Consumer Discrimination: How a Choice Mindset Influences Fairness Perceptions of Insurance Premiums

Michail Kokkoris, University of Cologne, Germany
Krishna Savani, Nanyang Business School, Singapore

We examined consumers’ fairness perceptions of insurance policies that discriminate premiums based on individual behaviors or outcomes. We found that a choice mindset decreases perceptions of fairness among consumers who feel disadvantaged by the policy but increases perceptions of fairness among those who feel favored by the policy.

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You Stepped on My Toes: When Does Psychological Ownership Lead to Territorial Responses?

Colleen Kirk, New York Institute of Technology, USA
Scott Swain, Clemson University, USA
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Results of three experiments reveal that when consumers psychologically own a product they perceive infringement and behave territorially as another person signals control intimate knowledge or investment of self in the product. Infringement and territorial responses intensify when consumers believe they have more clearly signaled (i.e. “marked”) their psychological territory.

Understanding Consumer Skepticism Towards Sustainable Innovations

Jan Koch, University of Groningen, The Netherlands
Koert van Ittersum, University of Groningen, The Netherlands
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We offer a novel account for explaining consumers’ skepticism towards sustainable innovations (e.g. insect consumption electric vehicles). We argue that adopting these innovations requires consumers to violate internalized norms which triggers negative emotions (e.g. disgust) and thus stimulating consumers to reject radical behavioral changes.

The Emotional Dynamics in Online Customer Reviews

Clara Koetz, Rennes School of Business, France
Renaud MacGilchrist, Rennes School of Business, France

Our objective is to model the nature of emotional dynamics in online customer reviews. Our findings demonstrate that rather than a diffusional process emotions switch between stochastic regimes through time. These regimes are characterized by significant changes in the temporal frequency of reviews and the transition probabilities of emotions.

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We examined consumers’ fairness perceptions of insurance policies that discriminate premiums based on individual behaviors or outcomes. We found that a choice mindset decreases perceptions of fairness among consumers who feel disadvantaged by the policy but increases perceptions of fairness among those who feel favored by the policy.

When do Consumers Feel More Authentic? The Interplay of Self-Control Choices and Thinking Styles

Michail Kokkoris, University of Cologne, Germany
Erik Hoelzl, University of Cologne, Germany
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We examined how consumption self-control affects authenticity for consumers with different thinking styles. Making a high self-control choice made participants with a higher (vs. lower) preference for deliberation feel more authentic whereas making a low self-control choice made participants with a higher (vs. lower) preference for intuition feel more authentic.