

Listening to the Wind of Slack Change: The Influence of Salary Proximity on the Pain of Payment and Purchase Likelihood

Chiara Pfeiffer

University of Goettingen

Yasemin Boztug

University of Goettingen

Steffen Jahn

Martin Luther University Halle-Wittenberg

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Abstract

The pain of payment, an affective response that arises due to a reduction of financial resources, plays a central role in consumers' purchase decisions. While prior work has focused mainly on payment methods, this research aims to broaden the scope by examining how the pain of payment is shaped by perceived financial slack. Specifically, we argue that anticipating a close (vs. distant) salary increases perceived financial slack, which then reduces the pain of payment, and subsequently increases purchase likelihood, even though consumers' objective wealth remains unchanged. Our findings underscore the need to consider both objective and subjective assessments of wealth in models of consumer choice. They further advance the link between financial slack and the pain of payment and highlight the pain of payment as a meaningful predictor of consumer behavior. Additionally, our results offer practical guidance for marketers, market researchers and consumers aiming to control their spending.

Track: Consumer Behaviour