Not Opening the Envelope: the Role of Emotions and Information Avoidance in Debt Management

Anna Custers, Saïd Business School, University of Oxford

Consumer indebtedness is a growing concern. A puzzle observed in debt management strategies is that a large portion of consumers ignore or avoid part of their debt. Using a cross-sectional dataset of over-indebted individuals, this research provides preliminary evidence for a theoretical framework in which higher levels of problem debt increase information avoidance, through negative emotions such as unhappiness, anxiety or stress associated with that problem debt.

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Consumer Responses towards Limited-Time vs Limited-Quantity Scarcity Messages in Price Promotions

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This study investigates the relative effects of limited-time versus limited-quantity scarcity messages in price promotions on consumers’ behavioral intentions and brand evaluations, and examines possible internal mechanisms. The moderating effects of product types and consumer regulatory focus are also explored. The findings contribute to restricted promotion research and practices.

The Concept of Found Time

Jaeyeon Chung, Columbia University, USA
Claire Tsai, University of Toronto, Canada
Leonard Lee, National University of Singapore, Singapore
Donald Lehmann, Columbia University, USA

This paper proposes a conceptual framework of found time and its multiple antecedents (e.g., source, timeframe, and characteristics), consequences (e.g., choices, self-perception, behaviors, and emotions), and moderators (e.g., individual differences, temporal distance, and personal goals). We discuss some of our empirical findings to illustrate the complex nature of found time.

How Consumers Use Found Time

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Leonard Lee, National University of Singapore, Singapore
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Compared to windfall money, people prefer to spend small gains of time for experience-driven hedonic purposes. This is shown in their likelihood to use the time for non-utilitarian activities and for volunteering. We show that, however, people’s tendency to spend it for utilitarian purposes increases when the gain is larger.

Where are all the Black Women? A Look Inside the Misrepresentation and Underrepresentation of Black Women in Modern Marketing Campaigns

Alexandria Clark, Claflin University, USA
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Black women have been misrepresented and underrepresented in marketing campaigns, advertisements, and agendas. The objective of this research is to analyze the roots and causes of this phenomenon and how this lack of representation be corrected. A focus group study was conducted.

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