

Marketing Affordable Resources in the Right Way: How Framing Impacts
Financially-Constrained Consumers' Happiness from Access-Based Services?

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Abstract

Many consumers cannot afford to own what they need. Beyond government-driven beneficial programs, the market-mediated access-based business model has become an alternative method for financially-constrained consumers to save money while enjoying a wide variety of goods. However, though access-based services make resources more affordable and offer greater variety, they often promote themselves in terms of affordability. Presumably, affordability-related (vs. variety-related) framing may attract more financially-constrained consumers as it fits their thrifty spending patterns. However, we challenge this assumption and propose that the affordability-related (vs. variety-related) framing will hurt financially-constrained consumers' self-image and, in turn, their wellbeing, by actively reminding them of their inability to own, a trait of poverty. Across three experiments in three product categories, we show that financially-constrained consumers' happiness is minimized when access-based services are framed in terms of affordability (vs. variety), as such framing increases financially-constrained consumers' likelihood to draw a self-image of being poor.

Keywords: *access-based; financially-constrained; happiness*

Track: Transformative Consumer Research