

When adding regret to fear appeals harms message effectiveness: The moderating role of consumers' risk perception

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Abstract

Imagine an anecdotal risk message depicts the following story: “John is only 42. Due to an accident, he became permanently unfit for work. Since he lost his income, he is not even able to pay the rent for his family’s home.” In addition, John may tell the audience that he deeply regrets that he had not taken out disability insurance. How will this expression of regret affect message effectiveness? The literature suggests that anticipated regret is a strong motivator, and Passyn (2019) demonstrates that adding regret to risk messages improves message effectiveness. However, we argue that the effect of added regret may not always be positive. We examine how message receivers’ risk perception moderates the effects of added regret. Our study shows that added regret increases compliance intention when risk perception is low but decreases compliance intention when risk perception is high. Mental imagery mediates the effects. We provide recommendations for message design.

Keywords: *Fear appeals; Regret; Risk perception*

Track: Consumer Behaviour