The Moderating Role of Financial Education on the Relationship Between Materialism and Consumer Credit Default

Mateus Ponchio, Escola Superior de Propaganda e Marketing, Brazil

In this study, we demonstrate the moderating role that financial education plays in the relationship between materialism and consumer credit default. This research contributes to the psychology of materialism and debt and provides evidence that financial education is a promising intervention strategy to improve consumers’ financial well-being.

[to cite]:


[url]:

http://www.acrwebsite.org/volumes/1020038/volumes/v43/NA-43

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How to Make Everyone Happy: Moderators of Affect Induction Effectiveness

Nancy Puccinelli, Oxford University, UK
Dhruv Grewal, Babson College, USA
Scott Motyka, Northeastern University, USA
Susan Andrzejewski, California State University Channel Islands, USA

This research identifies the most effective techniques for making consumers feel good and bad. This meta-analytic synthesis identifies the best affect induction techniques as well as contextual factors that can limit the effects (e.g., too obvious or irrelevant).

Mentally “Transforming” a Product: How Spatial Imagery Capability and Design of Visual Stimuli Influence Purchase Intentions

Cheng Qiu, Hong Kong Baptist University, Hong Kong
Gerald Gorn, Hong Kong Polytechnic University, Hong Kong

We investigate consumers’ ability to mentally manipulate objects in space and how it influences purchase intentions of “transformable” products like a sofa bed. Spatial imagery ability, but not object imagery ability, is found to have interactive effects with type of sofa-bed ad on participants’ purchase intentions.

“How Me, Myself and I” When Talking About Yourself Enhances Your Word-of-Mouth

Simon Quaschning, Ghent University, Belgium
Erlinde Cornelis, San Diego State, USA

The current research investigates how review content – the difference between first-person reviews and impersonal reviews – can affect review helpfulness. Results show that people with a utilitarian goal find first-person reviews more helpful, caused by an increased perceived reviewer similarity. This effect, however, disappears when the consumer’s goal is hedonic.

The Influence of Implicit Self-theories on Financial Risk Seeking

Dipankar Rai, LeMoyne College, Syracuse-NY, USA
Chien-Wei Lin, SUNY-Oneonta, Oneonta-NY, USA
Magdoleen Ierlan, LeMoyne College, Syracuse-NY, USA

Three studies show that incremental theorists who believe that personality traits are malleable prefer riskier options than entity theorists who believe that they are fixed. This is because incremental (entity) theorists are more promotion focused (prevention focused). This effect is moderated by expert recommendations.

How Does Posture Affect the Behavior of Customers and Salespeople in a Retail Store?

Mukta Ramchandani, NEOMA Business School, Campus Reims, France
Adilson Borges, NEOMA Business School, Campus Reims, France

We conducted two studies to examine how self-posture can influence the behavior of consumers and salesperson in a store. Study 1 found that consumers purchase more when they are standing rather than sitting. Study 2 found that salespeople are happier and more involved in their job when they are sitting rather than standing.