Message Not Received - the Effects of Creditor Pressure in Consumer Debt Management

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Survey data suggests that avoiding creditors is a common behavior by over-indebted consumers, and is positively associated with debt levels, negative emotions towards debt and creditor pressure. This behavior cannot be explained by observable individual characteristics. The results suggest that creditor pressure can increase avoidance and therefore can be counterproductive.

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How Appropriate is Appropriation as a Branding Tool?  
Commercialization and the Value of Experiences
Gert Cornelissen, Universitat Pompeu Fabra, Barcelona, Spain  
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Previous research has demonstrated how advertising and branding efforts that appropriate valued aspects of life are successful in building a favorable brand image. In this paper we study whether such efforts can crowd out the pleasure inspiration or value that people derive from those areas in life.

Finding the Right Corporate Social Responsibility:  
How Identity Goals Influence Brand CSR Strategies
Diego Costa Pinto, ESPM Business School, Brazil  
Márcia Maurer Herter, FADERGS Business School, Brazil  
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Past research implies that sophisticated brands may not benefit from CSR. We demonstrate that priming consumers’ identity goals moderates the effect of brand personality on perceived brand social consciousness. When social (personal) identity goals are primed consumers choose CSR with focus on self-(other) benefits for sophisticated (sincere) brands.

Signal with Cost: When and Why Identity Signals Are Perceived to Be Authentic
Katherine M. Crain, Duke University, USA  
James R. Bettman, Duke University, USA  
Mary Frances Luce, Duke University, USA

Punks signal with mohawks and piercings but sometimes they are called poseurs. How do observers judge the authenticity of a signaling consumer? We suggest that observers judge a signaling consumer’s authenticity by inferring his or her willingness to accept the costs associated with his or her signal which is directly moderated by the positivity of the identity being signaled.

Message Not Received - The Effects of Creditor Pressure in Consumer Debt Management
Anna Custers, University of Oxford, UK

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The Early Bird Gets the Worm:  
The Effect of Habituation on the Effectiveness of Counter-Attitudinal Appeals
Steven Dallas, New York University, USA  
Gavan Fitzsimons, Duke University, USA

In a lab study and a field study the current research finds that counter-attitudinal persuasive appeals can have a greater impact on behavior after people habituate to them. This flies in the face of current practice which typically involves making counter-attitudinal appeals as in-your-face and attention-grabbing as possible.