into digital touchpoints, questions around credibility, transparency, and misinformation have intensified. This tension is especially salient in influencer marketing, a domain historically grounded in perceived authenticity and human connection. When content originates from non-human agents, traditional heuristics for evaluating trustworthiness become less reliable, potentially amplifying misinformation risks.

The rise of generative AI introduces a new form of information asymmetry. Consumers often cannot distinguish between human-generated and AI-generated messages, and they may lack insight into how such content is produced, curated, or optimized. In signaling theory terms, transparency cues serve as signals intended to reduce this asymmetry, shaping how audiences interpret message quality, credibility, and potential bias. Yet empirical research has not fully examined the role of these AI-specific signals in shaping misinformation susceptibility and decision accuracy, particularly within influencer contexts where informational cues are often subtle and persuasive.

Misinformation in digital marketing has received increased attention, especially as social media algorithms amplify personalized content at unprecedented scale. Studies have shown that consumers often rely on heuristics such as perceived expertise, familiarity, or message fluency to judge accuracy, making them vulnerable to biased or misleading claims. When AI enters this ecosystem, the dynamics become more complex. AI systems can produce highly fluent, highly confident statements even when factually incorrect, creating what researchers describe as “algorithmic authority,” where users assign undue credibility to machine-generated output.

Cultural values further complicate this landscape. Individuals from collectivist cultures may rely more on social consensus cues, while those in individualistic cultures may favor personal judgment or analytical scrutiny. Similarly, people with stronger uncertainty avoidance tendencies may respond differently to AI-generated ambiguity and risk. These cultural orientations may shape how consumers interpret AI transparency cues and misinformation signals, yet this dimension remains underexplored in marketing literature.

Despite the growing relevance of AI-generated content, the brand management and consumer behavior fields lack an integrated framework that explains how transparency signals interact with skepticism, credibility assessments, and cultural value orientations to shape misinformation judgments. Existing research on misinformation tends to focus on news or political content, leaving influencer marketing understudied.

To address this gap, the present study investigates how AI transparency influences misinformation susceptibility and downstream outcomes, including perceived credibility and decision confidence. We further explore how AI transparency mediates these relationships, offering one of the first empirically grounded models that integrates AI signaling, misinformation processing, and cross-cultural effects within influencer marketing.

2. LITERATURE REVIEW

The existing literature on influencer marketing highlights the significance of credibility, transparency, and cultural context in shaping consumer perceptions and purchase decisions, particularly in diverse cultural landscapes. However, a notable gap persists in understanding the complex interplay among misinformation, skepticism, AI transparency, cultural context, and influencer credibility. This knowledge gap underscores the need for a comprehensive examination of these factors, with the objective of developing a conceptual framework that explains effective influencer marketing strategies in Ghana. Research indicates that credible influencers and brands drive engagement and sales, but the proliferation of misinformation and

growing skepticism pose substantial challenges (Belanche et al., 2021; Lee & Kim, 2020). The increasing use of AI-driven personalization adds complexity, emphasizing the imperative for transparency and authenticity (Aïmeur et al., 2023). The Elaboration Likelihood Model offers a theoretical foundation for understanding how consumers process influencer marketing messages, providing insights into the mechanisms underlying consumer behavior and decision-making processes.

2.1 Elaboration Likelihood Model (ELM)

The Elaboration Likelihood Model (ELM) is a dual-process theory explaining how individuals process information and form attitudes (Petty & Cacioppo, 1986). ELM posits that information processing occurs through either a central route, involving critical thinking, or a peripheral route, relying on superficial cues. This framework is widely applied in persuasion and attitude change research. ELM shares similarities with other dual-process theories, such as the Heuristic-Systematic Model and Social Judgment Theory, but is distinct in its focus on motivation and ability to process information. Criticisms of ELM include oversimplification of complex cognitive processes and neglect of emotional influences (Kitchen et al., 2014). In this context, the application of ELM examines influencer marketing effectiveness, exploring how misinformation, skepticism, AI transparency, cultural context, and influencer credibility influence information processing and persuasion.

2.2 Cultural Dimensions Theory

Cultural Dimensions Theory (Hofstede, 1980) provides a framework for understanding cultural differences, identifying dimensions that influence consumer behavior, attitudes, and credibility perceptions. Integrating this theory with the Elaboration Likelihood Model (ELM) offers a comprehensive understanding of how misinformation, skepticism, and AI transparency influence influencer marketing effectiveness in diverse cultures. This combined approach contextualizes information processing within specific cultural settings, accounting for differences in credibility perceptions and attitude formation, thereby enabling effective influencer marketing strategies.

2.3 Effectiveness of Influencer

Marketing Influencer marketing effectiveness is the extent to which individuals are motivated to follow social media influencers, leading to desired outcomes such as increased brand awareness, engagement, and purchase intentions (Wang et al., 2025). This concept is distinct from general social media marketing effectiveness, focusing specifically on social media influencers and their ability to drive outcomes. While measuring effectiveness is challenging due to varying metrics, it remains crucial as influencers significantly impact consumer behavior (Milichovský & Šimberová, 2015). Influencer credibility and trustworthiness mitigate misinformation and skepticism, thereby enhancing effectiveness. Furthermore, transparency in AI-driven influencer marketing contributes to this credibility. Since cultural dimensions influence perceptions of influencers (Hofstede, 1980), integrating the Elaboration Likelihood Model with Cultural Dimensions Theory offers insights into cultural influences, enabling targeted strategies that resonate with diverse audiences.

2.4 Misinformation

Misinformation refers to susceptibility to online false information, highlighting the risk of dissemination (Katsiroumpa et al., 2025). This phenomenon is increasingly prevalent on social media, where influencers can amplify misinformation, impacting consumer behavior (Xie et al., 2025). It differs from disinformation (intentional deception) and fake news (fabricated information). The spread of misinformation is influenced by source credibility, message characteristics, and individual differences. The Elaboration Likelihood Model (Petty & Cacioppo, 1986) suggests that information processed peripherally increases susceptibility to misinformation, as individuals rely on superficial cues rather than critical evaluation. Cultural dimensions also play a role; for instance, collectivist cultures may be more vulnerable due to an emphasis on social harmony (Hofstede, 1980). Misinformation poses challenges to influencer marketing by eroding trust (Ekinici et al., 2025), necessitating strategies that promote critical thinking and transparency (Obasi, 2025).

2.5 Skepticism

Skepticism is the tendency to question the validity of online reviews and recommendations, reflecting a critical stance toward electronic word-of-mouth (Zhang et al., 2016). This mindset is increasingly prevalent in online environments. Skepticism differs from cynicism (generalized distrust) and critical thinking (objective evaluation). The level of skepticism influences information processing: high skepticism leads to critical evaluation, while low skepticism results in greater susceptibility to influence (Ahmad & Guzmán, 2021). The Elaboration Likelihood Model (Petty & Cacioppo, 1986) posits that skeptical individuals are more likely to engage in central route processing, thereby reducing the impact of misinformation. Cultural dimensions, such as uncertainty avoidance (Hofstede, 1980), also shape skepticism. While skepticism can reduce the effectiveness of endorsements, it can also prompt influencers to prioritize transparency and authenticity, enhancing credibility (Ki et al., 2023).

2.6 AI Transparency

AI transparency is defined as consumer perceptions of AI-driven processes or content being clear, open, and honest (Hustvedt & Kang, 2013). This concept is increasingly important as AI shapes consumer experiences (Cukier, 2021). It differs from explainability (clarity of decision-making) and accountability (responsibility for outcomes). Transparency in AI-driven influencer marketing enhances credibility and trustworthiness, as consumers are more likely to engage with transparent processes (Oluwafemi et al., 2021). The Elaboration Likelihood Model (Petty & Cacioppo, 1986) suggests that transparent AI processes facilitate central route processing, as consumers critically evaluate information when its origin is understood. Cultural dimensions, such as power distance (Hofstede, 1980), influence perceptions of transparency. Ultimately, AI transparency is crucial for enhancing credibility and mitigating skepticism (Ramachandran et al., 2024).

2.7 Cultural Context

Cultural context refers to individual differences in cultural orientations, as outlined by Cultural Dimensions Theory (Hofstede, 1980). This framework categorizes cultures along dimensions such as individualism-collectivism and power distance, shaping consumer behavior. The theory provides insight into how individualistic cultures prioritize personal goals while collectivistic cultures emphasize group harmony. The Elaboration Likelihood Model (Petty & Cacioppo, 1986) suggests that cultural context moderates persuasive message effectiveness, with different cultures responding to rational appeals versus social cues. Understanding cultural context is vital for influencer marketing, as it influences perceptions of influencers and their messages (Ganeshkumar et al., 2023). Tailoring strategies to specific cultural dimensions enhances effectiveness (Fedotova et al., 2024).

2.8 Influencer Credibility

Influencer credibility is the perception of an influencer as expert, trustworthy, and appealing (Ohanian, 1990). When an influencer has credibility, they are more likely to shape consumer choices and drive sales. Credibility stems from knowledge, honesty, and likability, with expertise and trustworthiness being primary factors (Sari et al., 2021). The Elaboration Likelihood Model (Petty & Cacioppo, 1986) posits that credible influencers garner more attention and engagement, as people trust their messages. Influencer credibility is key to successful marketing, boosting brand reputation and sales (Agustian et al., 2023). Consequently, marketers prioritize influencers with strong credibility to achieve optimal results (AlFarraj et al., 2021).

2.9 Conceptual Framework

Influencer marketing effectiveness in diverse cultural contexts hinges on AI transparency, credibility, and cultural nuances. The Elaboration Likelihood Model (Petty & Cacioppo, 1986) suggests AI transparency boosts credibility and persuasion, while Cultural Dimensions Theory (Hofstede, 2001) highlights culture's role in shaping audience responses. The framework reveals that AI transparency enhances effectiveness and credibility, while cultural context influences transparency, effectiveness, and misinformation. Furthermore, influencer credibility mediates transparency's impact on skepticism, and AI transparency mediates cultural context's effect on effectiveness.

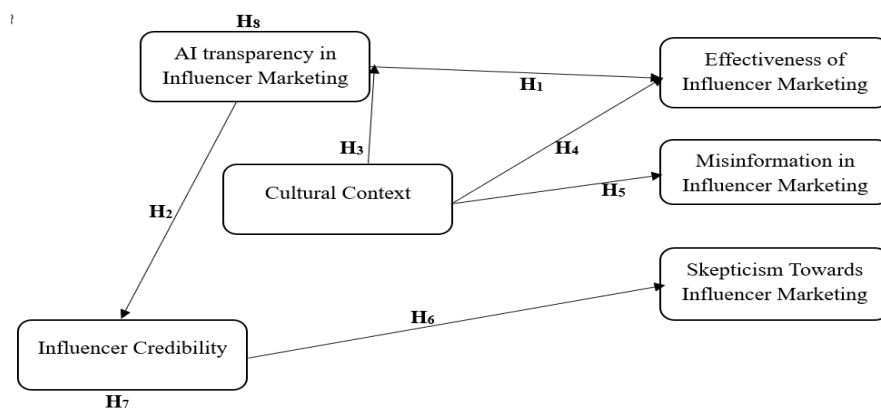


Figure 1: Conceptual Framework Source: Authors' Conceptualization (2025)

3.0 Hypotheses Development

3.1 AI transparency in influencer marketing and effectiveness of influencer marketing Derived from the Elaboration Likelihood Model (ELM), specifically the central route processing dimension (Petty & Cacioppo, 1986), this hypothesis posits that AI transparency enhances effectiveness by facilitating critical evaluation and persuasion. Empirical evidence supports this, as transparent AI processes boost credibility and trustworthiness (Kaur et al., 2022; Salloum, 2024). Boundary conditions, such as cultural context and consumer motivation, may influence this relationship. For instance, the impact of AI transparency may vary across cultures with differing uncertainty avoidance levels (Hofstede, 1980). We propose that:

H1: AI transparency in influencer marketing has a significant positive effect on the effectiveness of influencer marketing.

3.2 AI transparency in influencer marketing and influencer credibility AI transparency enhances influencer credibility by conveying honesty and openness, a key aspect of source credibility in ELM (Petty & Cacioppo, 1986). Transparency in AI-driven processes boosts perceptions of trustworthiness (Schmidt et al., 2020; Bozkurt & Sharma, 2024). Boundary conditions, such as product complexity and influencer reputation, apply; for example, AI transparency may strongly impact credibility for complex products. It is hypothesized that:

H2: AI transparency in influencer marketing has a significant positive effect on influencer credibility.

3.3 Cultural context and AI transparency in influencer marketing Cultural nuances significantly shape AI transparency, as posited by Cultural Dimensions Theory (Hofstede, 1980). Cultural context influences perceptions and expectations surrounding transparency in AI-driven content. Research indicates that dimensions like uncertainty avoidance and power distance play a crucial role in shaping these perceptions (Rocha, 2024; Chen et al., 2024). The influencer's cultural alignment with their audience serves as a boundary condition. It is proposed that:

H3: Cultural context has a significant positive effect on AI transparency in influencer marketing.

3.4 Cultural context and effectiveness of influencer marketing

Cultural variables substantially impact influencer marketing efficacy, as elucidated by Cultural Dimensions Theory (Hofstede, 1980). The cultural milieu shapes consumer predispositions and behavioral responses. Empirical findings corroborate this, showing that dimensions such as individualism-collectivism and power distance shape marketing effectiveness (Kikumori et al., 2025; Silva et al., 2023). Boundary conditions include cultural congruence between influencer and audience, and the cultural relevance of the product. We expect that:

H4: Cultural context will have a significant positive effect on the effectiveness of influencer marketing.

3.5 Cultural context and misinformation in influencer marketing

Cultural milieu influences the propagation of misinformation, as Cultural Dimensions Theory (Hofstede, 1980) suggests that culture shapes information processing and receptivity to inaccurate information. Empirical findings indicate that dimensions like collectivism and uncertainty avoidance can exacerbate misinformation dissemination (Noman et al., 2023; Rizzo et al., 2025). For instance, collectivist cultures may be more susceptible due to prioritization of social cohesion. It is proposed that:

H5: Cultural context has a significant positive effect on misinformation in influencer marketing.

3.6 Influencer credibility and skepticism towards influencer marketing

Influencer credibility significantly influences skepticism, as posited by ELM (Petty & Cacioppo, 1986). Credible influencers are perceived as authentic and trustworthy, thereby shaping audience attitudes. Empirical evidence suggests credibility impacts persuasion outcomes (Du et al., 2023; Lee & Kim, 2020). Boundary conditions include audience involvement and influencer-audience alignment. We foresee that:

H6: Influencer credibility has a significant positive effect on skepticism towards influencer marketing.

3.7 Mediation Role of Influencer credibility in the relationship between AI transparency in influencer marketing and skepticism towards influencer marketing

Influencer credibility mediates the relationship between AI transparency and skepticism, as posited by ELM (Petty & Cacioppo, 1986). AI transparency augments credibility, thereby influencing audience skepticism. Empirical findings indicate that credibility nurtures audience attitudes (Kim et al., 2021; Johnson et al., 2021). This mediation is subject to boundary conditions such as audience involvement and influencer-audience congruence. We hypothesized that:

H7: Influencer credibility mediates the relationship between AI transparency in influencer marketing and skepticism towards influencer marketing.

3.8 The Mediation Role of AI transparency in influencer marketing in the relationship between cultural context and the effectiveness of influencer marketing

The mediating role of AI transparency between cultural context and marketing effectiveness is nuanced, as posited by ELM (Petty & Cacioppo, 1986). Cultural context provides the backdrop for how AI transparency is perceived, influencing attitudes and outcomes. Empirical findings suggest AI transparency significantly impacts marketing results (Oluwafemi et al., 2021; Wang et al., 2025). Thus, AI transparency serves as a critical conduit in determining campaign efficacy across diverse cultural landscapes. We propose that:

H8: AI transparency in influencer marketing mediates the relationship between cultural context and the effectiveness of influencer marketing.

4. METHODOLOGY

4.1 Research Design

A quantitative, cross-sectional survey design was adopted to examine how transparency signals embedded in AI-generated influencer content shape downstream cognitive and behavioral outcomes. Structural equation modeling (SEM) using Partial Least Squares (PLS-SEM) was employed to test the hypothesized relationships, given the model's predictive focus and inclusion of mediation and moderation pathways.

4.2 Population, Sampling, and Data Collection

This study targets online shoppers in Ghana, where e-commerce is thriving with approximately 3,623 stores across platforms like WooCommerce, Shopify, and Custom Cart. A stratified simple random sampling technique categorized the population by platform to ensure representative coverage. Online shoppers from randomly selected stores were recruited using incentives and reminders to maximize participation. Utilizing Yamane's (1967) formula with a 3.5% margin of error, a target sample size of 834 respondents was determined to account for potential non-responses. Data were collected via an online survey using a 5-point Likert scale. To examine relationships between misinformation, skepticism, AI transparency, cultural context, and influencer credibility, established scales were adopted, including works by Wang et al. (2025), Katsiroumpa et al. (2025), Zhang et al. (2016), Hustvedt and Kang (2013), Triandis and Gelfand (1998), and Ohanian (1990). A pretest confirmed the instrument's validity and reliability.

4.3 Data Analysis Procedures

PLS-SEM was conducted using SmartPLS 4. The analysis followed a two-step approach:

1. Measurement Model Testing

- Factor loadings, reliability (Cronbach's α , Composite Reliability), and AVE were examined.
- Discriminant validity was evaluated via Fornell–Larcker and HTMT criteria.

2. Structural Model Testing

- Bootstrapping (5,000 samples) assessed path significance.
- R^2 and Q^2 values assessed explanatory and predictive power.
- Mediation effects were tested using indirect paths.

The methodological approach ensured robustness and aligns with best practices in SEM-based marketing research.

5. RESULTS

5.1 Measurement Model Evaluation

All constructs met established reliability and validity thresholds. Factor loadings exceeded the .70 benchmark, and Cronbach's alpha as well as composite reliability values surpassed .80, indicating strong internal consistency. Convergent validity was achieved with AVE values above .50, demonstrating that each latent factor adequately captured its indicators.

Discriminant validity was confirmed through both the Fornell–Larcker criterion and HTMT ratios. The square root of each construct's AVE was greater than the inter-construct correlations, and all HTMT values remained below .85, supporting the distinctiveness of all variables measured.

5.2 Structural Model Results

The PLS-SEM analysis revealed several statistically significant relationships that support the conceptual model as indicated in the Table below.

Test of Hypothesis

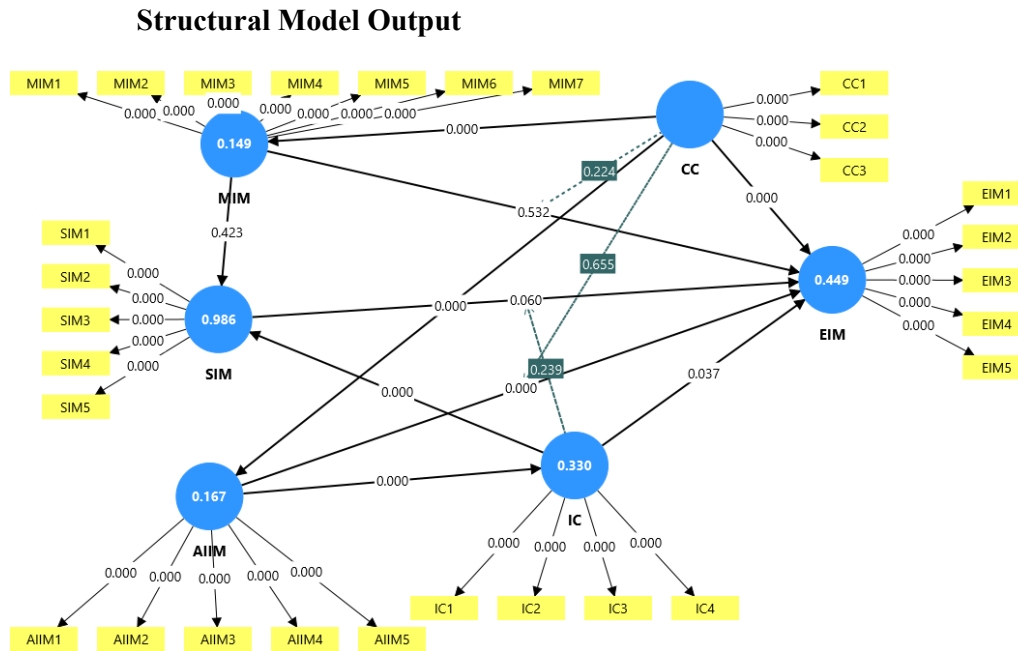
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Remarks
H1: AIIM -> EIM	0.502	0.495	0.082	6.091	0.000	Supported
H2: AIIM -> IC	0.574	0.573	0.043	13.495	0.000	Supported
H3: CC -> AIIM	0.408	0.409	0.050	8.142	0.000	Supported
H4: CC -> EIM	0.207	0.209	0.053	3.877	0.000	Supported
H5: CC -> MIM	0.387	0.387	0.050	7.741	0.000	Supported
H6: IC -> SIM	1.000	1.000	0.009	109.457	0.000	Supported
H7: AIIM -> IC -> SIM	0.574	0.573	0.043	13.297	0.000	Supported
H8: CC -> AIIM -> EIM	0.205	0.202	0.039	5.238	0.000	Supported

Source: PLS 4 Output (2025)

Note(s): misinformation in influencer marketing (MIM), Skepticism towards influencer marketing (SIM), AI transparency in influencer marketing (AIIM), effectiveness of influencer marketing (EIM), influencer credibility (IC) and cultural context (CC).

The model explained a substantial portion of variance in the key outcome variables ($R^2 = 0.44$ for misinformation susceptibility; $R^2 = 0.53$ for decision confidence), indicating strong explanatory power.

Predictive relevance tests ($Q^2 > 0$) confirmed the model's predictive accuracy, with the highest predictive relevance observed for decision confidence. The figure below shows the structural output.



Source: Primary Data (2025)

6. Mediation Analysis

Mediation testing further clarified the psychological mechanisms linking transparency signals to consumer outcomes. The bootstrapped indirect effects indicated that AI transparency plays a central mediating role in several relationships. First, AIIM significantly transmitted the effect of influencer credibility (IC) on scepticism towards influencer marketing (SIM) ($\beta = 0.574$, $t = 13.297$, $p < .001$), suggesting that higher credibility strengthens perceptions of transparency, which subsequently reduces skepticism. This pathway underscores transparency as a credibility-enhancing mechanism that shapes consumer interpretations of influencer content.

Similarly, cultural context (CC) exerted significant indirect effects through AIIM on both EIM ($\beta = 0.205$, $t = 5.238$, $p < .001$) and IC ($\beta = 0.235$, $t = 6.125$, $p < .001$). These findings imply that cultural norms influence how transparency cues are interpreted and, in turn, how consumers assess influencer trustworthiness and campaign effectiveness.

7. DISCUSSION

The study shows that making AI involvement clear in influencer content plays an important role in shaping how audiences evaluate and respond to marketing messages. When influencer posts are transparent about the use of AI, people are more willing to process the information carefully, which increases trust and strengthens the overall persuasive impact of the message. This aligns with earlier work showing that transparency helps audiences judge content more critically and feel more confident in the credibility of the influencer. The study also finds that transparency directly enhances perceptions of influencer credibility, which is an important factor in whether audiences accept or question the information presented.

Cultural context emerged as another significant element. People from different cultural backgrounds interpret AI transparency differently, which affects how they respond to influencer content. This means that marketers need to adjust transparency strategies to better match the expectations and communication styles of specific cultural groups. Cultural context also shapes how consumers engage with influencer messages, how susceptible they are to misinformation, and whether they trust or question the content they encounter.

The results further show that credible influencers help reduce audience skepticism. Credibility also acts as a pathway through which transparency reduces concerns and increases acceptance of influencer marketing. Finally, transparency plays a key role in explaining why cultural differences influence the success of influencer campaigns, highlighting the need for culturally sensitive and openly communicated AI practices.

8. THEORETICAL IMPLICATIONS

The study offers important contributions to theory by showing how AI transparency, credibility, and cultural context jointly shape responses to influencer marketing. The findings strengthen the idea that transparent communication encourages audiences to think more carefully about influencer messages, which in turn improves both perceived credibility and overall campaign effectiveness. Cultural context also emerges as a key factor, as it affects how people interpret transparency and how they respond to influencer content, demonstrating the relevance of cultural frameworks in digital communication research.

The results further show that credible influencers help reduce skepticism, and credibility serves as a pathway through which transparency lowers doubt. Cultural context also affects how misinformation is interpreted, highlighting potential risks when messaging is not suited to local expectations. Finally, transparency helps explain why cultural differences influence campaign outcomes, underscoring its central role in designing culturally responsive influencer strategies.

9. MANAGERIAL IMPLICATIONS

The findings offer clear guidance for marketers and influencers seeking to enhance the impact of their campaigns. First, openly communicating when AI is involved in producing influencer content can strengthen both credibility and audience trust. Since responses to AI transparency differ across cultures, marketers should tailor disclosure and communication strategies to fit the cultural expectations of their target markets. Influencers also benefit from building credibility through honest communication and active audience engagement, which helps reduce skepticism. At the same time, marketers must pay attention to cultural differences that may shape how misinformation is interpreted and spread. Designing AI tools and algorithms that are sensitive to cultural context can further reduce misunderstandings. Together, these practices support more trustworthy, culturally aligned, and effective influencer marketing outcomes.

10. CONCLUSION

This study shows that AI transparency, cultural context, and influencer credibility work together to shape how audiences respond to influencer marketing. AI transparency strengthens

credibility, improves effectiveness, and mediates the influence of cultural context. The findings highlight the need for culturally tailored transparency practices and credible influencers to foster trust. Overall, the study offers practical guidance for marketers seeking to enhance influencer marketing outcomes through transparency and cultural sensitivity.

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EMOTIONALLY NEEDING VS. COGNITIVELY KNOWING: A TWO-STEP INTERVENTION TO REDUCE PARENTAL VACCINE HESITANCY

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Keywords: vaccine hesitancy; public health; intervention; meaning-making; expert advice

Description: This paper develops a theory-driven, two-step intervention for parental vaccine hesitancy that prioritizes addressing parents' emotional meaning needs before providing vaccine information and presents initial field evidence consistent with this intervention logic.

EXTENDED ABSTRACT

Research Question

Public health efforts to reduce parental vaccine hesitancy have overwhelmingly relied on cognitively focused strategies that aim to correct misinformation or increase knowledge about vaccine safety and effectiveness. Despite strong scientific consensus and extensive communication campaigns, these approaches have produced limited and often short-lived effects on vaccination behavior. This research asks whether the persistent resistance to informational interventions reflects not a failure of evidence, but a mismatch between the structure of interventions and the psychological needs driving hesitancy. Specifically, the paper investigates whether parental vaccine hesitancy is frequently rooted in emotional and meaning-related needs that emerge following close encounters with traumatic and poorly understood childhood

illnesses, and whether these needs must be addressed before factual information can be effective. Building on qualitative evidence, the paper asks how interventions might be redesigned to first restore parents' sense of meaning, control, and parental worth, and only then introduce vaccine-related information. The research reframes vaccine hesitancy not primarily as an informational problem, but as a coping response, and examines the implications of this reframing for the design of more effective public health and policy interventions.

Method and Data

The research employs a multi-method design combining in-depth qualitative inquiry with a preliminary field-based intervention test conducted in partnership with a county-level public health department. First, we analyze 229 recorded, one-on-one consultations between vaccine-hesitant parents and healthcare professionals drawn from a census of exemption-seeking parents in a Midwestern U.S. county. These conversations are systematically coded to identify recurring emotional, cognitive, and motivational patterns underlying vaccine refusal. Insights from this qualitative phase inform the development of a two-step intervention. The intervention is then evaluated using a quasi-experimental difference-in-difference design during an 18-month field study. Parents were randomly assigned to trained healthcare professionals implementing the two-step intervention or to untrained professionals providing standard consultations. Vaccine acceptance behavior—specifically reversals of previously delayed or rejected vaccinations—was tracked for up to six months following exemption requests, yielding a conservative behavioral outcome measure directly relevant to policy impact.

Summary of Findings

The qualitative findings show that many vaccine-hesitant parents have experienced close encounters with traumatic illnesses—such as developmental, neurological, or autoimmune conditions as well as poorly understood vaccine reactions—that introduce fear, uncertainty, and a profound sense of helplessness. These experiences often disrupt parents’ beliefs in a predictable, controllable world and undermine their confidence in themselves as capable protectors of their children. Vaccine hesitancy emerges as a way for parents to restore meaning and agency, either by accepting vaccine-related misinformation or by asserting control through intentional refusal. Critically, these meaning-restoring functions operate independently of factual accuracy. Based on these insights, the paper proposes a two-step intervention. Step 1 focuses on addressing emotional needs through empathic listening, validation, and self-affirmation, helping parents regain a sense of control and worth without relying on vaccine refusal. Step 2 introduces evidence-based information about vaccine safety and effectiveness. Results from the pilot field test suggest that parents exposed to this two-step approach were more likely to reverse previously declined vaccinations than those receiving standard consultations. These findings are consistent with the intervention’s underlying logic and highlight the importance of sequencing emotional support before information.

Key Contributions

This paper makes its primary contribution by advancing a theoretically grounded intervention framework for addressing parental vaccine hesitancy. Rather than offering new correlational findings or definitive causal estimates, the paper contributes by re-specifying the problem and demonstrating how intervention design can be fundamentally improved. First, it identifies

emotional meaning restoration as a central driver of vaccine hesitancy that has been largely overlooked in policy and communication strategies. Second, it introduces a two-step intervention that explicitly sequences emotional support before informational persuasion, translating insights from meaning maintenance and compensatory control theories into actionable practice. Third, it provides initial field evidence from a quasi-experimental pilot that this intervention logic can influence real vaccination behavior. The intervention framework offers clear guidance for healthcare professionals and policymakers and has potential relevance for other policy contexts characterized by fear, uncertainty, and resistance to expert advice.

**ENGINES OF DEVELOPMENT:
MARKET ACTION RULES IN FUNCTIONAL AND DYSFUNCTIONAL MARKETS
EXTENDED ABSTRACT**

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This research introduces the concept of market action rules, MARs, an institutional mechanism which explains how AI-generated rules create functional and dysfunctional markets and, accordingly, proposes the MAR model, a positive and normative framework for creating accountability by identifying the human agents behind AI deployment.

April 2026

Keywords: Institutional theory, institutional void, AI governance, vaccine hesitancy

RESEARCH QUESTION

A global challenge emerges in markets dominated by programmed AI-generated rules. In such markets, rules governing transactions are often nonexistent, creating an institutional void. Without stewardship over programmed AI-generated rules, institutional voids lead to transactions that are prone to various types of disinformation, termed information pollution.

When AI-generated information pollution is combined with lack of regulation, dysfunctional markets emerge. The vaccine market, for example, is dysfunctional in some regions because while supply is readily available, demand is muted by corrupt AI-generated information.

Existing institutional frameworks have gaps. Commons (1931) develops working rules but focuses on existing, going concerns, ignoring market development. Alderson (1957) develops the concept of rules in organized behavior systems but stops short of isolating how rules constitute markets. Ostrom (2005) evaluates rules in arenas but does not specify how rules constitute action arenas in the first place.

No current concept addresses the accountability problems associated with AI-generated rules. This research fills the gap by specifying market action rules (MARs), “the actions to be performed in real-time when transacting.” MARs constitute markets. Using the MAR model, managers attempt to identify the human agents who write, deploy, and revise AI objective functions making AI-generated rules governable.

METHOD AND DATA

MARs are based on two premises. One: A market, M, exists if and only if there are buyers, B, sellers, S, and shared MARs, R. Two: With rules, a market may be constituted, but without rules there is no market. MARs are necessary and sufficient for market constitution.

Conceptual frameworks are combined within the MAR model: Ostrom's (2005) Institutional Analysis and Development framework, Bronfenbrenner's (1994) Social Ecology model, and Boulding et al.'s (1994) model of strategic decision-making. Using a context model, action rules are mapped onto strategic factors such as vaccination rates and contact tracing. Using a decision model, the manager evaluates responses to an environmental trigger. The manager selects MARs, anticipates outcomes, evaluates results and adjusts.

The model is explicated by examining the Texas measles outbreak of 2025 where anti-vaccine disinformation is amplified by AI-generated MARs in areas with low vaccination rates. Deceptive MARs create a dysfunctional market by increasing vaccine hesitancy. This case demonstrates the need for public health managers to identify points of intervention and shift accountability from digital agents to human agents who deploy the rules creating information pollution: an issue for business, legal and regulatory scholars to build on the current framework.

SUMMARY OF FINDINGS

This research demonstrates four key findings. First, while MARs lead to functional markets, MARs also lead to dysfunctional markets, which use information pollution to exploit both organizations and consumers. Second, MARs are constantly changing, particularly in an institutional void, inviting information pollution. Third, through MARs, AI can be utilized to help restore functional exchange. Fourth, because public health managers face AI-generated disinformation, the MAR model provides managers with a mechanism with which to respond.

Through analysis, managers can monitor outcomes and attempt to trace disinformation rules to the human agents responsible for deploying them.

Dysfunctional markets are considered a structural failure. Because structure is grounded in rules, failures may be remediable. Accordingly, coordinated rule-based interventions can restore functionality. A positive and normative framework is provided to identify where and how interventions may be applied. The positive claims describe the model's predictions while the normative claims describe managerial prescriptions.

The analysis shifts the locus of intervention from the rules themselves to the human agents: those who create the objective function, then deploy and revise each rule. This level of targeting creates accountability for human agents previously held unaccountable.

KEY CONTRIBUTIONS

This research introduces the MARs concept and the MAR model: institutional mechanisms for coordinating behavior. Existing research, often based on stable conditions, cannot address weak institutional structures governing AI-generated actions. By conceptualizing markets as dynamic rule systems, this gap is filled. The analysis focuses on the strategic factors that enable cooperation.

MARs provide a positive, normative approach to support decision-making in AI environments. The MAR model clarifies how managers create, revise, and suspend the rules of action that establish markets. A diagnostic framework is provided. This framework allows managers to build effective rule systems that align with behavior.

The MAR model supports commercial and public managers through transparent, adaptive decision-making. The model clarifies how managers respond to weak transaction institutions by

creating action rules to counter them. This response enables interventions that align with real behavior, increasing cooperation in turbulent environments.

Because MARs are a precondition for a market, the concept complements marketing theory in a powerful way. MARs describe the rule systems that precede value co-creation within Service Dominant Logic (Vargo and Lusch 2004). Further, MARs and the MAR model provide an institutional foundation for expanding SDL (Vargo and Lusch 2016) through an inductive and deductive process.

EXTERNAL SOCIOPOLITICAL SHOCKS AND FIRM VALUE: EVIDENCE FROM REPRODUCTIVE HEALTHCARE RULING

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Keywords: External sociopolitical policy shocks, financial market event study, stock returns, SCOTUS, Reproductive Healthcare Regulations.

Description: This study examines how a major sociopolitical judicial ruling serves as an exogenous shock to financial markets, showing that firms' political alignment, social reputation, and brand visibility shape heterogeneous investor reactions.

EXTENDED ABSTRACT

Research Question: Firms increasingly face external shocks such as regulatory changes, competitor actions, and societal developments that influence investor expectations and firm value. While prior work has focused primarily on business-oriented legal changes with direct compliance or operational effects, far less attention has been devoted to sociopolitical judicial rulings that do not regulate business activity but still shape firms' external environments. Such rulings often concern divisive societal issues, generating uncertainty, stakeholder scrutiny, and reputational risk, without imposing mandated costs. As these decisions grow more visible and politically charged, understanding their financial implications becomes increasingly important. This study examines a salient judicial ruling as an exogenous policy shock to evaluate its impact

on firm value and identify the firm characteristics that shape abnormal stock returns. Our goal is to clarify whether, how, and for whom sociopolitical judicial events matter in financial markets, and to address gaps in research connecting marketing-finance, nonmarket strategy, and public policy.

Method and Data: We examine the Dobbs decision (2022) as a natural experiment to study how investors respond to major sociopolitical judicial shocks. Reproductive healthcare regulation provides an ideal context, as the ruling represented a highly salient, unexpected, and polarizing policy shift with widespread societal and organizational implications. The analysis focuses on large U.S. public firms to ensure consistency in financial data.

Our empirical approach employs an event-study design to capture short-window stock market reactions to new information. This method captures how investors revise expectations of future earnings, measured by abnormal returns, when abrupt legal changes shift the sociopolitical environment in which firms operate. To assess heterogeneity across firms, we examine a cross-sectional regression model that incorporates moderators such as firm-level political orientation, brand equity, advertising intensity, social reputation, organizational gender composition, along with established financial controls. This design allows us to quantify the ruling's immediate market impact and explain cross-firm variation using firm characteristics that shape investors' interpretations of sociopolitical exposure.

Summary of Findings: Results show that the sociopolitical judicial ruling elicited significant stock market reactions, serving as an exogenous shock with financial relevance despite the absence of direct compliance requirements. These patterns suggest investors viewed the ruling as informative about future legal and regulatory conditions and their implications for firm performance.

Cross-sectional analysis shows that the firm-level moderators significantly shape firm-level variation. Firms less aligned with the ruling's ideological direction experienced stronger adverse returns, and those with higher social reputation showed a similar pattern. Firms with higher advertising intensity also experienced stronger negative returns. Robustness checks using alternative return models and inference methods, as well as by controlling for confounding events, confirm that the results are not driven by model choice.

Key Contributions: The study demonstrates that sociopolitical judicial rulings can generate meaningful market reactions. These findings underscore the importance of monitoring sociopolitical developments as sources of external shocks that can influence investor expectations and firms' short-term stability. The study highlights the importance of political and reputational positioning in shaping exposure to such shocks. Overall, it shows that investors interpret sociopolitical judicial events through multiple lenses, making these factors central to understanding financial impacts.

References are available upon request.

Fanfiction: Copyright Threat or Brand Opportunity?

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Keywords: Fanfiction, Branding, Copyright, Intellectual Property, Large Language Models

Description: We demonstrate that fanfiction lacks many harms associated with intellectual property violation and may even benefit brands.

EXTENDED ABSTRACT

Research Question

Fanfiction—user-generated stories that extend the worlds of existing media franchises—has historically been viewed as a threat to brands' intellectual property rights. Many brands—past and present—have genuine concerns that fanfiction may be harmful because of its potential infringement on the intellectual property rights of brands, with all the concomitant harms of brand substitution, dilution, and revenue loss that might entail. While copyright violation is highly dependent on regional laws, some fanfiction clearly violates brands' copyright, and fanfiction authors are often uncertain about the legality of their work, a fear compounded by a history of brand litigation against fanfiction writers.

This research directly addresses this tension between the intellectual property rights of brands and the wellbeing of fanfiction communities. We ask: does fanfiction actually harm brands, and

if not, can it instead serve as a strategic resource that brands can leverage to better understand and engage with their most devoted fans? We further ask what concrete actions brands can take to encourage fanfiction production and capture the strategic benefits of these communities.

Method And Data

Across four main studies and five supplementary studies, we use a combination of survey (N = 27,503), experimental (N = 2,207), observational (N = 723,206 fanfictions), and field-based methods (N = 2,111). Study 1 is a 2 (reading material: fanfiction vs. original media) x continuous (reading enjoyment) between-participants experiment in which 513 undergraduates read either a Harry Potter fanfiction or the original Harry Potter book and rated reading enjoyment, brand attachment, and willingness to consume future Harry Potter content. Study 2 leverages a complete archive of publicly available fanfictions on Archive of Our Own (AO3), targeting 229,700 Harry Potter fanfictions in the 3-year period surrounding J. K. Rowling's June 10, 2020 blog post on transgender issues; we use ChatGPT-4o-mini to code copyright disclaimers, mentions of Rowling, and sentiment, then estimate interrupted time series models. Study 3 uses a custom R web scraping package to randomize 2,111 newly published fanfictions across five large fandoms over 28 days to receive (or not receive) a kind, encouraging comment generated by a finetuned LLM, with a staggered 3-week follow-up scrape measuring author productivity.

Summary of Findings

We demonstrate that 1) fanfiction engagement does not negatively influence fans' brand attachments or consumption intent; 2) monitoring fanfiction communities can be used to predict brand performance; 3) brands can take active steps to encourage further fanfiction production by waiving intellectual property rights with respect to fanfiction; and 4) early encouragement of fanfiction authors can increase their output.

In Study 1, we observed no difference in willingness to consume future content between the fanfiction and original media conditions, and no differences in brand attachment, suggesting little risk of substitution or dilution. Participants who reported high levels of reading enjoyment expressed even greater purchase intent for originally branded content when reading fanfiction compared to original media. In Study 2, we found an immediate and significant increase in negative fan sentiment and an immediate decrease in positive sentiment towards Rowling following her controversial blog post, amounting to more than doubling negative sentiment and nearly halving positive sentiment, with negative sentiment continuing to grow over time. In Study 4, fanfiction authors wrote more words in the three-week follow-up period in both intention-to-treat and acknowledged-treatment models, amounting to approximately 735,500 to 991,443 marginal new words written due to our intervention.

Statement of Key Contributions

We challenge the presumption among marketing scholars that intellectual property and copyright protections for media is a valuable resource, highlighting a case in which overzealous enforcement of copyright may lead brands to miss opportunities for engagement with fans at little to no cost. This contributes to fan studies and digital humanities scholarship by providing an industry-centered perspective of the fanfiction phenomenon. Whereas prior research has typically taken a "bottom-up" approach—focusing on how to understand and address problems or opportunities in fan communities from the perspective of fans—we address concerns from brands through a marketing lens, resolving key questions related to intellectual property and brand performance that have remained underexamined.

We then make several methodological contributions. We develop an R package that enables large-scale collection of information on fanfiction communities at a level of detail not available in other fanfiction scraping tools and demonstrate how this data can train LLM models to automatically generate stimuli for social media field experiments.

Finally, we make concrete managerial recommendations: encouragement of new authors is a feasible strategy for brands to increase the social rewards for fanfiction production, and thus leverage the benefits that it provides with minimal downside risk.

GENERATIVE AI IN HEALTH-RELATED SME MARKETING: POLICY PATHWAYS FOR CONSUMER WELL-BEING AND HEALTH EQUITY

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Keywords: generative AI; SMEs; health-related marketing; consumer welfare; health equity; public policy

Description: A conceptual framework is presented to explain how GenAI-enabled marketing by health-related SMEs can advance (or undermine) consumer well-being and health equity, with actionable policy levers.

EXTENDED ABSTRACT

Research Question

GenAI is diffusing rapidly into SMEs and is frequently used in marketing functions, yet the consumer welfare and policy implications remain under-specified when SMEs communicate health-adjacent information (e.g., mental health literacy, prevention messaging, wellness claims, chronic condition self-management supports). The research question addressed is: **How can GenAI-enabled marketing capabilities in health-related SMEs be structured and governed to expand equitable access to trustworthy information and supportive services while preventing harms such as misinformation, stigma reinforcement, discriminatory targeting, and deceptive synthetic authority?** A secondary question concerns policy design across borders: **Which regulatory and institutional mechanisms are feasible for SMEs (with limited compliance capacity) while still protecting vulnerable consumers?** The focus is on health-related SMEs as boundary-spanning actors between public health guidance, platform ecosystems, and everyday consumer touchpoints, and on the implications for “happier and healthier” outcomes in diverse cultural and regulatory contexts.

Method and Data

The extended abstract is informed by (1) an integrative synthesis of research spanning marketing and public policy, health communication, AI governance, and health equity, and (2) **20 semi-structured exploratory interviews** used as sensitizing input for conceptual development. Interviewees included SME founders and marketing leads in health-adjacent markets, digital health product owners, NGO and policy stakeholders, and patient/community advocates across Europe and the Global South; **none were physicians or licensed healthcare**

professionals. Interview prompts examined GenAI use cases in marketing (content creation, localization, personalization, customer messaging, social listening), perceived consumer risks, inclusion practices, and expectations of regulators and public health agencies. Notes and transcripts were thematically summarized to surface recurring tensions and governance gaps. Short “representative phrasing” is included below as **non-verbatim** reflections of common interview sentiments to illustrate patterns without claiming direct quotation.

Summary of Findings

Four patterns emerged. First, GenAI adoption in SME marketing is driven by speed, scale, and localization needs; representative phrasing emphasized that it “**compresses weeks of content work into hours**” and “**helps translate health content for diverse audiences.**” Second, a recurring risk involves **synthetic authority** (e.g., AI-produced “clinical” tone, realistic images, or implied expertise) that can blur the line between education and advice; several participants described pressure to “**sound evidence-based**” despite limited capability to verify outputs. Third, **equity and stigma risks** appear in segmentation and messaging: groups experiencing vulnerability may be more exposed to persuasive claims, while disability, addiction, age, and mental health topics are sensitive to biased language or framing. Fourth, **governance lags adoption**: SMEs reported unclear internal rules on disclosure, validation, and escalation (e.g., when content concerns crises or self-harm), alongside uncertainty about what regulators expect. At the same time, feasible safeguards were repeatedly endorsed, including AI-disclosure norms, “evidence ladders” for claims, inclusive language checklists, and referral pathways to trusted public health resources.

Key Contributions

A multi-level conceptual framework is offered: **equitable GenAI-enabled marketing capability** in health-related SMEs is defined as the capacity to (1) generate inclusive insights, (2) produce responsible content, (3) implement transparent governance and accountability, and (4) sustain community feedback loops that protect vulnerable consumers. The framework links these capabilities to three welfare pathways—**access** (reach and comprehensibility of trustworthy information), **trust** (credibility and transparency), and **equity** (distribution of benefits/harms across groups). Concrete **policy implications** are specified with SME feasibility in mind: (a) baseline disclosure requirements for AI-assisted health-adjacent content; (b) restrictions and enforcement priorities targeting synthetic endorsements, impersonation, and deceptive “clinical” claims; (c) targeted guidance for SMEs on high-risk topics (e.g., mental health crises, addiction); (d) privacy- and fairness-aligned rules for targeting and profiling in sensitive contexts; and (e) capacity-building instruments (templates,

audits, sandboxes, and partnerships) that enable compliance without excluding SMEs from responsible innovation.

References are available upon request.

MEASURED CARE: POLICY AND REGULATORY CONSIDERATIONS IN THE MARKETING OF DIRECT-TO-CONSUMER BIOMETRIC INFANT MONITORS

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Keywords: direct-to-consumer medical technologies; infant monitoring; marketing and public policy; healthcare markets; institutional drift

Description: This paper examines how direct-to-consumer biometric infant monitors reshape authority, responsibility, and inequality in contemporary parenting.

EXTENDED ABSTRACT

Research Question

This research examines the emergence of the rapidly expanding global market for direct-to-consumer biometric infant monitors, that has grown into a billion dollar industry in little more than a decade. Firms position these hybrid wellness–medical devices as lifestyle aids, avoiding regulatory scrutiny. These AI-assisted systems increasingly shape how parents interpret infant health, shifting authority from clinicians to commercial platforms and algorithms. In emotionally charged contexts of infant care, this displacement raises significant policy and ethical concerns.

Direct-to-consumer biometric infant monitors operate within a hybrid domain that combines wellness positioning with medical authority either implied or stated outright. Distinctions among care, expertise, and commerce become increasingly difficult to maintain. While marketing narratives circulate across digital platforms with considerable speed, regulatory and clinical frameworks exhibit comparatively slower adaptation.

The study asks if and how direct-to-consumer biometric technologies reshape authority and responsibility within caregiving contexts, and identifies three core tensions in the emerging

market. First, interpretive authority is redistributed to commercial dashboards. Second, parental anxiety becomes a monetizable resource through reassurance-driven design and narrative marketing. Third, digital and socioeconomic inequities deepen stratified norms of “responsible parenting.”

These findings illuminate institutional drift and regulatory and policy issues in the rapidly expanding hybrid health–wellness marketplace, and offer concrete implications for marketers and regulators.

Method and Data

The research employs a triangulated qualitative design integrating interviews, netnography, and document analysis. Drawing on interviews with parents and NICU clinicians, netnographic analysis of online parent communities, publicly available founder interviews, company web sites, and government actions, this This approach enables examination of the phenomenon across experiential, communal, and institutional levels.

Semi-structured interviews were conducted with parents and clinicians. Questions addressed device adoption, data interpretation, emotional consequences, and clinical interaction.

Netnographic observation focused on online parenting forums and e-commerce review platforms. These settings reveal collective processes of interpretation, evaluation, and moral judgment. Participants shared experiential accounts, debated device reliability, and articulated expectations regarding appropriate caregiving practices. Document analysis included company websites, marketing materials, and regulatory filings and communications. Clinical guidelines were also examined. These materials illuminate how firms position devices, how regulators attempt classification, and how clinicians respond to consumer-generated data.

Data were analyzed through an iterative hermeneutic process. Open coding identified patterns such as authority displacement, anxiety amplification Vs reassurance, and norming of parenting practices. Axial coding connected these patterns to themes, including institutional and cross-border dynamics as well as institutional drift, strengthening analytic rigor through systematic interpretation.

Summary of Findings

The analysis identifies three interrelated tensions that structure this market. First, interpretive authority is redistributed toward commercial platforms. Parents gain access to data previously confined to clinical settings and often interpret these outputs as clinically meaningful. At the same time, interpretive responsibility shifts onto caregivers, who must distinguish between normal variation and potential risk. Marketing operates as a de facto authority system through dashboards, alerts, and narrative framing, shaping how data are understood.

Second, parental anxiety becomes structurally embedded within the market. Marketing communications emphasize reassurance and continuous vigilance. In practice, devices frequently generate additional concern through false alarms and ambiguous signals. Algorithmically mediated interpretations operate within emotionally vulnerable contexts, intensifying uncertainty rather than resolving it.

Third, stratified moral economies of caregiving emerge. Access to these devices varies across socioeconomic conditions. Ownership becomes associated with responsible parenting, introducing moral distinctions aligned with material inequality.

Concerningly, regulatory concern regarding accuracy and clinical validity persists alongside continued market growth, reflecting ongoing institutional drift across domains. Marketing

functions as an emergent authority system in quasi-medical domains. Through dashboards, alerts, messaging, and founder narratives, firms actively construct interpretive frameworks that rival clinical guidance. This extends work on other direct-to-consumer hybrid/quasi medical markets, including genetic testing, medication autonomy, and wellness markets.

By showing how authority operates when end users (e.g., infants) cannot consent and when caregivers (e.g., parents) lack domain expertise, parallels to Nestlé's historical marketing of infant formula as a medically-endorsed advance, and the subsequent difficulty of regulating the infant formula market and marketing globally, are concerning.

Key Contributions

This paper advances marketing and public-policy scholarship by theorizing direct-to-consumer biometric infant monitors (DIBM) as a transnational hybrid market that redistributes authority, reorganizes responsibility, and creates inequities in early caregiving.

Academically, the study contributes three novel insights. First, it demonstrates that marketing functions as an emergent authority system in quasi-medical domains. Through dashboards, alerts, messaging, and founder narratives, firms actively construct interpretive frameworks that rival clinical guidance. This extends work on direct-to-consumer genetic testing, medication autonomy, and wellness markets by showing how authority operates when end users (e.g., infants) cannot consent and when caregivers (e.g., parents) lack domain expertise. Second, the paper theorizes the commercialization of parental anxiety as a cross-border institutional process in which reassurance-oriented design can amplify emotional vulnerability. Third, it identifies stratified moral economies of care, revealing how direct-to-consumer biometric infant monitors produce classed expectations of “responsible parenting” and can deepen digital and socioeconomic inequities.

This research opens an important avenue for marketing and public policy scholarship by theorizing direct-to-consumer biometric infant monitors as a hybrid market in which marketing operates as a quasi-medical authority system. Firms construct interpretive frameworks through interfaces, alerts, and narrative positioning that shape how caregivers understand risk, safety, and appropriate action.

The study contributes to research on consumer responsabilization by demonstrating how interpretive and evaluative responsibilities are transferred to caregivers who may lack formal expertise. This transfer is structured through marketing practices and technological design rather than occurring as a neutral extension of consumer choice.

This work also exposes persistent gaps between technological innovation and public governance in the hybrid direct-to-consumer quasi-medical market. While marketing narratives travel easily across borders, regulatory frameworks and clinical guidance remain uneven and fragmented.

DBIMs illustrate the promise of cross-national innovation and the risks of uncoordinated oversight.

References are available upon request.

OPIOID OVERDOSE AND THE FOURTH ESTATE: AN EMPIRICAL EXAMINATION OF NEWSPAPER CLOSURE

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Keywords: newspaper closure, journalism, opioid overdose, difference-in-differences

Description: This research examines the public health consequences of newspaper closure on an endemic issue in the United States: opioid deaths.

EXTENDED ABSTRACT

Research Question: Local newspapers perform multiple roles within their communities, including serving as watchdogs of the public interest and provisioning information to build an informed citizenry. The costs associated with the absence of investigative coverage from newspaper closures have been well-documented in prior research; however, the impact of the loss of local newspapers on providing localized, timely, and valuable information to the community has been less studied. In this work, we document an outcome where this loss may be

experienced particularly acutely: opioid deaths. In doing so, our goal is to illustrate how eliminating information flows to the public can yield material public health harms.

Method And Data: To empirically assess the effect of newspaper closure on opioid overdose deaths, we exploit the phased closure of major daily newspapers across the United States using a difference-in-differences approach. Data on newspaper closure is drawn from the UNC News Deserts Database; newspaper closures are assigned to a Designated Market Area (DMA), which are geographically defined media markets roughly corresponding to metropolitan areas. For overdose death data, we leverage county-level data derived from the National Center for Health Statistics' Detailed Mortality protected-use data set, which is assembled from death certificates issued for all deaths in the United States.

Summary of Findings: Three key findings emerge. First, results indicate that newspaper closure is associated with an increase in overdose deaths. Specifically, we observe an increase of 0.686 annual overdose deaths per 100,000 residents in counties experiencing newspaper closure, a 30.9% increase over the average for locations not experiencing closure. Second, these effects are specific to overdose deaths due to synthetic opioids, such as fentanyl. In turn, we do not observe a significant increase in deaths due to other causes, nor in deaths due to other types of drugs. Third, this effect appears to be driven, at least in part, by the emergence of an information vacuum after newspaper closure, wherein the public loses access to information about the local crisis. Consistent with this, we observe in additional analyses that areas with a newspaper closure experience: i) a decrease in news coverage of opioids and treatment options, ii) a stronger relationship between newspaper closure and overdose deaths in areas with higher newspaper

readership, and iii) an increase in information-seeking about drug treatment on localized social media following closure.

Statement of Key Contributions: This research makes an important contribution by demonstrating opioid overdose deaths as a detrimental behavioral consequence of the loss of local newspapers as an information provider in the community. In doing so, we contribute to the literature by illustrating how eliminating information flows to the public can foster maladaptive consumption and yield material public health harms. For policy makers, the key insight from this work is that the dissemination and communication of credible information play an indispensable role in lessening the severity of public health crises. Our results suggest that policy makers could facilitate the provision of this information to the public by funding departments of public health through the allocation of block grants of capital. Moreover, because the resources to do so are not infinite, our findings suggest such funding should be targeted at “news desert” communities without a daily newspaper. Similarly, opioid treatment organizations and others engaged in providing information in service of public health may find value in targeting news deserts, as these are communities most in need of reliable recommendations for treatment options and where the marginal value of additional information is likely to be maximized.

PHYSICAL AND DIGITAL CONSUMPTION EXPERIENCES AS STRATEGIES FOR COPING WITH LONELINESS IN LATER LIFE: AN INTERDISCIPLINARY SCOPING REVIEW

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Keywords: consumption experience, loneliness, older consumers, coping.

Description: This scoping review examines how older adults cope with loneliness through consumption experiences.

EXTENDED ABSTRACT

Research Question

Research and interventions aiming to understand how older adults cope with feelings of loneliness in later life stem primarily from the health and public policy domains, with the marketing, consumer behavior and service domains lagging. Emerging research exploring how consumption practices may help alleviate loneliness showed that participation in brand communities can foster belonging and reduce feelings of isolation, and ritualistic consumption behaviors may offer comfort, continuity, and emotional regulation. Yet, these studies largely focus on broader consumer populations and rarely account for the specific social, physical, and contextual realities of older adults. By overlooking this population or lumping them together with younger populations, existing research risks masking the unique vulnerabilities, needs, and lifecourse dynamics that

influence how older adults experience loneliness and engage in consumption-based coping. As such, no unified understanding on how, when, and why consumption experiences help older adults cope with loneliness exists to our knowledge. This paper aims to bridge this gap by systematically mapping how older adults use consumption experiences to cope with loneliness and to consolidate insights that remain dispersed across multiple disciplines by synthesizing interdisciplinary evidence.

Summary of Findings

This scoping review highlights how physical and digital consumption experiences can serve as coping strategies for alleviating feelings of loneliness in later life. In line with the existing literature on consumption-related coping strategies, this review demonstrates that connection-based coping strategies, whereby older adults attempt to remedy loneliness by purposefully addressing their unmet social needs, appear particularly effective in mitigating loneliness. Moreover, challenging the widespread assumption and cliché of tech-inability, older adults are increasingly using social media platforms to connect with family and friends and even to engage in online activities. Older adults can alleviate feelings of loneliness through meaning-oriented consumption by engaging in activities that provide enjoyment, emotional comfort, cognitive stimulation, physical well-being and sense of purpose and worth. Besides, older adults can also choose avoidance strategies by turning towards escapist or dissociative forms of consumption. These strategies can provide short-term emotional relief yet leave loneliness unaddressed and can evolve into harmful patterns of consumption (e.g., at-risk drinking). The literature shows that older adults' ability to engage in both physical and digital consumption experiences as strategies to alleviate loneliness is shaped by a range of factors including their understanding of loneliness, sociodemographic conditions, mobility constraints, digital literacy and environmental context.

Statement of Key Contributions

By integrating fragmented evidence across disciplines, this review offers a comprehensive view of consumption-based coping strategies. This work enriches the marketing literature by bringing attention to older consumers, an often overlooked yet increasingly important segment. It expands marketing knowledge by demonstrating how physical and digital consumption experiences can alleviate feelings of loneliness among older adults. Finally, it uncovers how loneliness can trigger escapist strategies. The finding can empower older adults to acknowledge the role that consumption experiences can play in mitigating loneliness and supporting their social well-being. Recognizing avoidance and maladaptive strategies can increase awareness and guide older adults towards making health-promoting decisions. For-profit firms can leverage these findings to design consumption environments that foster social connections. Technology developers can design digital tools that are socially engaging platforms that consider the usability requirements, cognitive and sensory changes related to aging. They can join forces with NGOs serving older adults to offer training that improves technological skills, enabling older adults to better navigate digital spaces. Policy makers can intentionally integrate consumption spaces into strategies designed for reducing loneliness. Finally, different stakeholders can prevent maladaptive consumption through targeted communication campaigns that raise awareness, normalize help-seeking and promote healthy coping strategies.

References are available upon request.

REPRODUCTIVE HEALTH MANAGEMENT AND TRANSFORMATIVE BUSINESS PRACTICE: A LITERATURE REVIEW AND FUTURE AVENUES FOR RESEARCH

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Keywords: Infertility; Fertility Treatment; Fertility Preservation; Woman; Decision Making.

Description: In a systematic review we propose an integrated framework for studying consumer decision-making regarding fertility treatment and preservation.

EXTENDED ABSTRACT

Research Question: The fertility rates worldwide have decreased by at least 50% over the past 50 years, a trend that suggests most couples will need Assisted Reproductive Technology (ART) to conceive by 2045 (Takhar, 2023). Infertility, defined as difficulty conceiving after 12 months of unprotected sexual activity (Grootenhuis et al., 2021), affects millions globally (Zhang et al., 2022). The infertility marketplace is projected to grow from \$1.77 billion in 2023 to \$62.8 billion in ten years (Ghosh, 2024; Lancet, 2024).

Described as a "psychologically and socially a life-time crisis," with studies highlighting its role in causing anxiety, depression, and social withdrawal, infertility has been regarded repeatedly as

a public health matter (Bakkensen & Goldman, 2022; Yoon & Theiss, 2022).

While past reviews have explored gender, psychological, and social determinants of infertility (Bagade et al., 2023; Fauser et al., 2024; Greil, 1997; Xie et al., 2023; Ying et al., 2015), the research on public knowledge, intentions, and attitudes toward infertility treatment and fertility preservation, particularly through the lens of consumer psychology, service business and marketing is sparse. This leaves a critical gap in understanding consumer psychology and decision-making regarding infertility and how it relates to public policy. Our study addresses this gap.

Method and Data: We used SCOPUS and Business Source Complete. The inclusion criteria encompassed (1) selected keywords, (2) language, (3) type of text, (4) selected journals, and (5) timespan. Key concepts included management, decision-making, psychology, and infertility. Any article published in English between 2000-2024 was included.

Our search entailed the following keywords: business OR market* OR organization OR workplace OR(AND) workforce OR finance OR accounting OR management AND psychology OR "decision making" OR "consumer psychology" OR behaviour* AND "egg freez*" OR "fertility preservation" OR cryopreservation OR "infertility prevention" OR infertility OR fertility.

The initial search yielded 3,438 articles. After screening titles and abstracts, 219 were selected for full-text review. Of these, 128 were excluded for not examining psychological or decision-making aspects of infertility or ART. Ultimately, 91 articles remained.

We recorded key study characteristics and findings, including authors, publication year, independent and dependent variables/constructs, moderators, mediators, data sources

(primary/secondary), theories used, methodology, study type (e.g., research paper, commentary, review), country, and unit of analysis (e.g., female or couple).

Summary of Findings: Bronfenbrenner's ecological framework (1979) was applied to analyze the decision-making dynamics in fertility treatment and preservation.

At the individual level, women are central, motivated by the desire for genetic parenthood and influenced by personal and societal ideals. Individuals adopt coping strategies to address failures that result in self-doubt, anxiety, and grief, as well as to determine when to discontinue treatments.

At the microsystem level, partners and close family relationships offer support to patients but can also contribute to increased stress and pressure. Peer support delivers emotional validation and fosters realistic expectations.

Mesosystems are formed at the intersection of immediate social circles and clinical and professional environments, where positive interactions influence fertility outcomes.

At the exosystem level, clinic marketing strategies influence consumer decisions by leveraging hope and urgency. Employer-sponsored insurance policies can empower patients but may also reinforce gendered norms.

These entities interact with macrosystems, including cultural, religious, and socioeconomic factors, as well as ethical and regulatory differences, to shape distress, access, and decision-making autonomy.

Temporal dimension under the chronosystem is critical in fertility treatment and preservation. Biologically, females' limited fertility time window highlights the intertemporal nature of

decision-making. In contrast, medical technologies enable a sense of control over time constraints.

Statement of Key Contributions: This article is a novel systematic literature review, investigating fertility health services through the lens of consumer psychology, offering new insights for marketing practices and public policies related to infertility treatment and preservation. Reviewing SCOPUS and Business Source Complete and using Bronfenbrenner's ecological model (1979), our systematic review proposed an integrated framework for consumer decision-making regarding fertility treatment and preservation, identified research gaps and outlined future research directions and public policy implications.

Our review finds women as the main focus of fertility related studies and demonstrates that financial and emotional burdens, along with workplace policies, further disadvantage women and influence their decision-making. This study examines how marketing and policy interventions along with effective and timely education with proper message framing, can expand equitable access to essential resources for informed fertility decision-making and highlights factors that strengthen systems promoting mental and physical well-being. The findings aim to contribute to ongoing efforts and debates focused on reducing stigma and structural gender-based inequalities.

References are available upon request.

TITLE - RETHINKING MARKETING AND PUBLIC POLICY FOR NEURODIVERSITY: A NEUROPLURALISTIC APPROACH

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Keywords: Neurodiversity; Consumer Well-being; Public Policy; Inclusive Design;

Neuropluralism

Description: This paper reconceptualizes neurodiversity as a population-level phenomenon and introduces Neuropluralist Design to guide inclusive marketing and policy.

EXTENDED ABSTRACT

Research Question

Marketing and public policy are largely built on neuronormative assumptions that presume consumers sense, think, feel, and relate in broadly similar ways. These assumptions obscure meaningful variation in neurological functioning and risk excluding large segments of the population. While neurodiversity has gained visibility through diagnostic categories such as autism or ADHD, such categorizations limit its relevance to a subset of consumers rather than recognizing it as a universal, dimensional phenomenon.

This paper asks: how can marketing and public policy be reconceptualized to better reflect the full spectrum of human neurological variation? To address this question, we shift the focus from categorical diagnoses to dimensional traits that are distributed across all consumers. We introduce the STAR framework—Sense, Think, Affect, Relate—as a structured lens to understand how neurological variation shapes consumer experience and well-being.

Building on this reframing, we examine how dominant theories embed neuronormative biases and explore their implications for marketplace exclusion, consumer vulnerability, and ineffective design. The paper ultimately seeks to reposition neurodiversity from a marginal concern to a central organizing principle for marketing systems and public policy interventions.

Summary of Findings

Our analysis reveals that neurological variation is not peripheral but foundational to consumer behavior. Across the STAR dimensions, we show that dominant theories systematically privilege neuronormative patterns while misinterpreting or overlooking alternative ways of sensing,

thinking, feeling, and relating. These blind spots lead to design choices that increase cognitive load, reduce accessibility, and undermine consumer well-being. Reframing neurodiversity as dimensional highlights that all consumers diverge from normative assumptions at different points in time due to factors such as stress, aging, health conditions, or environmental context. This shifts the focus from accommodating a minority to designing for a heterogeneous majority.

The STAR framework provides a structured way to identify and analyze these variations, emphasizing that individuals possess “jagged” neurological profiles rather than aligning with a single norm. Building on this insight, Neuropluralist Design (NPD) is introduced as a proactive approach that embeds neurological diversity into the design of products, services, and policies from the outset. NPD moves beyond retrofitted accessibility by offering principles such as sensory flexibility, relational respect, plural engagement paths, and co-design. Together, these findings support a paradigm shift toward systems that anticipate and embrace neurological diversity, improving both inclusion and marketplace effectiveness.

Statement of Key Contributions

This paper makes contributions at theoretical, methodological, and practical levels.

Theoretically, it advances marketing and public policy by reframing neurodiversity as a universal, dimensional feature of human experience rather than a marginal or clinical anomaly. The STAR framework offers a parsimonious structure to analyze neurological variation across four core dimensions, challenging deeply embedded neuronormative assumptions in consumer research.

Methodologically, the paper introduces Neuropluralist Design (NPD) as a new normative and analytical approach. Unlike existing frameworks that retrofit inclusion onto a presumed norm, NPD begins by questioning the norm itself and treating variation as foundational. Its ten principles provide a toolkit for identifying hidden biases and guiding inclusive design across contexts.

Practically, the paper shifts neurodiversity from a niche concern to a population-level mandate. For policymakers, this implies moving from reactive accommodations to systemic inclusion in domains such as consumer protection, health, education, and financial services. For firms, NPD offers a pathway to more effective value propositions, improved consumer experiences, and competitive advantage.

Overall, the paper calls for a paradigm shift, from designing for the average to designing for variability, positioning neurodiversity as central to equitable and effective marketplace systems.

References are available upon request.

SELF-DETRIMENTAL CONSUMPTION: CONCEPTUALIZATION AND FOUNDATIONAL CHALLENGES

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Keywords: Self-Detrimental Consumption, Harmful Consumption, Addictive Consumption, Compulsive Consumption, Consumer Well-Being

Description: This research conceptualizes self-detrimental consumption as an umbrella phenomenon, develops a clinically anchored taxonomy of its subtypes, and reviews marketing research to identify conceptual and operational issues that limit cumulative knowledge development.

EXTENDED ABSTRACT

Research Question

This research asks how marketing has conceptualized, studied, and measured self-detrimental consumption, defined as the consumption of market-mediated offerings that produces a net balance of harms over benefits to oneself. Although marketing research has examined many harmful consumption behaviors, these streams have often developed separately. As a result, the field lacks a shared conceptual language for comparing related behaviors and building cumulative knowledge. The central research question is therefore: How can self-detrimental consumption be conceptualized as an umbrella phenomenon, and what does the existing marketing literature reveal about the conceptual and operational foundations of this research domain? To address this question, the paper conceptualizes self-detrimental consumption and develops a clinically anchored taxonomy of self-detrimental consumption subtypes, including addictive consumption, compulsive consumption, overconsumption, and misconsumption. It then uses an integrative behavioral-process framework to systematically review prior research. This synthesis pays particular attention to whether studies clearly distinguish between different construct representations and whether the measures used in these studies align with the specific constructs they claim to examine.

Method And Data

We conducted a scoping review of marketing research on SDC and its major subtypes, following PRISMA-ScR guidance. The search strategy was developed by reviewing prior work, consulting subject indexes and thesauri, and validating the strategy with a librarian. Searches were conducted in Business Source Complete and ABI/INFORM Collection. To delimit the scope of the review, we focused on peer-reviewed marketing journals ranked 2-star or higher in the 2024 ABS Journal Guide, while also including selected relevant 1-star marketing journals and adjacent sectoral, ethics, and CSR journals where appropriate. 2,958 records were exported to Covidence, merged, and deduplicated. Both authors independently screened titles, abstracts, and full texts, resolving disagreements through discussion. The final sample comprised 281 articles. These articles were coded through the lens of an integrative behavioral-process framework that distinguishes distal antecedents, proximal determinants, enactment mechanisms, behavioral execution, and resultant consequences. Coding was conducted by the first author and validated by the second author. The review identified 320 SDC instances across the final sample.

Summary of Findings

The review shows that marketing research on SDC has expanded but remains fragmented and affected by recurring construct-level problems. Across 320 SDC instances, 80 instances (25.0%) contained at least one explicit conceptualization issue, most often definition or labeling problems. Operationalization issues were also evident: 18.7% of intended measures showed some form of misalignment between the construct representation claimed in the study and the measure used. The central issue is not usually whether studies capture the broad SDC phenomenon, but whether they capture the correct construct representation: disposition, appraisal, intention, urge, habit, or enacted behavior. Conceptualization and operationalization issues were especially concentrated in the compulsive buying literature, where 41.9% of instances involved conceptual shortcomings and 29.2% involved measurement misalignments. These issues arose most often when studies blurred compulsive buying tendency with compulsive buying behavior, for example by using tendency scales to measure enacted behavior, and vice versa. These patterns weaken construct validity, reduce comparability across studies, and make it harder to draw clear conclusions about prevalence, severity, antecedents, consequences, and intervention effects. Overall, the findings indicate that future SDC research requires stronger alignment between definitions, labels, construct representations, and measures.

Statement of Key Contributions

This research contributes to marketing research by conceptualizing SDC as an umbrella concept for harmful forms of engagement with market-mediated offerings. The paper also introduces a clinically anchored taxonomy of SDC subtypes that clarifies their shared and distinctive characteristics and helps align marketing research more closely with clinical and public health understandings of harmful behavior. The second contribution is both theoretical and methodological, as the review organizes the literature through an integrative behavioral-process framework that distinguishes where different constructs sit in the behavioral journey, from distal antecedents and proximal determinants to enactment mechanisms, behavioral execution, and resultant consequences. Applying this framework to 281 articles and 320 SDC cases, the paper identifies recurring conceptual and operational problems that have limited cumulative knowledge development. In particular, it shows that greater precision is needed in distinguishing individual dispositions, urges, intentions, and enacted behaviors, and in matching such constructs with appropriate measures. Beyond academia, the review offers public health actors, policymakers, non-profit organizations, and firms a clearer map of harmful market-mediated consumption and its conceptual foundations.

References are available upon request.

TITLE:

**THE AI EQUITY PARADOX: WHEN ALGORITHMIC DEI DECISIONS UNDERMINE
MINORITY CONSUMER FAIRNESS PERCEPTION**

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Keywords: Artificial intelligence (AI), Minority, Firm ideology, Socioeconomic status (SES),
Inequality, Diversity equity inclusion (DEI)

Description: This paper reveals the AI equity paradox—when AI is deployed in DEI decision-making to address marketplace disparities, such initiatives are perceived as less fair than human-led decisions when individuals have a higher perceived ethnic minority status.

EXTENDED ABSTRACT

Research Question

As marketplace inequalities persist despite decades of intervention, organizations are turning to artificial intelligence (AI) to achieve equitable outcomes at scale (Chen, 2023). While firms promote AI as a tool to make decisions fairer and expand access to market services,

underserved populations—those intended to benefit—exhibit mixed views on this practice (Dong et al., 2025). This paper investigates a paradox in consumer responses to corporate equity-enhancing initiatives: minority consumers perceive AI-led equity initiatives as less fair than human-led counterparts, a phenomenon we term the “AI equity paradox,” while majority consumers show no such preference differential. We examine this phenomenon in the context of high-stakes resource allocation decisions where algorithmic decisions have direct commercial consequences for marginalized groups. Drawing on organizational signaling theory and social categorization theory (Connelly et al., 2011; Tajfel & Turner, 2004), two key moderators are examined: firm ideology and socioeconomic status. The AI equity paradox is amplified when firms claim to support diversity (vs. merit) and is stronger among lower-SES (vs. higher-SES) minority consumers.

Method And Data

We test our hypotheses and document the AI equity paradox across five online experiments spanning housing loan approval (Study 1), healthy food accessibility (Study 2), ride-hailing price discrimination (Studies 3 and 4), and health insurance premium pricing (Study 5), using diverse samples from the United States and Canada. Participants either received monetary compensation or course credits. To address the ecological validity of the research (van Heerde et al., 2021), we test our hypotheses across multiple demographically diverse samples, and various marketplace disparity contexts. Across all studies, we measure minority status via a self-report item assessing the strength of felt belonging to a minority ethnic group, grounded in Social Identity Theory’s emphasis on affective belonging as the core psychological component of ethnic identity (Phinney, 1992; Tajfel & Turner, 1986).

Summary of Findings

Study 1 demonstrates that the proposed effect occurs among consumers with high perceived minority status, but not among those with lower perceived minority status, in the context of housing loan approval discrimination. Study 2 replicates Study 1 with different minority consumer groups using inequities in healthy food access. Study 3 tests the moderating role of firm ideology on the AI equity paradox effect. Specifically, the findings show the AI equity paradox persists when the firm clearly signals a diversity-oriented stance through supporting diversity groups. Conversely, this paradox is attenuated or eliminated when the firm signals merit-oriented stance. Study 4 further examines this boundary condition by demonstrating that the AI equity paradox varies among consumers with higher perceived minority status depending on their perceived socioeconomic status in the context of discriminatory ride-hailing pricing affecting minority neighborhoods. Low-SES minorities show a persistent AI equity paradox effect, while high-SES minorities view AI as equally fair as human agents, or fairer. Study 4 also shows that this effect leads to positive downstream brand consequences. Lastly, Study 5 replicates the moderating effect of SES in a marketplace context in which marginalized consumers face discrimination in health insurance premiums.

Statement of Key Contributions

This research makes several contributions. First, we advance the literature on AI aversion from a fairness concern perspective. Prior work has established that individuals prefer human over algorithmic decision-making in moral domains, but research on consumer responses specifically to AI in equity-enhancing contexts remains nascent. We demonstrate that AI aversion manifests as an asymmetric effect—pronounced among consumers with higher perceived ethnic minority status yet absent among those with lower minority status perception—and that this aversion

persists even when firms explicitly claim to support pro-diversity ideology. In doing so, we extend organizational signaling theory to algorithmic decision-making contexts. Second, this paper contributes to the literature on consumer-centric DEI initiatives (Park et al., 2023). Existing work has largely focused on representational DEI, while consumer responses to operational DEI initiatives that directly shape equitable pricing and service delivery remain underexamined (Mende et al., 2024). Our research responds to calls for greater empirical attention to DEI in marketing (Grier et al., 2024) by examining how minority consumers respond to AI as a mechanism of equity-enhancing service design. Practically, this paper highlights the unintended consequences of deploying AI in equity-enhancing initiatives. Our findings reveal a critical managerial implication: the mode of delivery may be as consequential as the intent. Moreover, we show that individuals with higher perceived minority status are not a monolithic segment, and that firms should calibrate their AI deployment strategies accordingly.

THE EPISTEMIC JOURNEY: NAVIGATING INFORMATION OVERLOAD ON SOCIAL MEDIA

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Keywords: expert authority, consumer autonomy, social media, consumer journey, health and wellness

Description: Drawing on interviews with individuals who consume health-related content, this article examines how individuals negotiate the abundance of information on social media and the everyday labor required by consumers to sort, evaluate, and apply online information.

EXTENDED ABSTRACT

Research Question: The widespread accessibility of information fueled by social media is profoundly reshaping the notion of expertise. Experts and professionals can disseminate their knowledge directly to large audiences, while laypeople can contribute experiential insights and advice. This shift blurs traditional boundaries between experts and laypeople, democratizing access to knowledge while intensifying exposure to digital content, sources, and claims to authority. While marketing research has focused primarily on the spread of false information on social media, this paper draws on the consumer journey framework to examine consumers' exposure to the overabundance of information on social media, asking: How do consumers understand and navigate the abundance of informational content on social media platforms?

Method and Data: We adopted a qualitative interpretive methodology to capture the experiences of consumers on social media. We conducted 19 in-depth interviews with consumers who use social media as sources of information for a wide range of health and wellness information across various social media platforms. From laypeople to pharmacists, doctors, nutritionists, sexologists, and physiotherapists, many types of consumers, experts, and professionals are taking part in wellness conversations on social media, giving us extensive opportunities to better understand the experience of consumers as they navigate a plethora of information.

Summary of Findings: Our analysis shows that consumers navigating health and wellness content on social media are not simply passive recipients or rational assessors of information. We develop the concept of the epistemic consumption journey, a consumer journey model for navigating information that unfolds across four interrelated stages: (1) exposure and saturation, (2) filtering and boundary-making, (3) evaluation and selection, and (4) embodiment and appropriation. From a consumer standpoint, information on social media is not only about mis/disinformation but about too much information: an overabundance that complicates discernment, strains emotional bandwidth, and demands constant epistemic labor.

Key Contributions: Our work contributes to the emerging literature on expertise as an object of consumption. This research highlights the emotional and relational labor consumers perform when navigating information overload. We show that consumers' epistemic labor involves not only evaluating knowledge claims but practices of emotional filtering and relational attunement. In this context, experts are recast less as authoritative figures and more as service providers who supply informational resources that consumers selectively appropriate and test. Practically, we inform professional orders and science communicators—such as scientists, healthcare providers,

and educators—on how to present themselves and communicate more effectively on social media. We suggest that authority alone is insufficient; emotional connection, perceived sincerity, and alignment with lived experiences are critical to establishing credibility.

**THE PERFECT STORM FOR POLICY: THE MARKETPLACE CONDUCTION
MODEL OF CONSUMER VULNERABILITY (MCM-CV)**

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Keywords: non-apparent disability, disclosure inequity, consumer vulnerability

Description: In response to disclosure inequity and consumer vulnerability experienced by consumers with non-apparent disabilities in the marketplace, our Marketplace Conduction Model of Consumer Vulnerability (MCM-CV) explores three experience pathways, marketplace responses, and subsequent policy implications.

EXTENDED ABSTRACT

Research Question: An estimated 1.3 billion people are disabled (WHO 2023), and about 80% of these individuals live with a non-apparent disability (Centers for Disease Control and Prevention 2025). Non-apparent disabilities (e.g. fibromyalgia, lupus, chronic fatigue syndrome, anxiety disorder) are not easily detected by others, but significantly impact daily life (e.g. reduced energy levels make routine tasks, like preparing for the day and running errands, exhausting). Consumers with non-apparent disabilities frequently experience vulnerability due to lack of market access, stigmatization, and discrimination (Hill and Sharma 2020). Some marketplace interactions require these consumers to disclose their disability to receive necessary accommodations for full participation in the marketplace. Disclosure inequity places consumers with non-apparent disabilities in a precarious position deciding between accessing the market or disclosing their stigmatized identity and personal information. The Marketplace Conduction Model of Consumer Vulnerability (MCM-CV) focuses on the impact of disclosure inequity on consumer vulnerability, highlighting the complex interplay of components that intensify vulnerability experiences. Micro-, meso-, and macro-levels stakeholders respond from either a strengths-based or deficit-based perspective (Raciti, Russell-Bennett, and Letheren 2022), resulting in tensions and misalignments between these levels. The MCM-CV proposes a three-path framework yielding marketing and public-policy implications for market access, disclosure, and privacy.

Summary of Findings: Micro-, meso-, and macro- condition marketplace interactions increase consumer vulnerability. Consumers' previous vulnerability experiences influence their reactions and are captured through the feedback loop in the consumer vulnerability model (Baker, Gentry, and Rittenburg 2005). The pressures that increase consumers' likelihood of experiencing vulnerability may be disclosed to receive accommodations within the market. The decision on

whether to disclose, to access accommodations, can alter the experience of vulnerability. Our model explores three experience pathways that consumers experiencing marketplace vulnerability may take (1: non-disclosure, 2: disclosure prior to the marketplace interaction, and 3: disclosure during and after the marketplace interaction). Our model addresses vulnerability as dynamic and socially constructed through power differences in marketing and social systems. By incorporating the voices of those with power (e.g. firms), disruptive challengers (e.g. social marketers), regulatory agencies, consumers, and communities (Kubacki, Siemieniako, and Brennan 2020), we expose instances where consumers can exert agency to reduce felt vulnerability and restore dignity. The MCM-CV illustrates both positive and negative implications for firms, policy makers, and consumers. One thing becomes clear, the status quo is not sustainable for long-term success and marketplace accessibility. Neither should the responsibility of ensuring accessibility rest on individual consumers.

Statement of Key Contributions: This submission has policy implications threefold, as it has implications for consumers, companies, and policymakers. In the MCM-CV, we develop an extended consumer vulnerability model that focuses on how disclosure inequity impacts the experience of vulnerability. In addition, the model highlights how actors at the micro-, meso-, and macro-levels respond based on whether they take a strengths-based or deficit-based perspective. These differing orientations can create tensions, underscoring the need for a consistent strengths-based approach to reduce structural barriers and promote accessibility. Specifically, we (1) further the discussion on how policy makers respond, and should respond, to consumer vulnerability, (2) initiate policy conversations about disclosure inequity of disability status in the marketplace, and (3) initiate policy conversations about access to marketplace accommodations and accommodation requirements. In the MCM-CV, we describe the current

state of the marketplace and make subsequent recommendations. We hope to see consumers gain better market access and dignity, companies receive clearer guidance on accommodation practices, and policymakers better equipped to design and enforce accessibility standards and inclusive design guidelines.

References are available upon request.

WE'RE ALL STUCK! SERVICE CONSTRAINTS AND CONSUMERS' LIVED REALITIES IN SURVIVAL CAPTIVE SERVICES

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Keywords: food pantry; service captivity; consumer captivity; constraints

Description: This paper answers calls to extend the breadth and depth of the service captivity experience by showing that not only consumers experience captivity, but that captive service providers may also be subjected to captivity themselves.

EXTENDED ABSTRACT

Research Question

Social services play a vital role in assisting consumers as they navigate everyday marketplace challenges. In nearly every city across the United States, social service infrastructure has recently expanded to help consumers meet basic needs. Nonprofit organizations play an important role in providing these services and often intervene when governmental systems are not sufficient. Reliance on nonprofit organizations and social services

to meet basic needs can create a form of service captivity for consumers. Service captivity refers to “consumer’s experience of constrained choice, voice, control, and power in a service exchange” (Rayburn et al., 2020, p. 157). While common denominators in all captive service experiences are limited options and structural constraints, social services such as SNAP, fall under the survival archetype—where the basis of captivity is *need* (Rayburn et al., 2020; italics added). Given the gravity of the captive survival archetype and the global imperative to address poverty and hunger issues (e.g., UN’s Sustainable Development Goals), this research delves further into these consumption experiences. Specifically, we ask:

RQ1: How are captive service providers constrained in their ability to meet consumers’ needs?

RQ2: How do consumers’ lived experiences impact their captive service experiences?

Method and Data

To explore the captive service experience, we worked with a nonprofit organisation that primarily works to mitigate food insecurity by offering monthly mobile food and weekly soup kitchens but also provides additional products/services such as clothing, a health clinic, and informal counselling. Our data consisted of in-depth interviews with 15 individuals associated with the service organization obtained using a nonprobability snowballing technique.

Participants included nine food pantry recipients, four volunteers and one administrator responsible for the overall functioning of the food bank including fundraising, publicizing, and coordinating efforts. A researcher interviewed participants who volunteered with the organization and compensated them with \$20 for their time.

Interview questions for recipients primarily explored their experience with the food pantry service. Interview questions for the food bank organizer and volunteers aimed to

understand the design and logistics behind coordinating the food bank. Interviews lasted between 14 and 64 minutes (630 minutes total) and were conducted in-person at the organisation site. Interviews were transcribed using SonixAI and then reviewed by a research assistant to confirm accuracy and resulted in 117 pages of text. The research team used Dedoose to code the data, developing themes with an iterative process using theory to guide the analysis.

Summary of Findings

Our findings reveal that captive service providers themselves, despite having more power than consumers (Rayburn, 2015), experience three types of constraints. More specifically, we find that captive service providers are dependent on donations (financial constraints), on volunteer staffing (volunteer constraints), and on products available for distribution (assortment constraints). We thus contribute to the captive service literature by mapping three ways in which service providers are being held captive by the very system they operate. We also show that captive consumers face long-term constraints that interact with their ability to access the food-pantry service and navigate four relevant constraints outside the service encounter that impact the provided service. These constraints manifest as dependencies on government assistance which may require consumers to visit multiple places to acquire food or to reside at a specific location (financial constraints), as health afflictions and dietary constraints (health and diet constraints), as a lack of transportation to reach the food pantry (transportation constraints), and lastly as a lack of access to storage (resource constraints). We thus show that the lived experiences consumers frequenting captive services may render them even more vulnerable to the negative effects of the captive service providers.

Statement of Key Contributions

Social services play vital roles in assisting consumers as they navigate everyday social and marketplace challenges. Food banks and pantries exemplify captive services within the survival archetype. Here recipients—constrained by voice, choice, and power—must endure the service procedures and rules or forgo assistance. Prior research has primarily mapped captive service experiences in relation to the point-of-service (e.g., Furrer et al., 2021; Rayburn, 2015). This paper answers calls to extend the breadth and depth of the service captivity experience (Rayburn et al 2024) by showing that both consumers and service providers experience service captivity themselves. Our findings extend existing findings on the captive service experience by uncovering a captive service ecosystem within the survival archetype where both sides, consumers and service providers grapple with challenges that shape the service experience. Specifically, it shows that constraints manifest and endure both for consumers and service providers beyond the point-of-service contact. Overall, this paper provides a more nuanced understanding of captive services as they relate to the survival archetype. These results provide key insights for nonprofit organizations and policy makers to better understand the limitations of these service providers and of the lived experiences of the consumers served.

“References are available upon request.”

WHEN MORALS CLASH: HOW MORALLY INCONGRUENT PURCHASES FOR OTHERS AFFECT CONSUMERS AND THEIR CHOICES

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Keywords: moral incongruence, moral distress, close relationships, choosing for others

Description: This research examines how morally incongruent purchase requests from close others, such as being asked to buy meat from an omnivore partner while being vegetarian, impact consumer choices.

EXTENDED ABSTRACT

Research Question

While past research in consumer behavior has primarily focused on joint consumption (Belk, 2010) and gift-giving (Belk, 1979), less attention has been directed to understanding consumers making everyday purchases for others. Those that do focus on such purchases have examined buyers' tendency to seek options that recipients will like or that are mundane (Chang et al., 2012; Laran, 2010; Lu et al., 2016). However, oftentimes, such purchases can be immoral to the purchaser. In a survey we conducted ($N=188$), 23% of consumers in a relationship make immoral small purchases for their partner at least once a month. Yet no research has focused on understanding how, when, and why requests to make such immoral purchases influence the buyer's choices.

Although consumers generally tend to solely focus on pleasing the recipient, what happens when these requested purchases include items that go against the buyer's morality? It remains unclear how consumers react when another party requests they engage in immoral consumption. We propose that compared to a morally neutral, a morally congruent, or a disliked small pick-up, consumers asked to buy an immoral product for a close other will experience moral distress, that will in turn decrease their likelihood of making the requested purchase.

Method and Data

We tested these predictions in nine studies. In Study 1A ($N=231$), vegetarian or vegan participants in a romantic relationship with an omnivore were told their partner asked them to grab either pork sausages (morally incongruent), plant-based sausages (morally congruent), or crackers (morally neutral) while on a grocery run. Study 1B ($N=339$) replicated this with undergraduate students were asked to describe a product category that they found either morally

neutral, morally congruent, morally incongruent (a product that they usually boycott or avoid for moral reasons), or that they disliked, and to imagine a very close friend asked them to pick it up for them.

Studies 2 A-E ($N=794$) tested the mediating effect of moral distress in five contexts: self-described boycotted products, vegetarians asked to purchase meat, non-drinkers asked to purchase alcohol, politics, and firearms. Moral distress was measured with a pretested 4-item scale based on nursing literature.

Study 3 ($N=202$) tested the moderating role of the content of the ask, specifically if combining morally incongruent and neutral requests in a single ask influences decisions. Vegetarian participants were asked to imagine picking up products in different sequences.

Additionally, a pilot study ($N=424$) explored the relational consequences of such asks.

Summary of Findings

Findings reveal that morally incongruent requests from close others trigger moral distress, resulting in increased refusal to purchase a morally incongruent product. In Study 1A, a larger share of participants refused to purchase the morally incongruent product (12%; $p<.001$) compared to the morally neutral product (0%; $p=.004$). Similarly, in Study 1B, more participants refused to purchase the morally incongruent requested product category (37%) compared to the morally neutral product (8%; $p<.001$), the morally congruent one (5%; $p<.001$), or the disliked one (11%; $p<.001$).

All five studies in Series 2 show that a morally incongruent ask increases moral distress, which in turn increases refusal to purchase.

Regarding the format of the ask, Study 3 reveals an order effect ($p=.017$), such that participants felt increased levels of moral distress ($p=.01$) and were more likely to refuse when they were first asked for a morally neutral product followed by a morally incongruent one

(20.9% refused the morally incongruent purchase), vs. the opposite (6.8% refused the morally incongruent purchase).

Finally, our pilot study shows that relative to morally congruent purchases, incongruent purchases increased negative moral emotions, decreasing the positivity of feelings toward the partner. The requesting partner was perceived as less trustworthy.

Statement of Key Contributions

This research contributes to marketing theory where little work has explored how purchases for others have implications for oneself. It builds on this by exploring a unique purchase type: those morally incongruent with the focal consumer. We complement current knowledge on choosing for others. Prior work suggests that for everyday pick-ups, consumers have a recipient focus, and should simply select the recipient's preferred option (Liu et al., 2019). We show this is not necessarily the case. In morally incongruent pick-ups, buyers are more likely to refuse to purchase. This project is the first to look at everyday purchases made for others from a moral perspective. It also contributes to morality literature in psychology by identifying moderators of moral distress, such as the content of the ask.

This research brings substantive implications for policy makers in consumer welfare domains, such as eating. While over 52% of Americans have boycotted a brand (YouGov, 2023), academia has overlooked the impact of making immoral purchases for others. This work departs from traditional views by providing insights into the consequences of conflicting moral choices on individuals and their relationships. It offers practical implications for improving consumer welfare where conflicting preferences are prevalent and morals are challenged.

References are available upon request.

Wealthier, Wiser & Safer

**ARE CERTAIN TYPES OF CHARITABLE CAUSES MORE FEARED THAN OTHERS?
THE ROLES OF FEAR IN CHARITABLE GIVING**

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Keywords: Charitable giving, perceived control, feared self, fear appeals

Description: We investigated the roles of fear as a determinant of charitable giving, by testing i) whether certain health-related causes are inherently more (vs. less) feared, ii) whether feared causes activate individuals’ feared self, and iii) whether the use of fear appeals backfires when applied to causes that are already feared-inducing.

EXTENDED ABSTRACT

Research Question

Although prior research has identified several determinants of charitable giving (Chapman et al. 2020, 2022), gaps remain regarding why donors may contribute more money to certain charitable causes. Past work speculated that individuals may engage in charitable giving to protect themselves against feared negative consequences (O’Loughlin Banks and Raciti 2018). We thus investigated how fear may impact charitable giving. First, certain charitable causes may be inherently more feared because they are more likely to activate one’s feared self, which is a

future-oriented representation of the self that is negative and that individuals want to avoid (e.g., being sick; Hoyle and Sherrill 2006). This could (in part) be because individuals believe they lack control over the feared outcome underlying the charitable cause (Wallston, Stein, and Smith 1994). Further, charities often use fear appeals in their communications to raise awareness and garner donations for their cause. However, although a certain level of fear can motivate individuals to pursue positive outcomes, too little or too much fear has been found to be counterproductive (e.g., Van't Riet and Ruiter 2013). Our research therefore tested the roles of feared causes, perceived control, the feared self, and fear appeals on charitable giving.

Method And Data

We tested our predicted effects across one pretest and four experiments. The pretests ($N = 195$) explored whether certain charitable causes (e.g., health-, climate-, or poverty-related) evoked different levels of fear. Study 1 ($N = 294$) used a 2-factor (cause type: cancer vs. diabetes research) between-subject design to test whether causes that elicited more (i.e., cancer) versus less (i.e., diabetes) fear generated more positive attitudes toward the cause and higher donation intentions. It also tested whether these effects were serially mediated by perceived control and the activation of the feared self. Studies 2a-2c ($N_{2a} = 411$; $N_{2b} = 827$; $N_{2c} = 673$) varied the types of causes (i.e., higher-fear cancer research vs. lower-fear heart disease research) and appeals (2a: fear vs. neutral; 2b: fear vs. hope; 3c: population-level fear vs. individual-level fear vs. hope) using between-subject designs to test whether fear appeals moderated the effects of a more (vs. less) feared cause on attitudes and donation intentions. These studies also again tested whether the effects were serially mediated by perceived control and the activation of the feared self.

Summary of Findings

The pretest first found that certain charitable causes did evoke different levels of fear (i.e., cancer vs. diabetes or heart disease research). Study 1 then found that a cause that elicited more (vs. less) fear generated more positive attitudes toward the cause ($p < .001$), higher donation intentions ($p < .001$), and higher willingness-to-donate ($p = .03$). It further revealed that these effects were serially mediated by perceived control and the feared self. In studies 2a-2c, fear appeals did not moderate the main effects of cause type on attitudes and donation intentions. These studies further revealed that the main effects of cause type were again serially mediated by perceived control and the feared self when collapsing the analyses across the appeal type conditions. Thus, across four studies, we found that some causes evoked more fear, which fostered more favorable attitudes toward the cause and increased donation intentions. We further found that these effects stemmed from a perceived lack of control over the outcome underlying the cause which, in turn, activated participants' feared self, thereby amplifying their support of the cause. Finally, we found that the use of varying levels of fear appeals did not moderate these effects.

Statement of Key Contributions

Our work contributes to research on the determinants of charitable giving (Chapman et al. 2020, 2022) by identifying the fear elicited by a charitable cause as a novel determinant, as well as identifying perceived control over the cause's underlying outcome and the feared self as psychological mechanisms that help explain why individuals may be donating more to certain causes. Our work also contributes to research on the role of fear appeals in marketing communications (e.g., Henthorne et al., 1993; Tannenbaum et al. 2015; Van't Riet and Ruiter

2013), as using fear (vs. neutral or hope) appeals to promote more (vs. less) feared causes did not impact our findings. This finding warrants further investigation given the conflicting effects of fear appeals found in prior work. Further, our findings offer practical implications for charitable organizations, as they can help better tailor their messaging to improve consumers' receptivity to their requests for donations, by demonstrating that fear—when related to perceived controllability and the feared self—can motivate charitable donations. Our findings further show that using fear (vs. neutral or hope) appeals does not seem to undermine (nor enhance) individuals' attitudes and donations intentions toward a charitable cause.

“References are available upon request.”

**CONSUMER PRIVACY CONCERN OF RETAILER'S AI USAGE: A META-ANALYSIS
FOR POLICY AND GOVERNANCE**

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Keywords:

Description: This paper uses a meta-analysis to examine how consumer privacy concerns influence attitudes, trust, and behavioural intentions in AI-enabled retail, and how different AI technologies and the emergence of genAI moderate these relationships; the research identifies governance frameworks that align with consumer privacy values.

EXTENDED ABSTRACT

Research Question

Due to digital transformations and adoption of AI, the retail sector is experiencing a surge in the collection and sophisticated analysis of consumer personal data (Knof et al., 2024). Retailers collect massive amounts of personal data from the public through their purchasing behaviour, web browsing activities, and location sharing on mobile devices for marketing (Mavroudis and Veale, 2018; Shanker, 2018). This data-driven approach raises important questions about how retailers and marketers handle and safeguard consumer information. This tension is shaping both commercial interactions and legal debates, yet current regulatory frameworks only partially address the challenges posed by AI-enabled retail practices (Scassa, 2023). This meta-analysis seeks to answer the following overarching research questions:

RQ1: How do consumer privacy concerns relate to behavioural intentions, attitudes, and trust in AI-enabled retail?

RQ2: How do different types of AI technology moderate these relationships?

RQ3: How has the democratization of AI through generative AI tools affected consumer privacy concerns and behavioural outcomes?

RQ4: What governance frameworks best align with empirically documented consumer privacy values?

Method and Data

Meta-analysis is a statistical review method that evaluates the strength of relationships between examined variables (Borenstein et al., 2021; Paul and Barari, 2022). Reporting of this study follows the guidance of the Preferred Reporting Items for Systematic Reviews and Meta Analyses for Scoping Reviews (PRISMA-S) (Rethlefsen et al., 2021).

Article Selection: Three complementary databases (Scopus, Web of Science, ProQuest) were selected for their performance and comprehensive coverage of management science and related disciplines (Gusenbauer and Haddaway, 2020; Pranckutė, 2021; Singh et al., 2023). Boolean search strings were developed to include records focused on consumers, the retail sector, and behaviours related to personal information and consumer data. The strength of the relationships between variables measured in the included articles was examined using the Comprehensive Meta-Analysis (CMA) software (Bornstein et al., 2022).

Summary of Findings

The meta-analysis highlights the complex and interrelated effects between variables as perceptions and expectations influence consumers' attitudes and behavioural intentions in the retail sector. Attitude (0.543, $p \leq 0.001$) and trust (0.187, $p \leq 0.001$) have positive effects on behavioural intention (e.g., Lopes et al., 2024). As expected, privacy concern has a strong negative impact (-0.208, $p \leq 0.001$) on behavioural intention and a positive effect (0.380, $p \leq 0.05$) on perceived privacy risk (e.g., Muñoz and Kremer, 2023). In turn, perceived privacy risk has a negative impact on behavioural intention (-0.096, $p \leq 0.10$) (e.g., Youn and Luan, 2024) as well as attitude (-0.124, $p \leq 0.001$) (e.g., Nguyen et al., 2025). Interestingly, perceived usefulness has a positive effect on perceived privacy risk (0.274, $p \leq 0.10$) (e.g., Saavedra et al., 2024) though a

much stronger positive effect on acceptance (0.216, $p \leq 0.001$) (e.g., Mican et al., 2020), attitude (0.458 $p \leq 0.001$) (e.g., Nguyen et al., 2025), and behavioural intention (0.478, $p \leq 0.001$) (e.g., Leon et al., 2023).

The moderator analysis reveals the importance of context when examining the impact of privacy related concerns on consumer engagement with retailers. This demonstrates that consumers do not perceive all types of AI use the same and that different use cases and technologies will have varying influences on consumer behaviour.

Statement of Key Contributions

No prior meta-analyses have examined how consumer privacy concerns vary across different retail-AI technologies or how those concerns shifted following the late-2022 launch of ChatGPT (Okazaki et al., 2020). Furthermore, empirical evidence on consumer privacy concerns remains disconnected from policy development, creating a gap between what consumers value and what policymakers seek to protect.

In the face of rapid AI advancement and adoption by retailers, this meta-analysis seeks to: (1) synthesize empirical evidence on consumer privacy concerns in retail AI contexts; (2) examine how different AI technologies moderate relationships between privacy-related constructs and behavioural outcomes; (3) assess whether consumer awareness of generative AI has altered privacy concern trajectories; and (4) identify governance and policy implications.

The research contributes to marketing by systematically analyzing how consumer privacy concerns and perceived privacy risk shape attitudes, trust, perceived usefulness, and behavioural intentions to use AI in retail contexts. Industry professionals, including marketers and retail executives, as well as policymakers are key stakeholders. Industry professionals can use the

findings to make more informed decisions about consumers' expectations of privacy to improve customer adoption, loyalty, and regulatory resilience. Policymakers can use the findings to prioritize governance reform.

Paper references are available upon request.

DOES ADVERTISING CONTENT REGULATION WORK? EVIDENCE FROM CANADIAN DTCA

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Keywords: advertising regulation, advertising content, public policy, diffusion, Bayesian econometrics

Description: This study investigates whether advertising content regulations can effectively protect consumers and businesses in the Canadian pharmaceutical industry.

EXTENDED ABSTRACT

Research Question

While many studies on advertising regulation focus on bans, less is known about regulated restrictions on advertising content. The intent of advertising regulation is to protect consumers and businesses (Richards and Petty 2007). Canadian pharmaceutical advertising regulation permits both: a) help-seeking messages that focus on providing information about a disease and availability of related treatments without promoting a specific treatment; and b) reminder advertisements that provide an opportunity for firms to advertise the availability of their branded treatment without associating it with a disease (indication) or discussing its efficacy. The content restriction should therefore limit the effect of help-seeking messages to patients in the early adoption stage (*i.e.*, potential new adopters) and the effect of reminder advertisements to repeat patients. Cross effect of reminder advertisements on new patients implies that they base their

decisions to seek help on advertisements that lack indication and efficacy information. Alternatively, help-seeking message effects on repeat patients incentivise monopolists or pioneering treatments to leverage public awareness messages to further increase their market power and increase barriers to entry against newer, more effective treatments in the market. We test whether such restrictions can serve as an effective mechanism for protecting consumers and businesses by limiting the corresponding advertising effect to prevent undesirable consequences.

Method and Data

We test the effectiveness of the regulation by comparing the effects of help-seeking messages and reminder ads on new and repeat adopters by developing an aggregate-level utility-based diffusion model with dynamic market potential which: a) estimates new and repeat adopters; b) distinguishes between patient- and physician-side effects; and c) incorporates patient experiential learning and social learning for both patients and physicians. We compare the proposed model against benchmark models which assume effective regulation and information pooling, respectively.

We analyze 81 months of data for a pioneering drug in the Canadian market, which launched one of the most extensive DTCA campaigns. The data include new and refill prescriptions as well as information on DTCA, product sampling, detailing, and scientific evidence.

Summary of Findings

Our estimation results reveal a stark departure from expectations of effective advertising content regulations. Neither parameter estimates for the effectiveness of advertising on trials include 0 in their 95% highest density interval which means both types of advertisements (help-seeking and

reminder) affect new patients (0.071; [0.018, 0.128] and 0.068; [0.017, 0.123], respectively). Similarly, both advertisements affect repeat adoption (0.003; [0.001, 0.005] and 0.001; [0.000, 0.003], respectively), suggesting they have a persuasive or prestige effect (Ackerberg 2001). Our findings collectively and robustly suggest that: a) limiting advertising content cannot prevent undesirable advertising effects; and b) regulation inadvertently encourages anti-competitive, persuasive advertising. Post-hoc analysis suggests that customers respond similarly to help-seeking and reminder ads. Not only does reminder advertising influence new adopters, but the corresponding advertising elasticity is also almost five times higher than the elasticity for repeat adopters (0.119 vs. 0.026). Elasticities also suggest that repeat adopters are primarily affected by help-seeking messages instead of reminder advertisements (0.045 vs. 0.026). Counterfactual simulation emulating the Pharmaceutical Research and Manufacturers of America's self-regulation against reminder advertising suggests that reallocating advertising budget from reminder to help-seeking advertisements could lead to substantial increases in prescriptions, both new and refill.

Statement of Key Contributions

The study intends to make the following contributions. First, we expand the scope of advertising regulation literature by investigating the effect of *content regulation* rather than the effect of *advertising bans*, which is the primary focus of extant studies on advertising regulation.

Although bans prohibit advertising altogether, content regulations require that advertising content conforms to restrictions set forth by regulators. Second, we contribute to the broader advertising literature by examining the effects of advertising content limitation (or omission on consumer response). We find that consumers respond similarly to ads with different content

limitations, even though their overlap in content is minimal. Finally, from a context perspective, our study adds to a limited number of marketing studies examining the impact of regulations on the pharmaceutical market (Stremersch and Lemmens 2009; Guo et al. 2020, 2021).

Our findings provide insights into how consumer-oriented advertising regulation influences, intentionally or not, the growth dynamics of a prescription drug, which in turn inform public policy decision-making. Although a complete ban would be the default option in a potential regulation reform, it may increase patient information acquisition costs and reduce opportunities for patients to become aware of potential available treatments. Furthermore, our finding suggest that patients may already combine content from different advertisements over time. Therefore, experimenting with product claim ads may be a viable option that practically does not constitute a departure from the existing policy.

References are available upon request.

EMPOWERING CONSUMERS TO MANAGE DEBT: GAMIFICATION-BASED INTERVENTIONS FOR CREDIT CARD DEBT REDUCTION

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Keywords: Consumer Welfare, Financial Literacy, Gamification, Field Experiment

Description: This longitudinal field experiment examines how brief micro-learning quizzes on credit card debt management help Canadians reduce their actual credit card debt levels over time.

EXTENDED ABSTRACT

Research Question

Credit card debt is one of the most significant financial challenges facing Canadians, with collective debt topping \$110 billion (Statistics Canada, 2026). This is concerning, as credit cards are one of the most expensive forms of debt, with interest rates averaging over 20% (Bank of Canada, 2024). Financial literacy programs have long been a focal strategy for reducing consumer debt both in research and practice (World Economic Forum, 2025). For example, financial literacy is positioned as a catalyst for improving consumers' financial habits (Lusardi & Streeter, 2023). Concerningly, however, in their seminal meta-analysis, Fernandes and coauthors (2014) reveal that financial information and education do not always improve financial outcomes and the effects of financial literacy interventions tend to be short-lived. This points to the need for innovative interventions to support enduring behavior change. Given rising consumer debt, scholars and policymakers are increasingly collaborating to design behaviorally informed programs to help consumers better manage their finances. Our research is an example of such collaboration: In partnership with the Financial Consumer Agency of Canada (FCAC), we

conducted a longitudinal field experiment to test the effectiveness of a behaviorally informed micro-learning quiz in helping Canadians lower their credit card debt.

Method and Data

Our field experiment was conducted on Optimity, a mobile app that uses gamification features to encourage healthy habits through short educational quizzes. The app includes leaderboards and a “gem rewards” system, with users completing quizzes to earn gems redeemable for real-world incentives (e.g., Petro-Points). All of our experimental quizzes were made available in this quiz environment, alongside the app’s other standard quizzes. Data collection spanned from June 2022 to March 2023. Our study utilized a three-phase design. During Phase 1, a baseline quiz captured current debt levels and financial well-being measures from 25,316 Optimity users. Participants who reported carrying credit card debt in the last 12 months were identified as the sample for the experiment ($N = 10,919$). In Phase 2, individuals carrying credit card debt were randomly assigned to either a control or one of two debt intervention conditions. Participants in the intervention conditions were presented one of our two behaviorally informed debt quizzes, whereas control participants continued to see only the standard quizzes offered through the app during the same time frame. Finally, in Phase 3, our final quiz measured all participants’ debt levels and financial well-being again, to allow for a pre-and post-intervention comparison across the conditions.

Summary of Findings

First, our results show that significantly more individuals in the intervention conditions reported an improvement in their debt (34%) compared control (30.5%; $b = .04, p < .05$). Using a difference-in-differences analysis, we found that individuals who received an intervention quiz reduced their credit card debt on average 43% more from Time 1 to Time 3 compared to control

($b = -0.43, p < .001$). These results are robust across several specifications, including analyzing debt levels at Time 3 across conditions ($b = -0.39, p < .01$). Second, we observed heterogeneity in intervention effectiveness. Specifically, the interventions had a greater impact on individuals with higher ($b = -0.64, p < .001$) and more stable incomes ($b = 1.65, p < .001$), those with a college education ($b = -1.12, p < .001$) and those who identified as female ($b = 0.44, p < .001$). Moreover, debt reduction was significantly larger amongst those with higher performance on the intervention quizzes ($b = -0.26, p < .001$). While we did not observe differences in our financial well-being measures, our interventions helped individuals significantly reduce their actual credit card debt over time, particularly among those well-positioned to pay it off.

Statement of Key Contributions

Our work offers several timely contributions to both theory and practice. First, we provide evidence for a new debt-management intervention that motivates consumer action in a financially consequential setting. Specifically, we found that a short, behaviorally informed micro-learning quiz had a significant impact on consumers' credit card debt over time. Participants who received an intervention reduced their debt 43% more compared to control. The magnitude of this effect is encouraging given that high interest rates exacerbate the consequences of taking on debt.

We also found that the intervention had the largest effect for individuals who were well-positioned to pay off their debt. To that extent, our findings reiterate that a one-size-fits-all approach may not be adequate for financial literacy interventions that seek to foster long-term behavior change. This underscores the importance of tailoring resources to the specific needs and capacities of different audiences to enhance their impact.

Given that the US Department of the Treasury (2019) estimates roughly \$273 million is spent annually on financial education programs, our work speaks directly to policymakers' central challenge: what works, for whom, and when? Our work offers a practical, evidence-based tool that policymakers can implement to help individuals more effectively manage their debt.

References are available upon request.

**EXPLORING THE ROLE OF QUASI-GOVERNMENT ORGANIZATIONS IN
MARKET SHAPING: THE CASE OF DAIRY MANAGEMENT INC.**

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Keywords: quasi-government organizations; market shaping; public policy; agriculture; extended
case method

This research examines the ways in which quasi-government organizations allow governments to
shape markets in accordance with policy priorities.

EXTENDED ABSTRACT

Research Question

How do governments leverage quasi-government organizations (QGOs) to shape markets?

Method and Data

To investigate our research question, we focus on a singular context – the U.S. dairy industry – containing an influential QGO, Dairy Management Inc. (DMI), with a history of engaging in market shaping exercises. Our data consists of publicly accessible archival materials gathered from government, industry, and media sources. We focus our efforts on material relevant for understanding DMI and its relationship to both public policy priorities and attempts at market shaping. We adopt an extended case method approach to our data analysis informed by interpretive qualitative analysis. Our goal in the analysis is to contribute to reconstituting theory through identifying meanings and patterns in the ways stakeholders in our context express their intentions, recount their actions, and rationalize their efforts with respect to QGOs. From these building blocks, we worked iteratively between emic expressions and etic interpretations using a hermeneutic toolkit. Both authors reviewed the primary data and developed themes independently and then discussed and debated these themes at weekly meetings. The structure of our findings reflects our efforts to establish a coherent set of interrelated social mechanisms.

Summary of Findings

We find that as a quasi-governmental organization, DMI functions as a loosely coupled appendage that affords the state unique market-based capabilities and allows it to attend to seemingly conflicting policy priorities. As forms of direct government intervention in markets

began losing legitimacy in the 1970s and 1980s, the creation of QGOs like DMI – an organization partially administered, and ultimately accountable to, the state, but led and staffed by industry professionals – was seen as an effective way for the state to pursue its policy goals at a remove. The loosely coupled nature of this organizational arrangement has allowed the state to continue its market-shaping efforts in a manner that aligns with prevailing ideologies. This arrangement has also served to foster unique capabilities, including increased access to industry expertise and flexibility in pursuing policy goals, while simultaneously shielding the state from critique.

Key Contributions

For academe, our project extends the field’s understanding of quasi-governmental organizations as market shaping forces. Extant market shaping literature focuses largely on the efforts of brands and consumers, leaving the state as an underexplored market actor. Where studies have considered the state more fully, it is often treated in direct but limited ways, such as setting up the rules of the marketplace and enforcing those rules through punitive means. Through quasi-governmental organizations, we find the state indirectly engaging in a range of behaviors such as product innovation, consumer research, and brand collaboration.

For practitioners, our project details the nature of the quasi-governmental form as a market shaping policy apparatus. These findings can assist for-profit firms in understanding how QGOs may assist with innovation and go-to-market strategies. For policymakers, our work illustrates the unique ways in which QGOs can effectively contribute to policy implementation, as well as some of the potential pitfalls of their usage.

**FROM MURMURS TO ACTION:
A CULTURAL LISTENING ARCHITECTURE FOR REGULATORY INTELLIGENCE**

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Keywords: consumer protection; regulatory intelligence; cultural listening; moral economy; pricing deception

Description: This paper introduces a Cultural Listening Architecture that translates online consumer discourse into early regulatory intelligence by combining algorithmic pattern recognition with human cultural interpretation grounded in moral economy and communication theory.

EXTENDED ABSTRACT

Research Question

Regulatory consumer protection faces a structural detection gap: systematic pricing deception—shrinkflation, false reference prices, opaque loyalty schemes, drip pricing—often persists for months before formal intervention. Complaint-driven systems require consumers to notice harm, recognise it as a violation, and navigate bureaucratic channels, leading to attrition at every stage (Beales 2004). Subtle deceptions rarely produce the concentrated complaint patterns regulators need to act.

Meanwhile, online consumer communities routinely detect, document, and morally evaluate these practices through distributed pattern recognition, often months earlier. This raises a

question that marketing and public policy scholarship has not adequately addressed: how can regulators systematically translate collective consumer discourse into actionable intelligence without sacrificing interpretive depth? Existing corporate social listening tools, designed for brand defence, capture sentiment volume but cannot assess whether discourse signals a culturally significant violation. We ask: what architecture enables regulators to harness collective consumer intelligence as an early-warning system while preserving the interpretive depth that distinguishes systematic deception from ordinary marketplace grievance?

Method and Data

We present a retrospective case study of the 2024 Canadian grocery pricing crisis, anchored in *r/loblawsisoutofcontrol*—a community of approximately 75,000 members that emerged in late 2023 and predated formal regulatory and political responses. The corpus was constructed by querying deception-focused vocabulary (price OR scam OR fraud OR theft OR liar OR lying OR criminal OR illegal OR scheme OR con) across posts from January 2024 to November 2025, yielding a sample of 200 high-engagement posts.

Posts were classified using Nomic Atlas to identify latent topic structure, then refined with a large language model against a four-level linguistic escalation hierarchy: value calculation (“expensive”), comparative disappointment (“overpriced”), fairness violation (“ripoff”), and intentional deception (“scam,” “fraud”). Engagement metrics (score, upvote ratio) served as an operationalisation of collective validation. Discourse was then evaluated across four interpretive dimensions—moral economy violation, systematic practice detection, cultural innovation, and legitimacy cascade—drawn from Consumer Culture Theory, the Persuasion Knowledge Model (Friestad and Wright 1994), and Information Manipulation Theory (McCornack 1992). Parallel

episodes in UK, Australian, and U.S. inflation discourse were reviewed to assess cross-jurisdictional applicability.

Summary of Findings

Community discourse exhibited all four interpretive dimensions well in advance of formal regulatory action. Engagement scores ranged from 196 to 1,523, with upvote ratios between 0.80 and 0.99, and were concentrated on moral economy violations involving essential goods—indicating high collective consensus rather than diffuse complaint. Communities engaged in distributed coproduction (Campbell and Schau 2019): individual observations of package-size reductions, false reference prices, and cross-store discrepancies were aggregated into systematic pattern claims that no single consumer could assemble alone.

Linguistic escalation followed a consistent trajectory from neutral descriptors to moral accusations, mirroring the detection of violations of Gricean maxims (Quality, Quantity, Manner). Threads reframing pricing as a policy issue—including calls for federal action against price gouging—signalled cultural innovation, while political uptake of community vocabulary, cross-platform diffusion, and corporate response constituted a legitimacy cascade.

The proposed architecture would have flagged systematic concerns during the early organising phase, generating meaningful detection lead time relative to formal intervention. Parallel discourse patterns in UK shrinkflation reporting, Australian supermarket inquiries, and U.S. “greedflation” debates suggest the architecture is sector-neutral and regionally adaptable, rather than an artefact of a single national context.

Key Contributions

First, the paper reframes consumer communities as distributed persuasion-knowledge networks (extending Friestad and Wright, 1994), demonstrating that collective discourse aggregates fragmentary observations into systematic deception detection, which warrants regulatory attention rather than dismissal.

Second, it develops a Cultural Listening Architecture that resolves the scale-versus-depth tension in qualitative consumer research by explicitly delineating the roles of algorithms and humans. Building on Epp and Humphreys (2025), it specifies what computation can do (pattern recognition, temporal clustering, linguistic classification) and what requires trained human judgment (moral economy assessment, cultural interpretation, significance determination)—distinguishing this approach from existing corporate social listening systems, which lack this interpretive layer.

Third, the paper extends Information Manipulation Theory and Gricean pragmatics to regulatory contexts, demonstrating how a four-level linguistic escalation hierarchy encodes collective deception detection and offers theoretically grounded triggers for investigation.

Fourth, for public policy, the architecture offers regulators a concrete, sector-neutral framework for shifting from reactive complaint handling to proactive cultural listening, with operational specifications and an explicit acknowledgement of self-selection bias—directing complementary resources (e.g., mystery shopping, proactive audits) towards populations not organising online.

References are available upon request.

**THE IMPACT OF TIPPING WAGE POLICIES ON EMPLOYEES' WELL-BEING:
EVIDENCE FROM MULTIMETHOD DATA**

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Keywords: Tipped frontline employees, employee well-being, financial well-being, tipping wage
policies, linear mixed model

Description: We examine the effects of tipping minimum wages (vs. other wage policies) on
tipped employees' multidimensional well-being.

EXTENDED ABSTRACT

Tipping is deeply embedded in the U.S. service industry, yet research has largely focused on customer behavior and produced mixed evidence regarding the effects of tipping wage structures, leaving employees' perspectives and well-being understudied. We examine how two tipping wage policies, single minimum wage and minimum tipping wage, shape employees' income and well-being. Study 1 analyzes longitudinal data from the U.S. Department of Labor and shows that states operating under a single minimum wage provide higher earnings for tipped workers, while states operating under the minimum tipping wage provide earnings that put employees at poverty levels. Using Conservation of Resources (COR) theory, Study 2 surveys frontline tipped employees to examine how wage structures function as institutional resource conditions that shape employees' financial security and work experiences. Findings show that employees working under single minimum wage systems report greater financial well-being and work experiences than those under minimum tipping wage systems. Our research reconciles inconsistent findings in the tipping wage literature and highlights employees' financial well-being as a critical outcome of wage policy for tipped workers. We extend COR theory by demonstrating how institutional wage structures influence employees' resource availability and well-being, offering implications for theory, future research, and public policy.

Research Questions

Our study attempts to answer two key research questions and tests three hypotheses:

RQ1: Which wage policy leads to higher income for tipped employees?

RQ2: Which wage policy most positively impacts employee well-being across the financial well-being, job satisfaction, and workplace well-being dimensions?

H1: Employees working under a single minimum wage policy will report higher financial well-being than employees working under a tipped minimum wage policy.

H2: Employees working under a single minimum wage policy will report higher job satisfaction than employees working under a tipped minimum wage policy.

H3: Employees working under a single minimum wage policy will report higher workplace well-being than employees working under a tipped minimum wage policy.

Method and Data

We conduct two studies. Study 1 addresses RQ1 by analyzing U.S. Department of Labor longitudinal secondary data (“Occupational Employment and Wage Statistics (OEWS),” National and State data tables available for the years 1997-2024 with occupations under the “Food Preparation and Serving Related Occupations” category, focusing solely on ‘Bartenders’ and ‘Waiters and Waitresses’). We analyze the data via a linear mixed model fit by restricted maximum likelihood (REML) to compare income outcomes across different wage structures. The data is divided by state into “Pure minimum tipping wage” and “hybrid minimum tipping wage” and regressed over the “single minimum wage” category.

Study 2 serves to understand the psychological and economic realities of working under different wage structures. It uses survey data from frontline tipped employees in the US to examine how different wage policies relate to financial well-being, job satisfaction, and overall well-being. The data analysis (ANCOVA) focuses on single minimum wage states (7) vs. minimum tipping wage states (13) to avoid noise from hybrid minimum tipping wage states. Post-hoc exploratory analysis of California tipped workers shows statistically significant results for employee satisfaction, supporting H2 and H3, warranting further research.

Summary of Findings

Study 1: The data show that all groups experienced annual growth and that the single minimum wage is most beneficial for tipped employees. However, the pure minimum tipping wage annual growth rate is well below the average annual inflation rates. Findings also show a clear economic advantage for employees working in states with a single minimum wage.

Study 2: Overall, financial well-being differs significantly for tipped employees. Specifically, participants in the single minimum wage condition report statistically higher compensation satisfaction, supporting H1. Aligned with COR theory, this pattern suggests that a more stable and predictable wage structure may help employees perceive greater resource security, reinforcing the idea that compensation serves as a foundational resource that reduces financial strain and enhances perceived income adequacy. However, H2 and H3 are not supported, indicating that while wage policy affects compensation satisfaction, its influence may not extend to more global or relational aspects of well-being.

Overall, the findings provide evidence on how wage policy environments shape tipped employees' financial well-being. They also highlight the meaningful role that wage structures play in shaping income outcomes, supporting in-work poverty, and provide an empirical foundation for understanding how policy frameworks translate into material differences in employees' earnings.

Key Contributions

Policymakers could reexamine tipped wage regulations, consider aligning tipped minimum wages with inflation, and evaluate whether current subminimum wage systems adequately support tipped employees' basic financial needs and, consequently, overall well-being.

Strengthening wage policies could help reduce tipped employees' economic vulnerability and promote a more sustainable, fairer labor landscape.

For managers and business owners, the findings underscore the importance of evaluating current and alternative compensation practices from both the perspective of cost efficiency and their ability to support sustainable employee well-being. Improved employee financial security can translate into greater employee satisfaction, reduced turnover (and its outcomes), and help reduce in-work poverty. Finally, per extant research, investing in employee financial well-being may also benefit customers by delivering positive service experiences and increasing appreciation for businesses that provide fair wages and ethical employment practices, as our California data shows.

Drawing on Conservation of Resources (COR) theory, we advance the tipping literature by shifting the focus from customer-centered and revenue-driven perspectives to the lived experiences, financial and well-being, of tipped employees. We conceptualize tipping income and wage policy structures as critical resources shaping employees' resource conditions, framed in an institutional context, a policy-driven compensation system that shapes employees' economic and lived work experiences.

References are available upon request.

HOW ALGORITHMIC RECOMMENDATIONS SHAPE CONSUMER CHOICE AT DIFFERENT DECISION STAGES

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Keywords: algorithmic recommendation; decision-making; consumer choice; algorithm reliance; decision accuracy

Description: This research examines how algorithmic recommendations influence consumers at different decision stages.

EXTENDED ABSTRACT

Research Question (199 words)

Algorithmic recommendations (ARs) are embedded in everyday consumer decisions, raising questions about how they influence decision processes. As AI systems grow more sophisticated, they enable personalized recommendations tailored to individual contexts. Prior work has documented both algorithm aversion (e.g., Burton et al. 2020; Dietvorst et al. 2015) and appreciation (e.g., Banker and Khetani 2019; Logg et al. 2019) but less is known about how ARs affect individuals at different decision stages.

Decision-making typically involves first forming a consideration set and then choosing among the selected options (e.g., O'Brien 1971; Nedungadi 1990). This research examines whether ARs affect decision outcomes differently depending on when an AR is presented.

We hypothesize that when an AR is presented at an early stage of decision making, consumers are more likely to rely on it. Because people often conserve cognitive effort (He and Sternthal 2023; Kahneman 2011; Stanovich and West 2000), encountering an AR before forming

a consideration set may reduce motivation to evaluate additional alternatives, thereby increasing the AR's impact. By contrast, presenting an AR at a later stage (vs. early stage) is expected to reduce reliance. People may ignore new information to minimize effort and their initial preferences may also be stronger.

Method And Data (196 words)

Experiment 1 tested whether people are more receptive to AR at early versus late decision stages. Participants (N=200, Connect) completed a down jacket choice task on a mock website. In the early-stage (late-stage) condition, participants decided whether to view an AR before (after) forming their consideration set.

Experiment 2 assigned participants (N=240, Connect) to no-AR/control, early-stage AR, or late-stage AR. Early-stage AR appeared with the choice set, whereas late-stage AR appeared after consideration set formation, with an option to revise choices.

Experiment 3 mimicked Experiment 2 but examined an alternative account that stronger initial preferences explain reduced late-stage reliance. Participants (N=613, Prolific) were assigned to a 3 (control vs. early-stage AR vs. late-stage AR) \times 2 (ranking vs. no-ranking) design. Ranking was expected to strengthen preferences, thus if preference strength drove effects, differences should increase under ranking.

ARs were always correct in the prior three studies. **Experiment 4** examined the risk of over-reliance due to incorrect early-stage AR. Participants (N=174, Connect) were assigned to a 2 (control vs. early AR) \times 2 (information: A vs. B) design and completed an ergonomic chair choice task. AR was manipulated to be correct or incorrect depending on information condition.

Summary of Findings (199 words)

Experiment 1 showed that participants were more willing to receive AR at the early stage (90%) than the late stage (74%; $p = .008$). Early-stage participants also showed a trend toward choosing an AR-consistent option (60% vs. 46%; $p = .066$). Conditioning on opting in eliminated this difference, suggesting openness to AR drove product choice.

Experiment 2 found that both early-stage (54.43%) and late-stage participants (37.5%) were more likely to choose the AR option than control (20.51%; $ps \leq .02$), but reliance was higher at the early stage ($p = .033$). Only 21% of late-stage participants revised their consideration set after seeing the AR, consistent with effort minimization mechanism.

Experiment 3 replicated these findings ($\chi^2 = 24.32, p < .001$). Early-stage AR increased choice of an AR option relative to control (69.31% vs. 27.50%; $p < .001$), while late-stage AR had a smaller effect (48.53%; $p = .004$; early vs. late: $p = .026$). Ranking and its interaction with decision-stage were nonsignificant, ruling out preference strength account.

Experiment 4 found a significant AR \times information interaction ($\chi^2 = 8.50, p = .004$). In control conditions, correct choice did not differ ($\approx 54\%$), whereas under early-stage AR, correct-choice rates diverged sharply: 80.85% (correct AR) vs. 38.64% (incorrect AR; $p < .001$).

Statement of Key Contributions (200 words)

This research provides a novel perspective on how algorithmic recommendations shape consumer decision-making. We find that due to effort minimization, consumers are more likely to rely on algorithmic recommendations presented at an early (vs. late) stage of the decision process. Importantly, early-stage AR amplifies reliance regardless of its accuracy—improving outcomes when correct but increasing errors when incorrect. This reveals a trade-off: early

exposure can enhance decision quality, but can also raises susceptibility to suboptimal recommendations, leading to a risk of overreliance.

This research advances academic understanding of algorithmic influence by examining when AR exerts the greatest impact. While prior work has documented both high and low reliance, less is known about the underlying mechanisms. By identifying decision stage as a critical factor and linking it to cognitive effort minimization, this work offers new insight into technology-mediated choice and human–algorithm interaction.

From a policy standpoint, these findings highlight both risks and opportunities. Early-stage AR can improve decisions when accurate but may increase over-reliance and bias when flawed. Policymakers may consider interventions such as disclosure requirements, accuracy and bias audits, and guidelines on the timing and placement of AR, alongside digital literacy initiatives to help consumers critically evaluate algorithmic influence.

References are available upon request.

IMPOVERISHED CONSUMERS, POLICY MAKERS, AND MORAL ACCOUNTABILITY

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Keywords: poverty, consumption, morality, public policy

Description: This paper considers how perspectives of impoverished consumers are based on prejudice and discrimination that lead to alienation and restriction in the marketplace.

EXTENDED ABSTRACT

Research Question: This manuscript initiates a critical policy conversation about the persistency of poverty and the role of moral traditions and resulting belief systems that shape public perceptions and policy maker responses towards impoverished consumers. It seeks to contribute to the discourse by challenging faulty beliefs that emanate from these traditions and blame impoverished individuals for their circumstances, ultimately advocating for a revised understanding and a more ethical, comprehensive, and jointly-determined approach to poverty alleviation.

Statement of Key Contributions: Our conceptual framework produces multiple theoretical contributions. First, we advance an understanding of poverty alleviation or the lack thereof beyond existing marketing and public policy literature by integrating insights from moral philosophy, applied psychology, and consumer behavior into the discussion. This interdisciplinary approach

enriches a theoretical understanding of how belief systems rooted in moral traditions shape public and policy responses to poverty. Additionally, we integrate the concept of free will into Fiske’s Stereotype Content Model as a key factor in formation and persistence of stereotypes about impoverished individuals. This integration deepens our understanding of how dehumanization occurs and is maintained in societal and policy contexts. Finally, we introduce a new conceptual framework with three pathways—informing belief systems through interconnection, redefining what is considered “enough,” and enacting dignity and right beliefs—to counteract flawed belief systems. These pathways offer a fresh ethical lens for understanding and addressing poverty, moving beyond traditional economic or behavioral models to promote equitable participation between empowered decision makers and individuals who are often excluded from influencing the decisions that shape their circumstances.

References are available upon request.

**IT'S FAKE: A STUDY OF VIRTUAL INFLUENCERS, SIMULATED
CONNECTIONS AND CONSUMERS' WELLBEING**

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Keywords: Virtual Influencers, Artificial Intelligence, Ethical Concerns, Consumer Well-being.

Description: Through a multi-method qualitative study, we examine the “dark side” of Virtual Influencers (VIs) marketing by focusing on exploring the ethical concerns associated with consumer’s engagements, we then discuss the role of marketers and policymakers in ensuring ethical and responsible use of VIs in marketing.

EXTENDED ABSTRACT

Research Question

Influencer marketing is an area of interest for practitioners and academics; with a growing popularity of a new subcategory called artificial intelligence (AI)-based virtual influencers (VIs) (Audrezet et al. 2025; Byun and Ahn 2023; Thomas and Fowler 2021; Thomas et al., 2024; Xie-Carson et al. 2023). Existing literature demonstrated that brands find it appealing to engage VIs as it gives them more control over its development, communication and adaptability (Byun and Ahn 2023; Ferraro et al. 2024; Meng et al. 2024). Despite these advantages that benefit the brands, some studies are offering more critical evaluation of VIs’ impact on consumers. For example, consumers are becoming skeptical towards sponsored contents of humanlike-VIs (Robinson 2020; Willemsen et al. 2025). There is also privacy concerns of VIs identified as “multi-privacy paradox” (Liyanaarachchi et al. 2024) where

privacy risk arises from possible data vulnerability, cybercrime and the creation of fake profiles. As these studies are emerging, more comprehensive understanding of the interrelated ethical concerns surrounding VIs is required. Thus, we ask: (1) How and why are virtual influencers perceived as a threat, from an ethical standpoint and; (2) What is the role of public policy in protecting the wellbeing of social media audiences?

Method And Data

This study employed a multi-method qualitative design combining participant diaries and in-depth interviews, netnographic observation, and secondary data collection. We purposely sampled a set of 15 VIs, varied in their followers' reach, the frequency of their posts, and their looks (humanlike and non-human-like). 28 participants were asked to immerse themselves on three VI accounts on *Instagram* and *TikTok*, then to document their impressions in a structured digital diary. After completing each diary, semi-structured interviews (McCracken 1988) were conducted. Interviews began with participants revisiting their diary entries, followed by discussions on their overall perception of VI, their likes and dislikes, the opportunities presented by VI along with the threats. Each interview lasted between 60 and 90 minutes. All informants have been anonymized. We also concurrently conducted netnographic observation (Kozinets 2020) on these fifteen VI accounts for 14 months and finally complemented this data with news media articles on VIs to understand their cultural framing. The data analysis took place through an iterative process; in the first phase, we open coded the data to identify emergent categories and later refined them into theoretically informed codes.

Summary of Findings

In our findings, we documented entangled ethical concerns expressed by informants. We group these concerns according to the connections of VIs with (1) consumers, (2) society, (3) platforms, and (4) brands. The ethical concerns are interrelated, and at times overlapping since they stem from the simulated version of reality. Firstly, focusing on the consumer-VI connection, we identified two issues, that audiences are unable to establish connection with VIs and that they create a sense of emptiness, isolation in these connections. For society-VI connection-related concerns, our informants discussed their concerns towards the lack of awareness towards cultural differences and the gradual decentering of humans' presence and needs, which can result in loss of jobs for human influencers. For concerns related to platform-VI connection, informants expressed concerns towards the undeclared intention of VI accounts and their perpetuation of reality blurriness. For consumers, particularly younger audiences, the inability to distinguish between authentic human experience and fabricated identities poses significant ethical concerns. For public policy and marketing ethics, this raises urgent regulatory questions concerning disclosure, governance and societal consequences of delegating persuasive power to non-human, non-accountable VIs.

Key Contributions

In exposing these ethical concerns, we offer insights on potential avenues for societal stakeholders, policymakers and marketing practitioners towards a safer society. Particularly, given the widespread distrust among our informants towards VIs, we recommend the various stakeholder groups to invest in developing critical awareness about the intentions and the purpose of VIs among social media users. Public policy can also mandate clear labelling of VIs and any content they promote, which can put pressure on brands to be transparent about the use of VIs in their marketing strategies and campaigns. Overall, our study of VIs exposes

the “dark side” of using VIs in influencer marketing by exploring the ethical concerns associated with VIs and their (lack of) authenticity on social media platforms.

While the advancement of AI-driven technologies can further enhance the effectiveness and appeal of VIs, offering brands more consistency, control and scalability, there remain significant ethical concerns associated with the use of VIs in influencer marketing that requires more critical evaluations. As our findings offer important discussion on the impact of VIs on the wellbeing of consumers and societies, we strive towards encouraging more responsible use of VIs among marketers and raising more awareness among social media users.

NAVIGATING THE ANTIPOVERTY LANDSCAPE: THE ROLE OF CASE MANAGEMENT IN PROVISIONING CONSUMPTION ADEQUACY

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Keywords: navigating antipoverty ecosystems; consumption adequacy; public policy; extended case method; case management

Description: This project explores how impoverished consumers navigate the complex, multistakeholder antipoverty ecosystem in pursuit of consumption adequacy. Our project builds on prior work that has touched on the role of friends and family, to turn attention to the role of case managers, and the influence of case management, in these navigation experiences.

EXTENDED ABSTRACT

Research Question

How do impoverished consumers navigate the complexities of the antipoverty ecosystem in pursuit of consumption adequacy?

Method and Data

Our investigation is ethnographic and qualitative in nature. We compile a multifaceted data set involving ethnographic observations, 8 months of direct immersion as participants in a self-sufficiency program, depth interviewing, and secondary data exploring antipoverty needs and social service approaches across two U.S. states: Florida and Indiana. We conducted interviews with case managers, social service organization executives, and clients to offer a triangulation of perspectives of the nature of the antipoverty ecosystem and how impoverished consumers work to navigate the terrain. Data analysis follows interpretive approaches guided by hermeneutics and a constant comparative method. Our goal is to develop a rich understanding of how case managers engage in relational work with impoverished consumers, and how this relational work contributes to navigation of the antipoverty ecosystem.

Summary of Findings

Our findings illustrate that case managers play a critical role in provisioning consumption adequacy through a working alliance between themselves and their clients. Through this alliance, case managers impact how clients interface with various relationships in *their* lives. We theorize these impacts in terms of two main mechanisms illustrating clients' navigation of the social service landscape: orienteering and terraforming. Through orienteering, case managers help clients assess the antipoverty landscape to co-create realistic and safe pathways to access the resources and services they need. As orienteers, case managers help clients reflexively assess their place on the path in relational terms, evaluating which relationships help them along the way or create obstacles. From this starting point, they help survey and map the terrain to collaboratively construct journey pathways and help identify where institutional or structural impediments exist. Terraforming is a type of micro level structural change, that is carried out through practices that focus on aspects of the relational packages clients experience with family, friends, social service providers, and market actors. These practices may come in the form of disrupting relationships, connecting clients with different types of resources, or tweaking institutional practices to address clients' holistic needs.

Key Contributions

Our project contributes to emerging perspectives on the antipoverty ecosystem that emphasize relationships between clients and service providers. To these, we add deeper empirical exploration of the relational work undertaken by case managers in these relationships in pursuit of consumption adequacy. Understanding the navigational support role(s) case managers take up is critical for improving social service ecosystems for the almost half of consumers experiencing impoverishment and precarious living conditions.

**POLITICAL MOBILIZATION FOR CONSUMPTION ADEQUACY: CULTURE,
POLICY, AND COMMUNITY ACTION AGENCIES 1964-2024**

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Keywords: consumption adequacy; mobilization; public policy; extended case method; Community Action Agencies

Description: We explore how impoverished consumers mobilize politically to achieve consumption adequacy through an investigation of programmatic changes in Community Action Agencies (CAAs) since 1964.

EXTENDED ABSTRACT

Research Question

How do processes of policy development and implementation embedded in Community Action Agencies enable impoverished consumers to mobilize in the service of achieving consumption adequacy?

Method and Data

In this study, we deploy an extended case approach informed by a political sociology conceptual framework to explore the connection between community action agencies and the development of political mobilization amongst impoverished consumers. We use an archival data set composed of Presidential addresses and statements around the introduction and passing of major anti-poverty legislation. We used open coding on focal Presidential speeches and addresses to identify the ways cultural narratives of poverty are present in the Presidential rhetoric, and axial coding to draw out themes around the forms of political mobilization present in programs offered by community action agencies. To triangulate our findings, we also analyze news articles and related media to gain understanding of the public discourse during these moments in time. Additionally, we gathered information about community action agency programs, policies, and funding approaches, to analyze connections between cultural narratives around policy and shifts in their own efforts to addressing poverty and supporting various kinds of mobilization.

Summary of Findings

Our findings reveal that community action agencies have continuously facilitated political mobilization amongst impoverished consumers. Initially, this mobilization was in the form of direct political action connected to the federal government. However, this form of mobilization was quickly curtailed by policy shifts as well as cultural narratives of poverty which blamed civil

systems for failures to alleviate impoverished conditions. As early as the late 1960s, under President Nixon, a variant of the culture of poverty narrative arose that responsabilized impoverished consumers to be accountable for redressing their own poverty. Responsibilization entrenched and expanded under subsequent Presidents, peaking during President Clinton's tenure with the Personal Responsibility and Work Opportunity Reconciliation Act in 1996. Increasing responsabilization aligns with the expansion of neoliberal approaches to the marketization of civil society. However, rather than leading to the lack of self-determination of impoverished consumers by processes of governmentality, we find that contemporary community action agency programming enables impoverished consumers access to political mobilization in and through the market.

Key Contributions

Our findings challenge conventional views that marketization leads to political enclosure and instead suggests possibilities for new forms of power and modes of participation for impoverished consumers to achieve consumption adequacy.

For marketing and consumer researchers, our project illuminates the connections between culture and policy, specifically how shifts in cultural narratives inform policy development with respect to antipoverty programs and services.

For public policy, our project illustrates the resiliency of Community Action Agencies, and the ways in which the organization contributes to market-based political mobilization of impoverished consumers.

SIGNS, SCREENS, AND SOCIAL JUSTICE FOR SENIORS: A SEMIOTIC DECODING OF THE MOBILE EXPERIENCE

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Keywords: Older Consumer, Digital Inclusion, Smart Technology Meaning, Consumer Well-Being, Semiotics

Aiming to address the tendency to overlook, stereotype, or inadequately serve older consumers in digital transformation, this paper examines how older adults make meaning of smartphones and interactive technologies, reveals tensions between their role in enabling independence and concerns about surveillance and autonomy, and offers implications for more inclusive, human-centered design and policy.

EXTENDED ABSTRACT

Research Question

Digital transformation embedded smartphones and interactive technologies into everyday life and redefined how people communicate, shop, and access services. At the same time, aging

populations in North America and Europe are expanding in both size and economic influence, making older consumers an increasingly important yet insufficiently understood segment. Despite growing engagement with digital tools, they continue to be portrayed as resistant, less capable, or marginal to innovation. These reductive assumptions lead to products, interfaces, and policies that do not fully reflect their needs or experiences.

While digital technologies can support independence, safety, and social inclusion for older adults, they may also introduce new vulnerabilities, including perceived surveillance, loss of autonomy, and exclusion through poor design. Existing research has largely emphasized adoption barriers or usage rates, leaving aside a deeper understanding of how older consumers assign meaning to these technologies in their daily lives.

Addressing this gap, this study adopts a semiotic perspective to investigate the meanings underpinning technology engagement. It asks: what meanings do older consumers assign to interactive technologies, how do these meanings shape their role in a digital transformation, and what implications do these processes have for more inclusive, human-centered design and public policy?

Method and Data

This study adopted a qualitative approach. The data was collected through semi-directed interviews with participants aged 55 and above. The theoretical saturation was reached after ten interviews. These interviews explored perceptions of smartphones, experiences with digital tools, and reactions to interactive and proximity-marketing technologies (e.g., location-based services, festival wristbands, subcutaneous chips), supported by short video stimuli.

All interviews were transcribed and analyzed using multi-stage Peirce's triangle semiotic framework. In a first stage, meanings were coded identifying signs through the Icon (likeness), Index (causal/physical connection), or Symbol (conventional meaning) triad. This stage uncovered how technologies are represented and understood by respondents. In a second stage, these signs were further classified using Peirce's extended matrix applying the Qualisign (perceptual qualities), Sinsign (lived experiences), and Legisign (habits and generalizations) triad to deepen interpretation of meanings, uncover the patterns of adoption or rejection of the interactive technologies, and understand how these meanings shape the role of older consumers in digital transformation.

A third stage of analysis, currently in progress, applies the Rheme (possibility), Discent (actuality), or Argument (generality) triad to examine how these signs influence interpretants and what steps are necessary for more inclusive, human-centered design and public policy that digital divide.

Summary of Findings

In Stage 1, the deconstruction identified over 50 distinct signs through which seniors interpret technology in both functional and cultural ways. At the iconic level (likeness), usability perceptions are shown through tangible features such as screen size, speed, and interface simplicity. At the indexical level (causal or physical connection), signs show that technologies enable safety, coordination, and connectivity, while also signaling risks such as surveillance, fraud, and social pressure. At the symbolic level (conventional meaning), broader cultural meanings emerge where technology representing both social inclusion and modernity, as well as

dependency, generational divides, and concerns about declining depth of interpersonal communications.

In Stage 2, at the Qualisigns (perceptual qualities) category, smartphones appear as indispensable yet ambivalent, valued for functionality and empowerment, but approached with skepticism toward intrusiveness. Sinsigns (lived experiences) show smartphones usage shaped by practical needs and adaptive learning, alongside with tensions related to dealing with scams and emotional strain. At the level of Legisigns (habits and generalizations), pragmatic and selective use emerges, a strong desire for control, and concerns about privacy, autonomy, and societal impact. More broadly, smartphones are seen as a social necessity, alongside critiques of planned obsolescence and declining cognitive skills in younger generations.

Key Contributions

This paper offers several key contributions by reframing the knowledge of how older consumers build a meaning and engage with interactive technologies. First, the findings show that seniors are not passive or resistant users but pragmatic, competent actors. They value the role of interactive technology in enabling their independence and connection while expressing concerns about surveillance, autonomy, and social change.

Academically, the study extends semiotic inquiry by mobilizing Peirce's full sign matrix of three triads moving beyond traditional Icon-Index-Symbol signs' deconstruction toward Qualisign-Sinsign-Legisign and Rheme-Discent-Argument reconstruction of meaning within a consumer-technology context to capture how it is formed, experienced, and influencing respondents in

practice. This extension builds a richer framework for understanding technology adoption as a process of meaning-making rather than mere usage behavior.

Managerially, the findings challenge reductive stereotypes and offer guidance for designing intuitive, durable, and respectful technologies aligned with seniors' habits and desire for control. They also inform more ethical marketing and highlight policy directions addressing accessibility, data transparency, and digital literacy bridging the digital divide. Finally, the study calls for sustained inquiry into how diverse older consumers negotiate evolving digital environments and how more equitable, human-centered technological ecosystems can be developed.

References are available upon request.

SOCIAL MEDIA & MENTAL WELL-BEING: PROTECTING DIGITAL WORKERS FROM HARM

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Keywords: social media, well-being, digital workers, workplace harm.

Description: This conceptual paper explores the harms of social media use in the workplace, drawing on existing research as well as insights from professional practice.

EXTENDED ABSTRACT

Research Question

Data suggest that spending more than one hour per day on social media (SM) leads to reduced mental health outcomes. However, digital workers, those who spend at least two hours per day behind a screen as part of their work function, are exposed to increased mental health risks from social media use (Chansukree, Sagarik, and Cho 2022). For digital workers as compared to for the general public, limiting exposure to social media risks is more complex. Work-related social media use takes on many forms including digital marketing, recruitment, engaging with stakeholders, and professional networking/brand-building.

This research seeks to address the following question: *If businesses are making it part of employees' jobs to use social media – primarily digital workers, but also all employees across marketing and all areas of operations – then how can businesses prepare employees to mitigate the negative health consequences that we know accompany this?*

We draw on existing research and insights from professional practice to better understand (1) what are the health risks, (2) what are the potential interventions, and (3) what future research and empirical testing is required.

The Multiple Streams Framework (MSF) provides a lens for policy change, suggesting that issues reach the governmental agenda when problems, policies, and politics converge, resulting in a policy window. When this occurs, policy entrepreneurs help couple these streams by connecting problems to solutions and taking advantage of opportunities (Kingdon 2010).

The policy window is here for advocates to advance proposals addressing digital workplace harms. One co-author in this project can be considered a policy entrepreneur, as the organization they founded is developing evidence-based interventions for digital workers.

Summary of Findings

Social media overload occurs when the volume of content and interactions exceeds a user's ability to effectively process them. Overload leads to exhaustion and addictive behaviors, making it difficult for employees to limit usage, ultimately harming performance (Tyrväinen et al. 2025).

Social comparison, triggered by SM use, contributes to depression directly and indirectly through low self-esteem, rumination, jealousy and social anxiety. Upward social comparison depletes mental resources from managing negative emotions, reducing job performance and creativity (Cao et al. 2025; Huang and Fan 2022). These effects are worse for employees whose roles heavily depend on SM.

FOMO (Fear of Missing Out) is another mechanism perpetuated by social media and has a direct negative effect on productivity (Rozgonjuk et al. 2020). Employees experiencing FOMO often engage compulsively with personal social media during work, driven by a perceived need to stay connected (Tandon et al. 2021).

Excessive social media use or SM addiction is associated with bodily dissociation, and over time, absorption, where individuals become fully immersed in a fantasy state and lose awareness of their surroundings (Casale, Ghinassi, and Elhai 2025). While moderate work-related social media use is positively linked to intrinsic work motivation, excessive use has the opposite effect (Demircioglu and Chen 2019). Ultimately, prolonged engagement can lead to social media fatigue or burnout—a desire to use social media less which is problematic when it is required for work (Dhir et al. 2018).

Statement of Key Contributions

Based on our extensive literature review, we established six testable propositions for future researchers to explore. We propose that the negative impacts of social media use on employees' (a) performance and (b) mental health outcomes can be mitigated through:

1. Organizational social media policies that define appropriate use at work.
2. Employee training that addresses proper social media use and risks of improper use.
3. Mindfulness training and practice.
4. Self-diagnostic tools¹ to assess mental health risks from social media use.

¹ Self-diagnostic tools refer to user-facing instruments (e.g., questionnaires, checklists, or digital assessments) that help individuals identify potential mental health risks associated with their own social media use.

5. Nudges² to take breaks during social media use.
6. Employee support programs (counselling, mentoring).

Future research is also needed to explore the role of government policy in protecting workers from harms related to social media use.

References are available upon request.

² Nudges are subtle design features or prompts (such as reminders or notifications) intended to encourage users to take breaks or modify their social media use (Cao et al., 2025).

**THE AMNESIA-INERTIA LOOP: HOW IMMORAL INACTION UNDERMINES
PROSOCIAL BEHAVIOR AND HOW PUBLIC POLICY CAN INTERVENE**

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Keywords: immoral inaction, moral amnesia, inaction inertia, avoidance framing, prosocial behavior

Description: This paper introduces the Amnesia-Inertia Loop, a novel theoretical framework explaining how immoral inaction triggers moral amnesia that facilitates inaction inertia, and demonstrates that avoidance-framed messages are uniquely effective at disrupting this self-reinforcing cycle of consumer disengagement.

EXTENDED ABSTRACT

Research Question

Despite the societal imperative of prosocial behaviors, consumers forego opportunities to vote, donate, or intervene in situations of injustice, even when acting aligns with their moral identity. Such instances of immoral inaction have received little scholarly attention. Consumer research has focused almost exclusively on the psychology of immoral action, finding that action-based transgressions create direct, salient moral identity threats that consumers are motivated to repair via approach-framed messaging. However, far less is known about how morally significant inactions are encoded, remembered, and later used as precedents for future behavior. We therefore ask: How does an initial failure to act perpetuate subsequent consumer passivity, and what communication strategy most effectively disrupts this cycle? We propose that the psychological dynamics of inaction are fundamentally different from those of action. A failure to act is a non-event: It is ambiguous, less cognitively salient, and easier to justify than an active transgression. Rather than activating approach-based repair, immoral inaction fosters a self-reinforcing cycle of disengagement.

Method and Data

We employ a mixed-methods research program comprising four studies. Study 1 is a phenomenological inquiry using semi-structured interviews (target $N = 30$) with Lapsed Contributors and Serial Inactors, analyzed to identify linguistic markers of cognitive distancing and reduced moral emotionality. Study 2 utilizes a longitudinal experimental design: a 2 (time 1 behavior: induced inaction vs. control) \times 2 (time 2 request: present vs. absent) between-subjects

design to establish the causal link between inaction, amnesia, and subsequent inertia across a multi-day simulation. Study 3 tests our intervention via a 2 (history: past inaction vs. no history) \times 2 (frame: approach vs. avoidance) design, comparing the efficacy of approach-framed and avoidance-framed appeals. Study 4 establishes a boundary condition using a 2 (observability: public vs. private) \times 2 (frame: approach vs. avoidance) design to examine whether the visibility of inaction moderates the Amnesia-Inertia Loop. Data collection is currently in progress.

Summary of Findings

We introduce the Amnesia-Inertia Loop, theorizing that immoral inaction triggers moral amnesia, which sanitizes the memory of the inaction, dulls moral salience, and compounds the likelihood of inaction inertia. We propose that moral amnesia mediates the relationship between an initial failure to act (Time 1) and a reduced likelihood of acting on a subsequent opportunity (Time 2), and that this loop compounds over time, progressively lowering moral identity centrality related to the issue. We further theorize that the Amnesia-Inertia Loop is most pronounced when the inaction is low in external observability and when the domain is of moderate, rather than high or low, importance to the self. Critically, we propose that among consumers with a prior history of moral inaction, avoidance-framed messages more effectively disrupt the Loop by making continued passivity a cognitively salient anti-goal. This effect is theorized to be mediated by increased cognitive salience of continued inaction as an undesirable anti-goal.

Key Contributions

This research makes three main theoretical contributions. First, we introduce the Amnesia-Inertia Loop, a recursive framework explaining the psychological hardening of immoral inaction,

integrating moral amnesia and inaction inertia as mutually reinforcing mechanisms and shifting the perspective from static decision-making to a dynamic, path-dependent process. Second, by applying control theory to immoral inaction, we identify a critical boundary condition for message framing: While approach-framing motivates the repair of active transgressions, avoidance-framing is uniquely superior for disrupting inaction. Third, we expand the domain of moral amnesia beyond actions to posit that consumers also strategically forget omissions. Practically, this research equips marketers, policymakers, nonprofit organizations, and governmental agencies with a counter-intuitive communication strategy to (re)engage consumers and secure sustained contributions to the public good, positioning avoidance-framing as an ethical nudge that supplements traditional choice architecture.

References are available upon request.

THE EFFECT OF RECIPIENT'S GENDER ON DONATION BEHAVIOR

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Keywords: SCM, gender bias, donations, warmth asymmetry

Description: This study examines how the gender of the beneficiary in fundraising appeals impacts donation behaviors.

EXTENDED ABSTRACT

Research Question

Charitable giving in the U.S. exceeds \$557 billion annually (Indiana University 2024), with platforms like GoFundMe raising over \$30 billion since 2017 (Beaty 2024). Yet, little research examines how beneficiary characteristics—such as gender—influence donations (Chapman et al. 2022). Prior work in crowdfunding shows gender can shape outcomes. On Kickstarter, where donors often expect returns, women and men are generally equally successful, though women outperform men in underrepresented domains like technology (Greenberg and Mollick 2017). Other research suggests women may raise more when donors adopt a consumption rather than investment mindset (Gao et al. 2024). However, evidence comparing donations to female versus male recipients remains limited.

Some scholars propose women should receive more donations due to associations with vulnerability and greater structural disadvantage (Sun 2023), but findings are mixed. Drawing on the Stereotype Content Model, women are typically perceived as warmer, while men are more agentic (Fiske et al. 2002). Although warmth often increases prosocial responses, men may receive a “warmth bonus” when displaying vulnerability, violating gender norms in ways that advantage them. Thus, perceptions of warmth—and their effects on giving—are dynamic and context-dependent.

Method and Data

Using a multi-method approach, we examine how recipient gender influences donation behavior. In Study 1, we analyze 3,428 GoFundMe campaigns across major categories and find

that campaigns featuring female beneficiaries receive significantly fewer donations and lower total funding compared to those featuring male beneficiaries. Studies 2a and 2b provide causal evidence through controlled experiments using matched images and identical narratives. Across both studies, participants donated significantly more to male recipients than female recipients, even when campaign details and incentives were held constant. These effects persist across different contexts, including financial hardship and medical need. Study 3 isolates gender cues by removing images and signaling gender through names alone. Results again show higher donation willingness toward male recipients. Importantly, mediation analysis reveals that male recipients are perceived as warmer, and this increased perceived warmth drives higher donation behavior.

Across all studies, results are consistent and not explained by donor gender, ruling out gender homophily. Together, the findings suggest that, contrary to expectations, male recipients benefit from a “warmth advantage” in donation contexts, leading to systematically higher contributions relative to female recipients.

Summary of Findings

Crowdfunding platforms enable individuals or groups with financial needs to create projects that describe their goals and seek monetary support. However, deep-seated stereotypes, particularly gender biases, significantly impact the equity and success of these campaigns. Addressing such biases is crucial for ensuring that all projects, regardless of the gender of their recipients, have equitable opportunities to succeed. Using a multi-method approach that combines data analysis from GoFundMe with eleven laboratory-controlled experimental studies, we provide robust evidence that gender biases shape donation outcomes. Specifically, campaigns

featuring male recipients receive more donations—both in willingness to donate and in contribution amounts—compared to campaigns featuring female recipients.

Key Contributions

The findings presented here contribute to the crowdfunding and prosocial literature by shifting the focus from the characteristics of fundraisers and campaigns to those of beneficiaries, a perspective that has received scant attention despite its centrality to donor decision-making. Using a combination of large-scale field data and controlled laboratory experiments, we document a robust gender disparity in donation outcomes, establishing beneficiary gender as a consequential determinant of prosocial support.

Second, to the stereotype literature, we reveal that the stereotype of warmth can function as a liability when it undermines perceptions of efficacy. This challenges the prevailing assumption that warmth uniformly benefits women in communal domains. By demonstrating a cognitive–affective pathway that shapes donation behavior, we integrate response efficacy with warmth perceptions, offering a more nuanced account of how stereotypes influence consumer judgments.

Finally, for practice, our findings highlight a hidden form of bias embedded in digital platforms. By demonstrating when and how women are disadvantaged, we suggest interventions such as anonymizing beneficiary information, adjusting message framing, or designing platform nudges that mitigate stereotype penalties. In doing so, this research contributes to the broader goal of fostering equity and inclusivity in digital marketplaces for prosocial giving.

References available upon request.

THE VISUAL DISCOURSE OF NECROPOLITICS IN ASSAULT-STYLE RIFLE PRINT ADVERTISING TO U.S. CONSUMERS

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Keywords: firearms, advertising, necropolitics, assault rifles, gun culture

Description: This study examines contemporary print advertisements of assault-style rifles in U.S. consumer magazines to understand how advertisements construct and legitimize necropolitical power—the sovereign authority to determine who lives and dies.

EXTENDED ABSTRACT

Research Question

Contemporary America has become increasingly characterized by the delegation of lethal authority to non-state actors. As of this writing, 30 states have enacted stand-your-ground laws, which empower consumers to use lethal force against another individual based on subjective feelings of threat, effectively subcontracting the state's monopoly on violence to individuals who claim to feel threatened. Consumers are exercising their increased legal authority to kill; states with both a stand-your-ground law and permitless-carry law have seen a 37% increase in justifiable homicides relative to states with neither.

We conceptualize this allocation of the power to threaten, harm, and kill other people as a manifestation of necropolitics (Mbembe 2003). This concept reveals how power operates through determining who is disposable, or in starker language, who lives, who dies, and how death occurs. It foregrounds the normalization of tools of violence among civilians and is most obvious in “death worlds,” where everyday violence is inflicted on people deemed disposable. Important for our research is that the state selectively contracts out its sovereign power to determine who dies to certain individuals—but not others—and in contracting out this power, the state normalizes the use of lethal tools by these empowered individuals. Within this context, commercially available products that enable necropower, such as assault-style rifles (ASRs), are commodities that can be purchased and displayed.

Understanding how contemporary necropolitics are constructed, legitimated, and made available as a consumer practice requires examining the cultural industries that shape popular understandings of who may rightfully kill. We investigate one crucial site of this cultural production: advertising of the most lethal firearm available to American consumers, ASRs. We explore how ASR advertisements construct necropower.

Methods and Data

We conducted a critical visual analysis of print advertising in popular gun magazines. This analytic approach combines discourse analysis, which focuses on meanings and power relationships, with semiotic analysis, which examines how meaning is constructed through visual elements. Critical visual analysis is particularly well-suited for investigating how advertisements construct and naturalize ideologies, power relations, and social hierarchies. This methodology

allows us to examine not only what is explicitly depicted in advertisements but also the cultural assumptions, values, and power structures embedded within visual and textual elements.

We systematically collected print advertisements from the four most popular general interest gun magazines in the United States: *Guns*, *Guns & Ammo*, *Recoil*, and *American Rifleman*. We randomly selected two issues per year over a ten-year period (2015-2024), resulting in 80 magazine issues examined, then scanned each magazine issue and catalogued all advertisements placed by ASR manufacturers, excluding ads for accessories, ammunition, or non-ASR firearms. Our initial dataset included over 300 ASR advertisements across the ten-year period. We then employed purposive sampling to select a subset of 24 advertisements that prominently featured themes of interest: lethal force, paramilitary imagery, tactical scenarios, or references to threats and violence.

Summary of Findings

We find that the visual discourse in ASR ads reflects and reinforces American necropolitics in three ways. First, it conveys the conditions under which necropolitical power can be exercised. The ads create imagined death-worlds: visual and textual scenarios depicting imminent lethal threats that necessitate civilian ownership of maximally lethal firearms. These ads portray American society as perpetually dangerous, lawless, and filled with disposable evil-doers who threaten the reader.

Second, the visual discourse prescribes how these deaths should occur: through tactical, military-style operations using ASRs. Nearly half (49%) of ASR ads containing thematic content depict military scenarios, imagery, or tactical maneuvers, positioning civilian ASR users as paramilitary operators rather than defensive gun owners. Advertisements frequently show

individuals in tactical gear, using military formations, and engaging in combat scenarios that bear no resemblance to legally recognized self-defense situations. This finding directly addresses our research question by revealing that ASR marketing constructs necropower as properly exercised through offensive military action rather than defensive protection.

Finally, the visual discourse selectively invites white, politically conservative men to wield necropower. Among ASR ads depicting humans in our full data set, 83% exclusively feature white men. In the ads we analyzed, these men are depicted as active agents – in dominant stances, wielding weapons, confronting threats, and serving as protectors. The advertisements construct a homogeneous vision of who possesses legitimate authority to determine life and death: white, male, politically conservative, “patriotic,” pro-gun rights Americans. The ads position these men as responsible patriots who will defend America against the threats depicted in imagined death-worlds. The near-total absence of people of color and women from these advertisements is not incidental but constitutive of American necropolitics.

Key Contributions

The visual discourse in ASR ads reflects and reinforces American necropolitics by conveying *the conditions under which* necropolitical power can be exercised, by conveying *how* deaths should occur, and by conveying *which types of people* are endowed with necropolitical power. Our findings extend prior research on firearm marketing by demonstrating that ASR advertising participates in ideological projects that allocate lethal authority along racialized and gendered lines, reinforcing structural inequalities. Further, the findings contribute to gun studies literature by illuminating how commercial speech functions as political communication shaping cultural beliefs about citizenship, sovereignty, and violence.

From a public policy perspective, the study provides empirical support for acknowledging and addressing gaps in regulatory frameworks governing firearm advertising. Unlike tobacco or alcohol, firearms lack federal advertising restrictions, and existing legislation has historically shielded gun marketing from intervention. Yet, ASR ads frequently depict or imply illegal use, such as offensive, paramilitary engagement rather than lawful self-defense, providing cultural scripts that may normalize civilian violence. We call for policy prohibiting advertising that promotes illegal use and for industry self-regulation to discourage depictions of civilians in military scenarios. In recognizing ASR advertising as a likely contributor to extremist ideologies and racialized violence, we urge policymakers to approach firearm advertising not as ordinary commercial speech but as political discourse with important implications for public safety and social equity.

Full working paper, figures, and references available from corresponding author by request.

**TRANSPARENCY IS KEY: HOW CAPITALIZING ON THE POWER OF DISCLOSURE
AND EMPOWERMENT SIGNALS CAN INCREASE PURCHASE INTENTIONS IN
HYBRID SOCIAL ENTERPRISES**

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Keywords: Hybrid Social Enterprise, Transparency Signaling, Disclosure Signals, Empowerment Signals, Prosocial Consumption

Description: This study empirically examines how hybrid social enterprises can leverage a portfolio of disclosure and empowerment signals to enhance perceived transparency, thereby strengthening organizational integrity and attitudes to drive consumer purchase intentions via a serial mediation pathway.

EXTENDED ABSTRACT

Research Question

Hybrid social enterprises – organizations generating commercial revenue while reinvesting into primary social or environmental missions – face legitimacy tensions arising from their dual-mission nature. These dualities create value incongruence and stakeholder skepticism that transcend mere information asymmetry. While transparency is a cornerstone of trust, research remains underexplored regarding how hybrid social enterprises can effectively signal transparency

in practice to resolve these moral ambiguities. This study addresses two objectives: (1) to examine how disclosure (the specificity of information regarding social-impact performance and donation operations) and empowerment (stakeholder involvement in decision-making) signals shape consumers' perceptions of hybrid social enterprises transparency; and (2) to investigate the cognitive-affective pathway through which these transparency perceptions influence organizational integrity, attitudes, and purchase intentions. We test the main effects of these signals, their synergistic interaction, and a serial mediation model (transparency → integrity → attitudes → purchase intentions) to understand how external signals translate into motivational drivers of support. By theorizing transparency as a multidimensional “signal portfolio” rather than a unidimensional disclosure requirement, this research bridges gaps in hybrid-context signaling, providing empirical evidence on how transparency mechanisms operate within organizations that must reconcile commercial market activities with social welfare goals.

Method and Data

To test these relationships, we employed a 2 (disclosure: high vs. low) × 2 (empowerment: high vs. low) between-subjects design. A total of 480 UK-based adults who had donated in the previous 12 months were recruited via Prolific (66.4% women, $M_{AGE} = 39$), ensuring familiarity with charitable evaluation and enhancing external validity. Participants were randomly assigned to one of the four conditions depicting a purchasing journey from a fictional buy-one-give-one social enterprise, “OneTwoThree”. Manipulations varied the level of operational impact information (high: concrete metrics vs. low: generic statements) and personalization options (high: affective message vs. low: none). Data were collected using validated seven-point scales: transparency ($\alpha = .95$), integrity ($\alpha = .91$), attitude ($\alpha = .89$), and purchase intention ($\alpha = .95$), alongside product involvement category and social cause interest as control variables. Following successful

manipulation checks ($p < .001$), we used one-way and two-way ANOVA to test the effects of disclosure and empowerment on transparency. PROCESS macro (Hayes, 2017) Model 4 was used to test the mediator role of integrity, and Model 6 (5,000 bootstraps) was used to test the serial mediation pathway from transparency signals to purchase intentions via integrity and attitudes.

Summary of Findings

ANOVA results confirmed that disclosure ($F = 87.09, p < .001$) and empowerment ($F = 33.83, p < .001$) independently improved perceived transparency, with disclosure showing a large effect size ($\eta^2 = .177$). A two-way ANOVA revealed a significant interaction ($F = 11.93, p < .001$), supporting our interaction hypothesis; high disclosure and high empowerment combined to produce the strongest transparency perceptions ($M = 5.02$). High disclosure further compensated for low empowerment, underscoring the interplay between these signals. Regression analyses showed transparency increased integrity ($\beta = .174, p = .011$), integrity reinforced attitudes ($\beta = .692, p < .001$), and attitudes predicted purchase intentions ($\beta = .462, p < .001$). Mediation analyses confirmed that integrity fully mediated the relationship between transparency and attitudes (indirect effect = 0.129, CI [.008; .248]). Finally, serial mediation demonstrated that transparency impacts purchase intentions through a sequential cognitive-affective chain (transparency \rightarrow integrity \rightarrow attitude \rightarrow purchase intention; indirect effect = 0.048, CI [.004; .111]). No direct effects were observed once integrity was accounted for, positioning integrity as the vital mechanism that translates transparency signals into concrete consumer support in hybrid environments.

Key Contributions

Theoretically, this study advances transparency and signaling theory by conceptualizing transparency as a “signal portfolio” – a bundle of complementary informational (disclosure) and

participatory (empowerment) cues that resolve the moral ambiguity and value incongruence inherent in hybrid social enterprises. By delineating the serial mediation pathway from transparency to behavioral intentions through integrity and attitudes, we clarify the hierarchy-of-effects in prosocial consumption, positioning integrity as the vital psychological mechanism transforming signals into consumer support. Managerially, the findings offer a strategic roadmap: disclosure alone is insufficient. Managers must treat disclosure as a baseline investment and integrate participatory mechanisms across the entire digital consumer journey to realize full transparency effectiveness. Critically, because commercial outcomes depend entirely on perceived integrity, investment must begin with genuine internal practices before it can be credible externally; participatory mechanisms further validate disclosure, transforming one-way reporting into two-way relational engagement. For policymakers, these results justify guidelines that promote meaningful, multi-signal transparency, better protecting consumers' interests and advocating for transparency standards. Finally, socially, this research reframes the trust deficit from a permanent organizational barrier to a solvable signaling problem. By distributing genuine consumer voice, empowerment mechanisms advance socially inclusive enterprise, fostering markets that reward genuine social value.

References are available upon request.

UNWRAPPING THE IMPACT OF DEI-CORPORATE ACTIVISM ON VALUE, BRAND, AND RELATIONSHIP EQUITY

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Keywords: DEI, corporate sociopolitical activism, value equity, brand equity, relationship equity

Description: DEI-related corporate activism primarily strengthens symbolic and relational brand perceptions rather than functional value assessments, with effects on purchase intention varying systematically by a brand's political alignment, market scope, and modernity.

EXTENDED ABSTRACT

Research Question

Diversity, equity, and inclusion (DEI) have become central yet increasingly contested elements of the corporate landscape in the increasingly polarized political context. While corporate sociopolitical activism (CSA) has attracted growing scholarly attention, evidence on the market-level consequences of DEI-related activism remains fragmented and contested. Most existing studies rely on single-brand experiments or isolated events, limiting external validity and obscuring the cumulative dynamics of repeated activism. Moreover, brand outcomes are typically treated as unidimensional, overlooking the distinct mechanisms through which CSA operates.

This study addresses these gaps by asking: How does DEI-related CSA shape brand reputation—specifically its value, brand, and relationship equity components—and purchase intention?

Drawing on signaling theory, social identity theory, and the customer equity framework (Rust et al. 2000), we argue that DEI activism operates primarily through symbolic and relational pathways, shaping how consumers perceive brand meaning and identity congruence, rather than through functional value assessments. Additionally, this research investigates when, and for which brands, the effects are most pronounced. In particular, we examine how the effects vary by political alignment, market scope, and brand modernity, offering a theoretically grounded and empirically rigorous account of when DEI engagement functions as a strategic brand-building tool in politically contested markets.

Method And Data

We analyze 285 DEI-related activist stances by 61 global brands over 130 weeks (July 2016–December 2018), linked to weekly brand reputation data from the Maryland–Oxford Brand Reputation Tracker (Rust et al. 2021) and purchase intention data from YouGov BrandIndex. We construct a novel formative DEI activism index that captures the *intensity* of each activist stance along two dimensions central to CSA as a phenomenon (Bhagwat et al. 2020): public visibility, operationalized as media coverage (log number of articles from Factiva and RavenPack), and issue-level polarization, computed using public support data from the Pew Research Center and transformed via the variance of the Bernoulli distribution to reflect societal division. These components are aggregated across five DEI issues—gender equality, racial equality, LGBTQ+ rights, diversity, and immigration—using PLS-SEM, with weights validated through bootstrapping. We estimate brand and time fixed-effects panel regression models on different brand metrics, applying the Lewbel (2012) heteroskedasticity-based instrumental variable

approach to control for endogeneity and the Heckman (1979) two-stage selection model to account for selection bias in which brands choose to engage in DEI activism.

Summary of Findings

DEI-related activism positively affects overall brand reputation, driven by significant increases in brand equity and relationship equity, with no significant effect on value equity, consistent with symbolic and relational mechanisms rather than functional value assessments. DEI activism also increases purchase intention, even after controlling for prior reputation, suggesting it functions as a contextual reminder of brand values that reinforces consumer identification at the point of choice. Effects vary systematically by brand characteristics. Politically moderate brands benefit most consistently, particularly in purchase intention, while Democratic-leaning brands exhibit little reputational change, as DEI engagement is already congruent with their established identity, making activism expected rather than differentiating. Republican-leaning brands present a more nuanced picture: reputation benefits slightly, yet purchase intention declines, reflecting an asymmetry between attitudinal and behavioral responses. DEI-sympathetic consumers may view these brands more favorably but are unlikely to switch, while existing Republican-leaning customers disengage to avoid association with progressive signaling. Global brands exhibit stronger and more consistent positive responses than domestically focused brands, reflecting lower DEI polarization in international markets. Brand modernity plays a selective role, attenuating adverse purchase-intention responses among Republican-leaning brands but not broadly amplifying effects across outcomes.

Statement of Key Contributions

This research advances academic understanding of CSA by providing a large-scale, longitudinal examination of DEI-related activism across issues and brands. By combining real-world activism data with weekly-level brand metrics, the findings show that DEI-related CSA is associated with stronger brand and relationship equity, but not value equity, while also exhibiting a positive association with purchase intention. Methodologically, the study introduces a formative DEI activism index that integrates public visibility of the stance and issue polarization—two distinctive characteristics of this phenomenon (Bhagwat et al. 2020)—capturing the intensity of each stance.

Beyond theoretical contributions, the findings offer actionable insights for managers navigating brand positioning choices in polarized contexts. DEI-related activism appears most beneficial for brands seeking to strengthen symbolic meaning and long-term relationships rather than competing on price or functional attributes. Importantly, the evidence shows that while backlash to DEI activism may be loud, overall market responses are positive on average. Brands with moderate or mixed political orientations appear able to use DEI engagement to craft a more distinctive and socially grounded positioning without incurring reputational harm. Taken together, the findings suggest that DEI-related CSA can function as a brand-building strategy, especially for firms seeking to cultivate meaningful relationships and identity-based differentiation in contested sociopolitical environments.

References are available upon request.

**WHY PRIVACY VIOLATIONS HURT:
UNFAIRNESS, TRUST, AND THE MODERATING ROLES OF INTENTIONALITY,
BRAND FAMILIARITY, AND PRICE DISCRIMINATION**

by

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Keywords: Consumer privacy, Price discrimination, Brand transgressions, Trust, Fairness

Description: This research explains why privacy violations harm brands by identifying unfairness, trust erosion, and anger as core mechanisms, and shows that responsibility, brand familiarity, and price discrimination jointly shape the severity and persistence of consumer responses.

EXTENDED ABSTRACT

Research Question

Privacy violations are increasingly central to marketing and public policy debates, yet research has not fully explained why such violations harm consumers or when their effects are most severe. Prior work has emphasized legal compliance and technological safeguards, with less attention to the psychological mechanisms that shape consumer response.

This research asks: (1) Why do privacy violations harm brands? (2) Through which psychological processes do these effects occur? (3) How do contextual factors—intentionality, brand familiarity, and price discrimination—jointly shape consumer reactions?

Drawing on fairness theory, attribution/blame theory, psychological-contract theory, and appraisal theory, we conceptualize privacy violations as marketplace transgressions. We propose that such violations are primarily interpreted through perceived unfairness, which drives trust erosion and anger, ultimately shaping brand evaluations. We further examine three competing theoretical accounts of responsibility—attribution/blame, psychological-contract violation, and fairness dominance—to explain when intentional versus negligent violations produce greater harm.

Method and Data

Two controlled behavioural experiments test the proposed framework.

Study 1 employs a 2 (privacy violation: present vs. absent) \times 2 (price discrimination: present vs. absent) \times 2 (brand familiarity: known vs. unknown) between-subjects design.

Participants evaluate a mobile-app data-use scenario and report perceived unfairness, trust, anger, and brand attitude.

Study 2 uses a 2 (responsibility: intentional vs. negligent) \times 2 (price discrimination: present vs. absent) \times 2 (brand familiarity: known vs. unknown) design to adjudicate among competing responsibility accounts.

Established multi-item scales measure key constructs. Manipulation checks confirm that participants distinguish responsibility, pricing conditions, and brand familiarity. Analyses include ANOVA and moderated mediation models to assess both direct effects and underlying psychological mechanisms linking privacy violations to consumer responses.

Summary of Findings

Across both studies, privacy violations consistently increase perceived unfairness and anger while reducing trust and brand attitude, confirming their role as psychologically and relationally harmful events.

Three key patterns emerge. First, perceived unfairness functions as the primary appraisal, transmitting the effect of privacy violations onto downstream emotional (anger) and relational (trust) responses. Second, price discrimination amplifies negative responses across outcomes and often produces ceiling effects for anger, reducing the influence of responsibility and supporting a fairness-dominance account. Third, the effect of responsibility depends on relational context: intentional violations produce stronger negative reactions for unfamiliar brands, whereas negligent violations can be equally or more damaging for familiar brands, consistent with psychological-contract theory.

These findings demonstrate that consumer responses to privacy violations are configurational. Importantly, additional evidence indicates that common post-violation responses (e.g., apology, explanation, compensation) do little to mitigate these effects, suggesting that reactions are driven primarily by the nature of the violation itself rather than firms' attempts at repair.

Key Contributions

This research makes four contributions to marketing and public policy. First, it advances theory by reframing privacy violations as consumer-appraised marketplace transgressions, integrating fairness, attribution, and relational perspectives into a unified framework. Second, it identifies perceived unfairness as the central mechanism linking privacy violations to trust erosion, anger, and brand evaluations. Third, it clarifies when responsibility matters by reconciling competing theoretical predictions, showing that intentionality does not uniformly drive responses but depends on relational context and pricing practices.

Fourth, it offers policy-relevant insights by demonstrating that price discrimination intensifies perceived harm independently of responsibility, suggesting regulatory attention to pricing practices in privacy contexts. Moreover, the findings indicate that conventional service-recovery strategies have limited effectiveness in mitigating the psychological consequences of privacy violations, underscoring the importance of prevention over remediation. Limitations related to scenario-based design and single-context testing suggest opportunities for future research examining real-world behaviour, repeated violations, and cross-cultural differences.

Greener

**BOARDING THE CIRCULAR ECONOMY: HOW DIGITAL PRODUCT PASSPORTS
SHAPE PRODUCT CARE INTENTIONS AND WILLINGNESS TO PAY**

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Keywords: digital product passports, perceived product lifecycle control, product care, willingness to pay, sustainable consumption

Description: This study examines how digital product passports can increase willingness to pay and product care intentions, as well as the mediating roles of perceived product lifecycle control and psychological ownership.

EXTENDED ABSTRACT

Research Question

Digital Product Passports (DPPs) are emerging as a key policy instrument in the transition toward a circular economy (University of Cambridge Institute for Sustainability Leadership (CISL) and Wuppertal Institute 2022). DPPs consolidate product-level information via digital carriers (e.g., QR codes) across the full product lifecycle, enhancing transparency, traceability, and sustainable consumption and production (Krüger et al. 2025). They will become mandatory on the EU market progressively through product-specific delegated acts, with priority sectors leading adoption from 2027 onward (European Union 2024). Consumer-focused, quantitative research on DPPs remains limited, highlighting the need to understand how DPPs and their design can create value for consumers and supply chain actors (CISL and Wuppertal Institute 2022). We build on affordance theory (Gibson 1977; Strong, Treku, and Volkoff 2025) and prior research to extend disposal control (Tari and Trudel 2024) to the entire product lifecycle. This extension, termed product lifecycle control, provides a basis to examine consumer responses to DPP design. Against this background, our research question (RQ) is: How do interactive design features in a DPP influence consumers' perceived product lifecycle control, psychological ownership, product care intentions, and willingness to pay?

Method and Data

We pre-registered and conducted an online, between-subjects experiment. Participants were recruited from the crowd-working platform Clickworker. The final sample included 414 participants ($M_{\text{age}} = 41.77$, $SD_{\text{age}} = 12.70$). Participants were randomly assigned to one of three

conditions in a laptop purchase scenario: no DPP (baseline), informational DPP, and interactive DPP. To control for brand effects, a previously validated fictitious brand was used (Klink 2001). We conducted a pretest to confirm scale reliability and validity, as well as the perceived realism of the scenario (Li and Wang 2023). After viewing the scenario, participants completed the main measures. Manipulation and attention checks were included. Structural equation modeling was employed to test the proposed hypotheses.

Summary of Findings

The estimated CFA model as well as the structural model fit the data well. Results reveal that informational and interactive DPPs significantly increased consumers' perceived product lifecycle control compared to the baseline condition. A Wald test confirmed that the interactive DPP had a significantly stronger effect on consumers' perceived product lifecycle control than the informational DPP. In turn, perceived product lifecycle control positively influenced psychological ownership. Psychological ownership positively affected willingness to pay but did not significantly influence product care intentions. Indirect effects analysis showed that interactive design influenced product care intentions primarily through perceived product lifecycle control, whereas willingness to pay was affected indirectly via both perceived product lifecycle control and psychological ownership. Finally, we note as a key limitation that the study design may have increased the salience and perceived relevance of DPPs. In real-world contexts, where consumers may not actively notice or engage with such information, the observed effects may be weaker.

Key Contributions

This research makes two key contributions. **First**, it advances marketing and public policy research by addressing the limited and largely conceptual understanding of consumer responses toward DPPs. It also extends research on product care (e.g., repair) and circular practices, which have received limited attention. Building on affordance theory, we extend disposal control to the broader concept of perceived product lifecycle control to capture product lifecycle phases beyond disposal. We provide one of the first quantitative examinations of how interactive DPP features influence perceived product lifecycle control, psychological ownership, and resource stewardship behavioral intentions, including product care and willingness to pay for sustainable products. **Second**, our findings offer practical implications for non-academic stakeholders. For firms, interactive DPPs provide a strategic tool to enhance consumer engagement, foster adoption of lifecycle-extending services, and generate value through increased willingness to pay. For policymakers, the results provide early empirical evidence to guide DPP implementation and design choices that can improve the effectiveness of digital policy instruments aimed at promoting sustainable production and consumption (supporting Sustainable Development Goal 12 of the United Nations 2030 Agenda). It also informs ongoing policy discussions on how digital product information should be structured to encourage consumer adoption of circular practices.

References

References are available upon request.

CONSUMER PREFERENCES AND WILLINGNESS TO PURCHASE REGENERATIVE AGRICULTURE PRODUCTS

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Keywords: Regenerative agriculture, Willingness to purchase, Consumer preferences, Generation Z.

Description: This research provides new insights into Generation Z consumers' attitudes toward regenerative agriculture products and their willingness to purchase RA-based food.

EXTENDED ABSTRACT

Research Question

In recent years, regenerative agriculture (RA) has gained increasing attention as a pathway to realign food systems with planetary boundaries by enhancing soil health, biodiversity, and climate resilience. Although often presented as a potential game changer for sustainable food systems, consumer awareness of RA remains very limited (Newton et al., 2020), and scholars have highlighted the need for clearer communication with consumers (Elrick et al., 2022; Gosnell et

al., 2019). Nevertheless, its growing appeal spans farmers, researchers, NGOs, and private companies seeking measurable and verifiable sustainability outcomes. Using a discrete choice experiment, this study aims to examine Gen Z consumers' attitudes toward RA products and to assess their willingness to purchase biscuits made with RA ingredients compared to conventional or organic alternatives.

Method & Data

The purpose of this research is to investigate Generation Z consumers' attitudes toward regenerative agriculture (RA) products and their willingness to purchase biscuits made with RA ingredients compared to conventional and organic alternatives. To address this objective, we employ a quantitative approach based on a survey and a discrete choice experiment. Specifically, data were collected from 143 Gen Z university students, who were first familiarized with the concept of regenerative agriculture due to their low prior awareness. Building on this introduction, the study uses a discrete choice experiment to examine consumers' preferences and willingness to pay for RA products in simulated shopping contexts, allowing for a controlled and systematic comparison across product types and market scenarios.

Summary of Findings

Through a discrete choice experiment, our study reveals that participants showed a clear preference for sustainable options (biological and RA) over conventional products. On average, consumers were willing to pay a small extra amount for biological options compared to normal ones, while regenerative agriculture also ranked higher than conventional alternatives. Although the premium for biological products was modest, the consistent positive preference indicates that consumers value more sustainable farming practices and are open to paying slightly more for

them (Gomes et al., 2023). Even if the literature suggests that RA may be even more sustainable than biological choices (Rempelos et al., 2023), our results indicate that the market does not yet perceive this—likely because literacy on the topic remains low and consumers are still unfamiliar with the concept of RA. Overall, although price remains a strong driver of choice, our findings suggest that positioning biological or RA products as high-quality and environmentally friendly could foster positive attitudes and support a small price increase without reducing competitiveness.

Statement of Key Contributions

This research contributes to the emerging literature on sustainable food options (Aprile and Punzo, 2022; Berti et al., 2025; Khan and Pandey, 2023) and regenerative agriculture (RA) (Colombi et al., 2025; Schreefel et al., 2025) by conceptually and empirically showing that consumers value more sustainable alternatives over traditional ones. It also advances the marketing literature on RA, a relatively recent phenomenon that has received limited attention in relation to consumer behavior and purchasing decisions (Gill et al., 2024), thereby complementing the predominantly agronomic and technical focus of existing studies (e.g., Colombi et al., 2025; Gordon et al., 2024; Schreefel et al., 2025) with a consumer-centered perspective. Finally, to the best of our knowledge, this study is the first to employ a discrete choice experiment to investigate consumers' willingness to pay for conventional, organic, and RA products (McFadden, 1980; McFadden and Train, 2000). Beyond its academic contributions, the study offers relevant managerial and public policy implications. As regenerative agriculture gains global relevance and increasingly shapes the strategies of multiple actors (e.g., food companies, farmers, chefs), effective and continuous communication of its benefits may foster public support, enhance consumer literacy, and facilitate adoption. From a policy perspective,

governments could promote RA through educational programs, awareness campaigns, incentives for adopting farms, and certification or labeling schemes to enhance transparency and consumer trust.

References are available upon request.

EQUITY SENSITIVITY, SELF-DETERMINATION, AND SUSTAINABLE FOOD BEHAVIORS: A MOTIVATIONAL APPROACH TO FOOD CONSUMPTION

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Keywords: Sustainable Food Behavior; Equity Sensitivity Theory; Self-Determination Theory; Integrated Regulation; Consumer Segmentation

Description: This research examines how consumers' fairness orientations interact with motivational regulation to shape sustainable food choice and food curtailment behavior.

EXTENDED ABSTRACT

Research Question

This research investigates how different types of consumers are motivated to engage in sustainable food behavior. Specifically, we examine whether consumers' equity sensitivity orientations—Benevolent, Equity Sensitive, and Entitled—shape their responses to different forms of motivational regulation from Self-Determination Theory, including external, introjected, and integrated regulation. Sustainable food behavior is conceptualized as two related but distinct dimensions: sustainable food choice and food curtailment behavior. Prior research has examined motivation and sustainable consumption separately, but less is known about whether fairness-oriented consumer segments respond differently to motivational appeals. This study therefore asks: Which type of motivation is most effective for each equity sensitivity segment in promoting sustainable food behavior? By integrating Equity Sensitivity Theory and Self-Determination Theory, this research seeks to explain why some consumers respond to sustainability appeals while others remain resistant, even when they appear prosocial or fairness-oriented.

Method and Data

This research includes one survey study and two experimental studies. In Study 1, 400 participants were recruited through Prolific and completed measures of equity sensitivity, external regulation, introjected regulation, integrated regulation, sustainable food choice, and food curtailment behavior. Equity sensitivity was measured using a validated constant-sum allocation scale, and K-means clustering identified three consumer segments: Entitled, Equity Sensitive, and Benevolent. Mediation analyses were conducted using Hayes' PROCESS Model 4 with bootstrapped confidence intervals. Study 2 included two independent Prolific samples of 400 participants each. Participants first completed the equity sensitivity measure and were then randomly assigned to external, introjected, or integrated motivational conditions. They subsequently completed a simulated online supermarket task involving sustainable and unsustainable food choices. Study 2a focused on sustainable product choice, whereas Study 2b examined food curtailment behavior through a repeated choice task. Manipulation checks, cluster validation, confirmatory factor analysis, and mediation analyses were used to test the proposed mechanisms.

Summary of Findings

Across the three studies, the findings show that Equity Sensitive consumers are the most consistently responsive to integrated regulation. In Study 1, integrated regulation significantly mediated the relationship between Equity Sensitive consumer type and both sustainable food choice and food curtailment behavior. Similar patterns were replicated in Study 2a and Study 2b: Equity Sensitive consumers responded positively to integrated, identity-based motivation in both product choice and curtailment contexts. In contrast, Benevolent consumers did not show significant direct or indirect effects through external, introjected, or integrated regulation. This

challenges the assumption that consumers with stronger other-oriented fairness preferences are automatically more likely to engage in sustainable behavior. Entitled consumers also showed no significant mediated effects through introjected regulation. However, introjected regulation showed a direct effect on food curtailment behavior in Study 1 and Study 2b. Overall, the results suggest that sustainable food behavior is not driven simply by prosocial orientation, but by the alignment between fairness orientation and motivational internalization.

Key Contributions

This research makes three main contributions. First, it integrates Equity Sensitivity Theory with Self-Determination Theory to explain heterogeneity in sustainable food behavior. Rather than treating consumers as equally responsive to sustainability appeals, this research shows that fairness orientation shapes how motivational cues influence behavior. Second, the findings challenge the common assumption that Benevolent consumers are naturally the most responsive segment for sustainability interventions. Across studies, Benevolent consumers did not reliably respond to external, introjected, or integrated motivation, suggesting that prosocial orientation alone may be insufficient to produce sustainable action. Third, this research identifies integrated regulation as a key mechanism for Equity Sensitive consumers, showing that sustainable behavior is most likely when sustainability is framed as personally meaningful and consistent with one's values. Practically, the findings suggest that policymakers, NGOs, and marketers should move beyond one-size-fits-all sustainability appeals and design segment-specific interventions that support value internalization, especially for consumers who balance self-interest and social responsibility.

FOR RENT OR RESALE? HOW PRODUCT HISTORY SHAPES DECISIONS IN THE
CIRCULAR ECONOMY

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Keywords: Sharing Economy, Resale, Product History, Sustainable Consumption, Temporal
Focus

Description: This paper explores how product usage history influences consumer decisions in the circular economy, showing that heavily used products are more acceptable when rented rather than purchased because renting induces a present-focused mindset that reduces concerns about prior use.

EXTENDED ABSTRACT

Research Question

Consumers are increasingly turning to circular economy options such as renting and buying used products, yet little is known about how product history shapes intentions across these acquisition modes. Our research investigates differences in consumer intentions to acquire used products based on whether the products are for rent or resale. In particular, we explore the effect of product history in circular markets and how perceptions of heavy usage impact acquisition intentions across different acquisition modes. Products in the circular economy have a history of prior usage that can be a significant barrier for consumers, with numerous studies identifying hygiene, wear and tear, and even superstition as deterrents. However, we argue and show that consumers will prefer accessing heavily used products more than owning them. We build our argument on the novel prediction that different modes of acquisition (renting vs. resale) will activate different temporal focus. We propose and show that renting elicits a present-focused mindset, encouraging consumers to prioritize immediate utility and enjoyment in the current moment.

Method and Data

Across three studies, we examine how product history influences consumer intentions to rent versus purchase used products. Study 1 employed a 2 (acquisition mode: rent vs. buy) \times 2 (prior usage: light vs. heavy) between-subjects design using simulated marketplace advertisements for a used kayak. Study 2 replicated and extended this design using a mixed model with acquisition mode as a between-subjects factor and prior usage (light, medium, heavy) as a within-subjects

factor. Study 3 tested the underlying psychological mechanism by measuring temporal focus (present vs. future) and self-brand connection in response to advertisements for a heavily used product offered for rent or resale. Participants across studies were recruited from Prolific and completed measures of acquisition intentions along with additional variables. Mediation analyses were conducted using PROCESS Model 4 to assess whether temporal focus explains differences in consumer responses across acquisition modes.

Summary of Findings

We show that heavy usage reduces purchase intentions but has a weaker negative effect on rental intentions. In Study 1, a two-way ANOVA revealed a significant main effect of prior usage, $F(1, 368) = 12.89, p < .001$, and acquisition mode, $F(1, 368) = 4.25, p = .04$, with a marginal interaction, $F(1, 368) = 2.96, p = .09$. Under heavy usage, purchasing intentions ($M = 3.68$) were lower than rental intentions ($M = 4.27$), $F(1,368) = 7.12, p = .008$, while no differences emerged under light usage ($p = .81$).

Study 2 showed a significant effect of usage, $F(2, 160) = 138.87, p < .001$, and acquisition mode, $F(1,160) = 4.35, p = .04$, with a marginal interaction, $F(2, 160) = 2.91, p = .06$. Differences emerged at high usage ($M_{buy} = 2.66, M_{rent} = 3.35$), $t(160) = 2.99, p = .003$.

Study 3 showed higher intentions to rent ($M = 4.33$) than purchase ($M = 3.57$), $t(280) = -3.93, p < .001$, and higher present focus in renting ($M = 5.13$ vs. 4.75), $t(298) = 2.16, p = .03$. Mediation revealed an indirect effect via present focus, $B = -0.10, SE = 0.05, 95\% CI [-0.20, -0.01]$.

Key Contributions

This research is among the first to directly compare rental and resale as distinct acquisition modes within circular consumption, directly linking two streams that have largely been studied in isolation. It advances circular economy research by showing that consumers do not treat these modes interchangeably; instead, they trigger different judgment processes and expectations about product condition, value, and future performance.

A key theoretical contribution is identifying acquisition mode as a novel antecedent to temporal focus. We show that renting versus buying second-hand shifts one's orientation toward near-term focus or future-oriented scrutiny, providing a psychological mechanism explaining why certain circular models gain traction while others face resistance.

The practical implications are direct and actionable. Firms with heavily used inventory will see higher acceptance when these items are positioned as rentals, while resale platforms may need stronger repair, refurbishment, or quality assurance cues to counteract greater scrutiny. Platform designers and policymakers can leverage framing that highlights near-term benefits to increase adoption.

Overall, this work contributes to sustainable consumption by identifying psychological levers that increase participation in reuse systems and extend product lifecycles.

References are available upon request.

NOT JUST “WOMEN’S FOOD”: GENDER IDENTITY INSIGHTS FOR PROMOTING PLANT-BASED EATING

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Keywords: Vegan food, stereotypes, gender identity, gendered marketing

Description: This research shows that multidimensional gender identity and its alignment with brand cues shape consumer responses to vegan food, offering new theoretical, methodological, and practical insights for promoting vegan food consumption.

EXTENDED ABSTRACT

Research Question

This research examines how gender identity, beyond biological sex, shapes consumer responses to vegan food. While prior work shows a gender gap in vegan food consumption, mostly attributing it to a femininity-veganism stereotype (Ruby, 2012; Rosenfeld, 2018), such explanations overlook variation in individuals’ internalized gender identities. Building on gender schema theory (Bem, 1981) and identity-congruence perspectives (Sirgy, 1982), this research asks three key questions: (1) Do consumers implicitly and explicitly associate vegan food with femininity? (2) Which gender identity type (e.g., masculine (i.e., low in femininity and high in masculinity), feminine (i.e., high in femininity and low in masculinity), androgynous (i.e., high in both femininity and masculinity), undifferentiated (i.e., low in both femininity and

masculinity)) are most predictive of intention toward vegan consumption? and (3) How does congruence between consumers' gender identity and the perceived gender of vegan brands influence purchase intentions?

By addressing these questions, the research moves beyond binary gendered stereotype and investigates how consumer gender identity, together with gendered marketing cues, shape vegan consumption behavior.

Method and Data

This research employs a multi-method approach across three studies to examine how gender identity and gendered branding influence vegan consumption. Study 1 uses an Implicit Association Test (IAT) to assess whether consumers automatically associate vegan food with femininity (Greenwald & Banaji, 1995). This is complemented by a linguistic task in which participants describe a typical vegan person, enabling analysis of explicit gender attributions (Modlinska et al., 2020).

Studies 2 and 3 adopt experimental designs to test how gender identity and brand cues jointly shape purchase intentions. Participants are exposed to fictional restaurant stimuli with manipulated brand gender (i.e., feminine, masculine, or neutral), operationalized through logos and visual design elements (Grohmann, 2009; Lieven et al., 2014). Gender identity is measured using the Bem Sex Role Inventory (Bem, 1974), capturing continuous femininity and masculinity traits. K-means++ clustering is applied to classify participants into identity groups (Hartigan & Wong, 1979).

Polynomial regression with response surface analysis is used to examine congruence effects (Edwards, 2002; Edwards & Cable, 2009). Study 3 further incorporates polynomial mediation analysis to test whether brand connection explains these relationships (Fu et al., 2025).

Summary of Findings

Across three studies, the findings consistently demonstrate that vegan food is strongly associated with femininity at both implicit and explicit levels. Study 1 shows that participants more quickly pair vegan food with feminine cues in an Implicit Association Test (Greenwald & Banaji, 1995) and describe a typical vegan using predominantly feminine language, supporting prior research on gendered food perceptions (Modlinska et al., 2020; Ruby, 2012).

Extending beyond stereotypes, Studies 2 and 3 reveal that gender identity, conceptualized as continuous dimensions of femininity and masculinity (Bem, 1974), is a stronger predictor of vegan consumption than biological sex. Individuals with an androgynous identity report stronger intentions to consume vegan food than other identity groups. Furthermore, congruence between consumer femininity and perceived brand femininity significantly increases vegan purchase intentions, consistent with identity-congruence theory (Sirgy, 1982). Results of polynomial regression and response surface analysis show that this effect is strongest under high consumer femininity–high perceived brand femininity alignment conditions (Edwards, 2002). Study 3 further demonstrates that brand connection mediates the effect of femininity congruence on vegan food purchase intentions (Escalas & Bettman, 2003). Together, these findings highlight the role of multidimensional identity and suggest that inclusive branding strategies can enhance plant-based food adoption.

Key Contributions

This research offers several important contributions across theory, methodology, public policy, and marketing practice. Theoretically, it advances understanding of sustainable consumption by moving beyond binary sex-based explanations and demonstrating that gender identity, conceptualized as independent dimensions of femininity and masculinity (Bem, 1974), more accurately predicts vegan consumption. It also extends gender schema theory (Bem, 1981) by showing that vegan food is not only explicitly but also implicitly feminized, and refines identity-congruence theory (Sirgy, 1982) by revealing asymmetric effects of congruence, particularly, in terms of the stronger influence of femininity alignment.

Methodologically, this research introduces a more nuanced analytical approach by combining k-means++ clustering to derive gender identity profiles (Hartigan & Wong, 1979) with polynomial regression and response surface analysis to capture complex congruence patterns (Edwards, 2002). The integration of polynomial mediation further provides a novel way to examine underlying psychological mechanisms.

From a policy perspective, the findings challenge the assumption that men are inherently resistant to vegan diets and instead highlight the role of identity alignment. This suggests that public campaigns should adopt inclusive, non-binary messaging.

For marketers, the results demonstrate that aligning brand cues with consumers' identity traits, while avoiding overly feminine positioning, can enhance brand connection and increase adoption of vegan food consumption.

References are available upon request.

RESPONSIBLE INNOVATION IN BUSINESS: A SYSTEMATIC REVIEW AND A RESEARCH AGENDA

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Keywords: responsible innovation, responsible research and innovation, stakeholder engagement, sustainability, systematic review

Description: This paper systematically reviews responsible innovation research in the business domain to clarify how responsible innovation is defined, theorized, and applied, while identifying key gaps and future directions for advancing responsible innovation in firms.

EXTENDED ABSTRACT

Research Question

Responsible innovation (RI) has attracted growing attention in business research as firms face increasing pressure to align innovation with ethical, social, and environmental expectations.

Despite this growth, RI research in the business domain remains conceptually fragmented.

Existing studies vary in how they define RI, what theoretical lenses they apply, and which

organizational or contextual factors they emphasize. Prior reviews have also tended to focus on specific regions, industries, firm types, or theoretical perspectives, leaving a need for a broader synthesis that consolidates RI research across business settings. Against this background, this paper asks four main research questions. First, how has RI research in the business literature evolved, and what patterns characterize its development? Second, how is RI defined and understood in existing business research? Third, what theories and frameworks are employed to examine RI in business contexts? Fourth, what research gaps and future directions can guide more business-relevant RI scholarship and adoption? By addressing these questions, the paper aims to provide a comprehensive overview of RI in the business domain, clarify the field's conceptual foundations, identify its dominant theoretical anchors, and develop a focused research agenda to support cumulative knowledge development and practical progress in innovation management.

Method And Data

This study adopts a systematic review approach to synthesize RI research in the business domain. The review focuses on peer-reviewed journal articles published in business-related fields and follows a structured screening and selection process to ensure transparency and rigor. After identifying relevant studies through database searches and applying inclusion and exclusion criteria, the final sample consists of 100 articles. The review combines systematic qualitative synthesis with bibliometric analysis. The bibliometric component captures the field's development over time and identifies publication trends, while the thematic analysis examines how RI is defined, which theories and frameworks are most frequently employed, and where major research gaps remain. Particular attention is given to distinguishing RI in business contexts from related concepts such as responsible research and innovation (RRI), especially where

studies use the terms interchangeably. The analysis also identifies recurring themes across studies. By integrating bibliometric patterns with thematic interpretation, the review provides both a broad map of the field and a more detailed understanding of its conceptual and empirical development.

Summary of Findings

The review shows that RI research in the business domain has expanded rapidly in recent years, with a noticeable surge in publications from 2020 onward. Yet the field remains conceptually diverse. Most business studies define RI around recurring themes: stakeholder engagement and inclusion, ethical and societal alignment, and sustainability or environmental responsibility. Foundational definitions from Stilgoe et al. (2013) and Von Schomberg (2012) continue to shape the literature, although some studies still blur the distinction between RI and RRI. The findings also suggest that RI is primarily framed as a process rather than only an outcome, with anticipation, reflexivity, inclusion, and responsiveness appearing as important dimensions, though not always equally emphasized. In terms of theory, the literature relies on a fragmented but evolving set of perspectives, with stakeholder theory, institutional theory, and the RRI framework being among the most visible. The review further identifies four main areas for future research: organizational dynamics and stakeholder engagement, ethical and institutional frameworks, emerging technologies and grand challenges, and measurement and methodological development. Across these areas, major gaps remain in operationalization, cross-context comparison, inclusion of marginalized actors, and the development of valid and comparable RI measures.

Key Contributions

This paper makes distinct contributions to both academic knowledge and managerial practice.

First, it provides an updated and comprehensive synthesis of a rapidly expanding field and helps reduce conceptual fragmentation by clarifying how RI is defined, theorized, and operationalized across business contexts, establishing a clearer framework for future research. Second, this review critically assesses the application of theoretical frameworks in existing RI literature, identifying opportunities for robust theory building. Third, moving beyond identifying gaps, this review proposes concrete and actionable research pathways to advance the field, particularly in linking RI to competitive strategy and measurable outcomes.

Our findings offer practical value beyond academia by turning RI insights into actionable guidance. For firms, the review shows how to embed responsibility into innovation by engaging diverse stakeholders, anticipating risks, and developing metrics to track social and environmental impact alongside long-term business goals. For policymakers and regulators, the analysis highlights where governance can be effective, including the use of outcome-based incentives and support for multi-stakeholder collaboration. Together, these insights help align corporate innovation with broader public needs and sustainable development priorities.

References are available upon request.

THE DISPOSAL FREQUENCY EFFECT: NUMBER OF DISPOSALS IMPACTS ENVIRONMENTAL BEHAVIOR

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Keywords: Post-disposal behaviour; disposal frequency effect, attribution substitution; consumer evaluation

Description: Across three experimental studies, our research demonstrates that consumers use disposal frequency rather than quantity as a heuristic for judging environmental harm, with more frequent disposal increasing perceived environmental impact and, in turn, motivating compensatory pro-environmental intentions.

EXTENDED ABSTRACT

Research Questions:

Imagine John discarded three items last winter (a shirt, a jumper, and a hooded sweatshirt), whereas this winter he relied on a single jacket and disposed of only that one item. Even if the jacket represents more total material than the three garments combined, people often fail to track such differences. Instead, they rely on the number of disposal items when judging environmental impact. As a result, disposing of three items may feel more harmful than disposing of one, even when the latter generates greater waste. We refer to this tendency as the disposal frequency

effect, in which consumers evaluate disposal outcomes based on how often they discard rather than how much they discard.

We propose that consumers substitute disposal quantity with disposal frequency as a heuristic because accurately assessing waste volume is difficult. Therefore, consumers will perceive greater (or lesser) environmental harm based on higher (or lower) disposal frequency, even when the total disposal quantity remains equal. We also suggest that disposal frequency also influences perceived quantity: more frequent disposal increases perceived quantity of waste. Building on this effect, we examine whether consumers who dispose more frequently are more likely to engage in compensatory pro-environmental behaviors.

Method and Data:

We conducted three between-subjects experiments with undergraduate samples from a North American university. Study 1a (N = 201) tested whether disposal frequency (Three vs. Five times) affects perceived waste quantity and perceived environmental harm using a furniture-packaging scenario. Study 1b (N = 178) replicated the design in a compostable-waste context (One vs. Seven times). Study 2 (N = 296) extended the test to medicine blister-pack disposal with three conditions (One vs. Five vs. Thirty times) and examined both perceived environmental harm and donation intention. Across studies, participants read hypothetical consumption and disposal scenarios, reported perceived environmental harm and perceived disposal quantity, and completed manipulation checks; Study 2 also measured downstream pro-environmental donation intentions. We analyzed the data using one-way ANOVA, planned linear contrasts, and mediation analysis (PROCESS Macro Model 4) to test our propositions.

Summary of Findings:

Across three experiments, we find consistent evidence for a disposal frequency effect. Study 1a shows that, holding total waste constant, higher disposal frequency increases perceived waste quantity and, in turn, perceived environmental harm. Study 1b replicates this pattern with a different waste type (compostable scraps), demonstrating robustness across materials. Study 2 extends these findings to medicine blister packs and examines downstream consequences.

Consumers perceive greater environmental harm and intend to donate more to an environmental cause when they dispose of waste more frequently, even when the total waste is identical.

Importantly, perceived environmental harm mediates the relationship between disposal frequency and pro-environmental intentions, such that more frequent disposal leads to greater support for environmental causes. Across contexts, consumers tend to rely on disposal frequency as a heuristic for evaluating environmental impact, even when objective waste remains unchanged.

Together, these results show that disposal frequency systematically biases environmental judgments and motivates compensatory behavior.

Statement of Key Contributions:

This research advances the underdeveloped literature on post-disposal consumer evaluation by showing that disposal frequency meaningfully shapes how consumers judge their environmental harm and, in turn, their subsequent behavior. It extends work on attribution substitution by demonstrating that consumers rely on a simple, readily available cue, how often they dispose, when assessing a complex environmental impact from their disposal. The findings also contribute to the emerging empirical evidence on moral cleansing in sustainability contexts by

documenting compensatory environmental intentions triggered by perceived environmental harm. Beyond theoretical contributions, this work offers practical guidance for marketers and policymakers. Because consumers intuitively view frequent disposal as more harmful, even when the objective impact is unchanged, organizations should address this bias when promoting sustainable packaging or developing waste-reduction initiatives. Clear communication, targeted educational efforts, and policy interventions can help correct misperceptions about disposal frequency and support more accurate, informed judgments of environmental impact.

THE EMOTIONAL COSTS OF DECEPTION: GREENWASHING AS A PSYCHOLOGICAL AND POLICY CHALLENGE

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Keywords: greenwashing, green deception, sustainability, policy

Description: Public policy and psychological implications of greenwashing are examined through a narrative review.

EXTENDED ABSTRACT

Research Question

Recent survey findings suggest that many consumers are concerned about the environmental impact of their purchases and that there is an advantage to being perceived as 'green'. This contributes to the prevalence of greenwashing, in which businesses make overstated or misleading claims about the environmental benefits of their products or services, or conceal non-green activities or outcomes in a facade of sustainability. While greenwashing may offer short-term gains in terms of attracting customers, it remains a deceptive practice, and its potential negative ramifications are significant. Greenwashing can distort market signals and undermine efforts to promote genuine environmental responsibility. Beyond its economic and regulatory dimensions, greenwashing has profound implications for consumer psychology and well-being. It can generate feelings, such as betrayal or cynicism, among consumers who believe they are

making ethical or environmentally responsible choices. Such emotional consequences not only damage the relationship between businesses and consumers but also weaken the societal drive toward collective climate action. Ultimately, this creates a policy dilemma: how to encourage corporate environmental initiatives while ensuring that claims are truthful, verifiable, and consistent with regulators' broader environmental objectives.

Method and Data

To collect the relevant literature required for a narrative review investigation of the psychological impacts of greenwashing that can inform public policy, we searched articles using both Web of Science (WoS) and SCOPUS databases. We used the following keywords: 'greenwashing' (within Title, Abstract and Keywords) AND 'consumer' OR 'customer' OR buyer (within Title, Abstract and Keywords) AND 'marketing' (within All Fields). The search was then refined to only include English language articles from the following subject areas: Business, Management, and Accounting; Social Sciences; Environmental Science; Economics, Econometrics, and Finance; and Psychology. Combining the SCOPUS list with the WoS list and removing duplicates resulted in 193 papers. Given the focused nature of this review, further manual screening of papers by both authors was necessary. The final list used in the narrative review consisted of 76 unique records published between 2012 to 2023.

Summary of Findings

The literature identifies a multitude of consequences stemming from greenwashing for several stakeholders, including firms, investors, regulators, and consumers. Our review uncovered three categories of outcomes for consumers: consumer attitudes, brand perceptions, and consumer behaviors. Based on the findings, we suggest that misleading claims in the context of

greenwashing may be even more psychologically impactful than misleading claims related to product performance. That is, misleading claims about a product's functionality or quality – while disappointing, irritating, and frustrating for consumers – may not violate a deeply held consumer value set in the same way that greenwashing does. This may be especially true for younger consumers, as these consumers increasingly experience anxiety related to climate change

Integrating psychological insights into public policy design is crucial because greenwashing's harms extend beyond misinformation – they shape how people feel, think, and act in response to sustainability issues. When consumers repeatedly encounter deceptive environmental claims, they may experience moral frustration, cynicism, and disillusionment, ultimately leading to decreased motivation to engage in sustainable consumption or support climate policies. This erosion of trust weakens the collective psychological foundation necessary for effective environmental action.

Key Contributions

Businesses and policymakers have a strategic imperative to engage in and support responsible marketing practices that minimize potential harm to society. We synthesize existing knowledge on greenwashing to envision a more comprehensive theoretical perspective concerning the psychology of greenwashing, and utilize this to provide public policy implications and recommendations. This holistic approach acknowledges that greenwashing is not only a legal or economic concern but a systemic issue that intersects with societal values, corporate ethics, and the psychological well-being of citizens. Effectively addressing greenwashing therefore requires a suite of coordinated measures that reflect its multidimensional nature, bridging environmental

regulation, consumer protection, and public trust. Public policy that acknowledges these emotional and cognitive consequences can therefore play a preventative and restorative role: by enforcing truth in advertising, promoting transparent communication, and fostering environmental literacy, policymakers can help rebuild consumer confidence and reduce “eco-fatigue.” In this way, psychological well-being can become an essential policy goal - one that supports not only ethical markets but also the long-term social resilience required for our transition to a genuinely sustainable economy.

References available upon request.

THE SUBSIDY PARADOX: WHY REMOVING FINANCIAL INCENTIVES STRENGTHENS SUSTAINABLE MARKETS

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Keywords: Subsidy withdrawal, COM-B framework, Self-Determination Theory, electric vehicles, sustainable behavior

Description: This research demonstrates that removing financial subsidies paradoxically strengthens sustainable market behavior by revealing underlying psychological mechanisms.

EXTENDED ABSTRACT

Research Question

Governments globally evaluate subsidy programs based on adoption volumes during incentive periods, despite widespread market collapse after subsidy withdrawal. This research challenges that paradigm by asking: *Do financial subsidies strengthen or obscure the psychological mechanisms required for sustainable behavior?* Drawing on the Capability–Opportunity–Motivation–Behavior (COM-B) framework and Self-Determination Theory (SDT), we propose the **Incentive Noise Hypothesis**, which argues that subsidies introduce heterogeneity by attracting both intrinsically and extrinsically motivated consumers. This “noise” weakens observable relationships between psychological drivers and behavior. We further examine whether policy contexts restructure causal pathways, such that behavioral

models become stronger once subsidies are removed. Using India's electric vehicle subsidy termination as a natural experiment, the study investigates whether post-subsidy markets exhibit greater explanatory coherence and stronger reliance on autonomous motivation.

Method and Data

We employ a quasi-experimental design comparing two cross-sectional samples collected under distinct policy regimes: during subsidy availability (July–August 2022; N=225) and post-subsidy removal (September 2025; N=362). The empirical context is India's FAME-II electric vehicle subsidy termination. All constructs financial capability, psychological capability, physical opportunity, social opportunity, reflective motivation, automatic motivation, and purchase intention were measured using validated multi-item Likert scales. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with bootstrapping (5,000 resamples). Multi-group analysis tested differences across policy regimes, while robustness checks (adjusted R^2 , effect size, subsampling, and cross-validation) ensured that observed effects were not driven by sample size differences. This design isolates the impact of policy context on behavioral pathways.

Summary of Findings

Results strongly support the Incentive Noise Hypothesis. The model explains significantly greater variance in purchase intentions post-subsidy ($R^2=0.634$) compared to during subsidy ($R^2=0.446$), representing a 42% increase ($p=0.009$). Reflective (autonomous) motivation becomes significantly stronger post-subsidy (+36.7%), while automatic (impulsive) motivation declines (-30.2%). Social opportunity and psychological capability also increase in importance, indicating that sustainable adoption depends on deeper psychological and social foundations once financial incentives are removed. These findings suggest that subsidies mask true behavioral drivers by enabling decisions based on short-term financial

gains rather than internalized values. Once subsidies are removed, the market self-selects toward intrinsically motivated consumers, resulting in clearer and more predictive behavioral relationships.

Key Contributions

This research makes four key contributions. First, it redefines policy success by shifting focus from short-term adoption volume to post-subsidy market resilience. Second, it introduces the *Incentive Noise Hypothesis*, demonstrating that financial incentives distort behavioral measurement by introducing heterogeneous motivation profiles. Third, it advances the COM-B framework by showing that causal pathways are policy-contingent, not static. Fourth, it provides actionable guidance for policymakers: effective interventions should prioritize psychological foundations viz autonomous motivation, capability development, and social norms rather than prolonged financial incentives. Overall, the findings challenge prevailing subsidy design logic and advocate a transition toward “psychology-first” policy frameworks that enable long-term sustainability rather than temporary behavioral spikes.

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