The Effects of Credit Card Use on Low-Income Consumers' Indebtedness

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This study presents the results from a survey with 2,022 low-income consumers in Brazil. Using a linear regression model, we show that the main factor explaining indebtedness is the use of credit cards borrowed from spouse, relative or friends. Qualitative interviews also supported this practice of borrowing credit cards.

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Gamification in Marketing: How Games Help to Engage Consumers
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With diminishing effectiveness of traditional marketing, there is a growing need for innovative marketing approaches to get consumers engaged with brands. The goal of the current study is to explore how companies can employ gamification (i.e., the use of game elements and game design) for addressing different marketing challenges.

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Amplifying the Effects of Ideology on Environmentally-Sustainable Consumption and Conservation: The Role of Individual Differences in Commitment to Beliefs
Matthew Maxwell-Smith, University of Illinois at Urbana-Champaign, USA
Paul Conway, Florida State University, USA
James Olson, University of Western Ontario, Canada

We applied the Commitment to Beliefs (CTB) framework to understand when relevant ideologies are most likely to predict environmentally-conscious consumption and conservation. Across three studies, individuals who endorsed ideologies that support or neglect environmentally-friendly consumption displayed the strongest such intentions and behavior when they also had higher levels of CTB.

Social Networking Sites and Expatriates’ Transition: A Key Resource in a Learning Process
Laetitia Mimoun, HEC Paris, France
Tina Lowrey, HEC Paris, France

This research situates social networking sites (SNSs) among other learning modes to distinguish SNSs’ as a key resource for expatriates’ adjustment. Using qualitative data, it explores how SNSs’ characteristics enable both expatriates’ learning of cultural, social, and consumer competencies, and expatriate communities playing their teaching role on a larger scale.

Why Did You Take the Road That Leads to Many Different Cities? Cultural Differences in Variety-Seeking
Kyeong Sam Min, University of New Orleans, USA
Jae Min Jung, California State Polytechnic University, Pomona, USA
Drew Martin, University of Hawaii, Hilo, USA

Why do some tourists (e.g., East Asians) like to travel to a variety of new destination cities whereas others (e.g., Westerners) prefer to stay only in their favorite destinations? We examine how individuals’ self-construal influences their variety-seeking in a product bundling decision.