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Table of Contents

ASSESSING THE COST OF SECURITY BREACH: A MARKETER'S PERSPECTIVE.....	1
Peggy Choong, Niagara University	
Edward Hutton, Niagara University	
Paul Richardson, Niagara University	
Vincent Rinaldo, Niagara University	
MKDRIVERS OF CUSTOMER LOYALTY AT THE BOTTOM OF THE PYRAMID IN INDIA.....	7
Shruti Gupta, Pennsylvania State University	
CONSUMERS' USE OF COUNTRY OF MANUFACTURE INFORMATION: TURKEY VERSUS THE U.S.A.....	9
Lada Kurpis, Gonzaga University	
James Helgeson, Gonzaga University	
Ahmet Ekici, Bilkent University	
Magne Supphellen, Norwegian School of Economics	
UNDERSTANDING CONSUMER TRANSCENDENCE AMONG MILLENNIALS: A NEW CONSTRUCT AND SCALE.....	16
Stefan Linnhoff, Murray State University	
L. Murphy Smith, Murray State University	
Jaime Staengel, Murray State University	
Taylor Chadduck, Murray State University	
Jiaqian Zhou, Murray State University	
CUSTOMER SERVICE, PERSONALITY & HOFSTED'S CULTURAL DIMENSIONS IN BANGLADESH, TURKEY, AND THE USA.....	17
Kathryn McCord, University of Texas Dallas	
Ola Saleh, University of Texas Dallas	
Derek Melms, University of Texas Dallas	
Saqif Rahman, University of Texas Dallas	
Hannah Steinberg, University of Georgia	
CUSTOMERS VERSUS EMPLOYEES: HOW SELF-SERVICE TECHNOLOGY HAS AFFECTED THE U.S. RETAIL INDUSTRY.....	21
Alexis L. McWilliams, Tennessee Tech University	
Ismet Anitsal, Tennessee Tech University	
M. Meral Anitsal, Tennessee Tech University	
STRATEGIES FOR DESTROYING THE GLASS CEILING IN CORPORATE AMERICA.....	22
Martin Meyer, University of Wisconsin	

THE ROLE OF ENVY ON CONSUMER BEHAVIOR IN THE COSMETOLOGY
INDUSTRY.....26

Jian Shin, Sangmyung University
SukJoon Yang, Sangmyung University
Seojung Lee, Sangmyung University
Haesim Yoon, Sangmyung University

“VACATION TO BEERLAND:” ALCOHOL AND THE STUDY ABROAD
EXPERIENCE.....31

Newell D. Wright, North Dakota State University
Val Larsen, James Madison University

ASSESSING THE COST OF SECURITY BREACH: A MARKETER'S PERSPECTIVE

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ABSTRACT

Cyber-attacks has increased over the years both at the individual and firm level. Yet, the organizational budgets directed toward information security remains low. One reason is that the ramifications of information breach, such as increased consumer perception of risk and brand equity erosion remains, to the senior executives and board of directors in organizations, almost invisible. The second reason is that managers are required to justify budgets. The cost of system breach is often difficult to quantify. There are direct and indirect costs of information breach. As such, it has implications that impact not just the downtime during a data breach but loss of customers, trust, loyalty and brand equity, all of great concern to marketing managers. This paper analyzes the impact of a breach announcement on the market valuation of the company. Such an analysis using the event study methodology provides a clear indication of how the market reacts to the firm's breach in information. The results of the study indicates that the market punishes the firm with a small but significant negative abnormal return on the announcement of the breach and this trend persists. This result together with the indirect or enduring costs related to brand erosion provides a good justification to senior executives for protecting the integrity of information and by so doing protecting the equity of our brand.

INTRODUCTION

Information is power. While many attribute a version of this quote to Sir Francis Bacon, it could very well be the mantra of marketers today, and it aptly describes the e-commerce arena where marketers are stridently attempting to leverage the copious information available. In 2014, 196.6 million people purchased on the internet spending a total of more than \$300 billion (Enright, 2015). In addition, consumers engage in internet banking, file insurance claims and tax returns online. Health records, personal information, social security numbers, bank accounts and all aspects of our individual purchasing behavior are transmitted online and stored online.

In 2014, 47% of Americans were personally affected by cybercrime. Very importantly, at the organizational level, 43% of companies in 2013 reported that their data system had been breached, often not once but multiple times over the year. More recent highly publicized cases such as Target, Home Depot and JP Morgan Chase and Company, has highlighted this issue of the corporate responsibility of customer information (Ponemo Institute, 2015).

The continued escalation of malicious cyber-attacks have finally forced some organizations to place information security at the forefront of its IT management (Yayla & Hu, 2011). While this is a step in the right direction and companies are increasing their budgets directed towards information security, the total IT budget directed toward information security management remains low. In 2014 it was less than 6% of the total IT budget (Filkins, 2016).

This is not inconceivable. One of the reasons is that the ramifications of information breach, such as loss of loyalty, increase perceived risk and equity erosion remains, to the senior executives and board of directors in organizations, almost invisible (Richardson, 2012). The second reason is that managers are required to justify budgets. The cost of system breach is often difficult to quantify. There are direct and indirect costs of information breach. As such, it has implications that impact not just the downtime during a data breach but loss of customers, trust, loyalty and brand equity, all of great concern to marketing managers. Hence, the security quality of an organization is a marketing manager's problem, too important to be relegated solely to the IT experts in organizations.

The purpose of this paper is to analyze the cost of information breach in organizations and their implications for marketers. An event study methodology is adopted to study the impact of the announcement of a breach of data on the company's valuation. It is by understanding the cost of breach that we may be able to provide good justification for protecting the integrity of information and by so doing protecting the equity of our brand.

LITERATURE REVIEW

The internet and its related mobile and innovative devices have opened markets and opportunities for businesses large and small. Never before have businesses been able to reach consumers in different parts of the world with a more diverse set of market offerings. There is a rich body of marketing literature that examines consumer behavior in e-commerce (Goldsmith, 2002; Kau et al., 2003, Finn et al., 2009, Gounaris et al., 2010, Smith, 2012), web-site characteristics and its impact on consumer loyalty, perceived risk and intentions (Danaher et al., 2006; Youn & Lee; Rowley, 2008; Jaiwal et al., 2010; Schumann, 2014) and brand reputation and third-party endorsement on trust (Nienaber et al., 2014). However, there has been little focus in the marketing literature on information security breach and its impact on consumers. Berezina et al., (2012) examine the impact of information security breach in the hospitality industry. Using a case scenario method, they found that information breach had a significant negative impact on perceived service quality, consumer satisfaction and repurchase. Miyazaki and Fernandez (2000) examine the impact of retailer online practices pertaining to consumer privacy and security. Examining seventeen product categories, they evaluated the impact of these online disclosures on perceived risk and purchase intention. Smith et al., (2011) examined the impact of cybercrime on shareholder value using a case approach. While this has merits in its attempt to quantify the cost of cybercrime, their study is limited by the small sample size and by not using the appropriate methodology associated with event study.

DATA AND METHODOLOGY

The security breach notification act requires that companies who have experienced a security breach report the incident and notify the victims and other parties (National Conference of State Legislature, 2016). To identify companies for this study, the national database was searched. In the event study methodology, it is essential that the firms must be publicly listed companies and that the announcement date in the public forum be clearly identified. As such, companies that were not publicly listed were deleted. Using LEXIS/NEXIS, each company was subjected to a thorough search in the Wall Street Journal, New York Times and other news outlets for the first announcement of such a breach. This is captured as the announcement date of the event which is defined as date the breach was publicly made known. The sample

indicated a total of 166 disclosures involving companies whose stock trades in public markets. Eighteen firms were deleted because of anomalies such as mergers, bankruptcy or stock market delisting. Please refer to Choong et al., (2003), for a detailed exposition of the methodology.

RESULTS AND DISCUSSION

Negative abnormal returns of 0.38% is observed on the date of the security breach announcement. This downward drift is observed in day +1 with negative abnormal returns observed at 0.32%. These results are significant at the $p=0.05$ level.

Cumulative Abnormal Return (CAR) is the sum of the average abnormal returns to a point in time. It represents the impact of the event over time. Looking at the cumulative abnormal returns exhibited in Table 2, negative cumulative abnormal returns is observed on (0,0) and (1,+1) of 0.35% and 0.48% respectively. These results are significant at the $p=0.05$ level. This indicates that the market views the breach of security negatively. This event has impact on the firm's profits and future cash flows and hence the negative CAR observed. Firms that experience and announce a security breach can expect a small but significant decline in their marketing value.

Beyond Market Valuation

While the negative abnormal returns of 0.38% on the announcement data and 0.31% on day +1 as well as the negative cumulative returns of 0.35% and 0.48 percent for (0,0) and (-1,+1) respectively represents an accurate and important measure of the market valuation of the cost of breach, marketers need to consider other elements in the cost.

The cost of information breach can be categorized as direct and indirect. The Ponemon Institute (2015) includes as direct costs all the activities required to rectify the breach. This includes hiring forensic experts, law firms and offering the victims identity theft protection. Included as well are the loss of productivity within the organization as personnel are mobilized to address the crisis. Obviously, the direct costs includes the sizeable cost of software and hardware replacement. Indirect costs is more difficult to quantify but tends to have a more lasting and critical impact on the organization and are more aptly referred to as enduring costs.

Indirect Costs (Enduring Costs)

Loss of Customers

It includes the loss of customers. During the downtime resulting from a breach, customers are lost and sometimes denied service. This provides them with the opportunity to seek alternative brands. Switching erodes an organizations customer and loyalty base.

Loss of Customer Trust

One of the more serious problem in information breach is the impact on customer loyalty. The nature of the e-commerce environment is that it enlarges the marketer's opportunity to engage in "temporary relationships with a large number of potential transaction partners," but it is often devoid of the rich face-to-face interaction that relationship marketing requires (Lee & Lee, 2012, p376). As such, trust in the transaction partner becomes an important and tenuous attribute that is closely linked to consumer perception of security. A data breach will result in a

decrease in trust, a critical factor in foster a successful, long-term relationship (Chen, 2006; Chen and Dibb, 2010; Choi & Nazareth, 2014). Longitudinal study indicated that trust has a positive impact on purchase decision and long term loyalty (Kim et. al., 2009).

Erosion of Reputation

Vendor reputation captures past performance of the brand as well as suggests that the vendor's security protects customers' privacy and information (Choi & Nazareth, 2013). It is a factor that directly impacts trust formation both initial trust as well as the on-going maintenance of trust. This is especially important in Asia, the fastest growing e-commerce region in the world (Nienaber et.al. 2014).

Increased Perception of Risk

Perception of security rather than the state of security artifacts mainly influences trust and intentions (Challappa & Pavlou, 2002). As such, the public announcement or denouncement of companies experiencing data breach services has a detrimental effect on firms. It increases the perceived risk of consumers and results in consumers exhibiting "retreative" behavior associated with particular firms. The availability of alternative avenues for purchase significantly increases this type of behavior (Lee & Lee, 2012). This will not simply result in a migration of consumer but a decrease in customer acquisition. The FTC nearly twenty years ago in its address to the House Committee highlighted the important fact that consumers "must feel confident that the internet is safe from fraud" if the growth of e-commerce is to be sustained. This has not changed and it is more important now than ever before.

Brand equity

The firm's relationship with its customers is contingent on the customers' trust in the firm delivering its brand promise as well as its belief that the firm is operating in credible ways that does not compromise or exploit their personal information and records. Data breach erodes this equity.

CONCLUSION

Data breach results in a small but significant decline in the abnormal returns of the firm. This indicates that investors in the market have a negative view of the data breach. This should be persuasive to top executives and board of directors of companies who make budget allocation decisions. However, market valuation is not the whole story. The cost of data breach includes all the direct and indirect costs and when viewed in this light would make the negligence of information security systems untenable. The ramifications of information breach is far reaching and impacts brand equity. Firms depend on information security to protect its customers, reputation and brand equity (Ernst & Young 2003, 2008). Thus, marketers need to include the measures of indirect costs to the total cost equation for information breach. The Ponemon Institute has made an attempt at this and found that for 2015, on a global aggregate level, the average cost per lost record is \$154. Firms using their internal metrics need to quantify the indirect costs. As such, ensuring the security of information goes beyond the IT experts within the firm. It is a marketer's problem as well.

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MKDRIVERS OF CUSTOMER LOYALTY AT THE BOTTOM OF THE PYRAMID IN INDIA

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ABSTRACT

Research and industry practice shows that companies design extensive marketing programs to encourage and sustain customer loyalty. Odd as it may sound, the bulk of research in customer loyalty has been conducted within the context of the developed, western societies with a lack of research carried out in emerging markets. Though loyalty programs are prevalent and widespread in the Indian marketplace, most of them are modeled on their counterparts from the western world and assume a level of marketplace literacy that is uncommon to the bottom of the pyramid (BoP) consumer segment. Despite this lack of information, consumer marketers continue to spend increasing amounts of funds in promotional offers in the fast moving consumer good (FMCG) category, mainly targeted towards low-income consumers.

A growing stream of research under the labels of the bottom of the pyramid (BoP) has pointed out the market attractiveness of these low-income consumers to multinational companies, especially in the FMCG sector. These poor consumers are individuals who earn less than \$2 per day, lack access to food, education and healthcare (all necessities); live under conditions of extreme deprivation with limited or no education that in turn translates into low marketplace skills. The largest BoP market in the world by the size of the population is in India where according to a 2011 World Bank estimate, 69% of the country's total population (approximately 1.2billion) earns \$2 per day. Despite the above severe physical and financial constraints, the poor also have an abundance of resources that include labor, human capital, household relations (that allows the poor to pool resources and share consumption) and social capital (the relationship ties between members of the household and communities).

Recent research has shown that BoP consumers exhibit a strong sense of brand loyalty. When asked to name the brand in FMCG categories such as bar soap, hair shampoo, toothpaste, etc. almost all interviewees in these research studies (Gupta and Denbleyker, 2015 and Gupta and Srivastav, 2016), identified a single brand that they purchased on a continuous and loyal basis. Most interviewees in the above studies stated that they didn't seek variety in these products and repurchased the same brand with a deep sense of commitment denying a substitute when the brand of choice was not available in the store.

Despite the above evidence, BoP marketers have failed to develop a marketing program that encourages and sustains customer loyalty. Therefore, the objective of this paper is to offer a strategic framework that recognizes and builds on resource abundance common to the BoP consumer – social capital and social networks. Examples of successful marketing programs that utilize social networks are the micro-finance initiative initially introduced by Grameen Bank and M-pesa by Vodafone where information dissemination and collection is done at the grass

root level. The framework in this paper will identify variables related to the firm, consumer, and environment to provide key recommendations for a BoP loyalty program.

Finally, a BoP loyalty program will also address one of the key tenets (co-creation of value with customers) of the integrative justice model (IJM). This model lays out five key values that all companies who market to the impoverished market should implement in order to pursue an ethical code of conduct and fairness in marketplace transactions.

CONSUMERS' USE OF COUNTRY OF MANUFACTURE INFORMATION: TURKEY VERSUS THE U.S.A.

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ABSTRACT

Perceived importance of the country of-manufacture (COM) and its influence on purchase decisions were examined in Turkey and the U.S.A. in a non-laboratory setting. Consumers in Turkey rated COM importance higher, were more aware of, and cited COM as a purchase-influencing factor more frequently than consumers in the U.S.A. Consumers' age, income, ethnocentrism and perceived importance of brands as sources of product quality information, were positively related to COM importance while retailers' role was negatively related to COM importance in the U.S.A only. Several possible explanations including cultural differences and stage of market development were discussed in this explanatory study.

Keywords: *Country of manufacture, country of origin, emerging markets, consumer behavior, Turkey, U.S.A., Uncertainty Avoidance, consumer ethnocentrism.*

INTRODUCTION

The Country of Origin (COO) effect has been defined by Bilkey and Nes (1982) as any influence that a product's perceived country of origin exerts on consumers' evaluations of products. The COO effect has been shown to be multifaceted, with different "country" factors such as, the country of manufacture, country of design, country of assembly (Chao, 2001; Han & Terpstra, 1988; Johansson & Nebenzahl, 1986) exerting influence on product evaluations.

The country-of-manufacture (COM) aspect of the COO effect became the focus of this study for several reasons. Firstly, of all dimensions of the "country-of-origin" phenomenon, the "made in" aspect draws the most attention of the general public. Secondly, since most countries mandate that the country of provenance is indicated on the product label, consumers can easily find out the COM aspect of COO. Lastly, in light of the conflicting information about the importance of the country of provenance where some researchers (e.g., Samiee, Shimp, & Sharma, 2005; Saimee, 2011; Usunier & Cestre, 2007) questioned its ability to influence consumers' decisions, we strive to advance our understanding of the country-of-manufacture phenomenon by examining whether the COM effect works differently across two economically and culturally different countries, the USA and Turkey.

Literature review and hypotheses

This paper uses the cue utilization theory (Olson & Jacoby, 1972) as the underlining theoretical base for exploring the COM effects in the two countries of interest. Olson & Jacoby (1972) separate the product-related information cues into two categories: *intrinsic* (e.g., product shape, performance, texture, etc.) and *extrinsic* (e.g., country-of-manufacture, price, brand

name, warranties). The likelihood of utilizing extrinsic cues such as the COM information increases when intrinsic cues are not available (Olson & Jacoby, 1972).

The established understanding about the COO/COM effect (Bilkey and Nes, 1982) on product evaluations have recently been questioned by a number of sceptics who claim that consumers' concern for the COM as a predictor of product quality is declining (Samiee, Shimp, & Sharma, 2005; Saimee, 2011; Usunier & Cestre, 2007) or that consumers are for the most part unaware of the origin of the products in their shopping carts (Balabanis & Diamantopoulos, 2008; Liefeld, 2004). Notably, the effect of diminishing importance of COM information (e.g., Balabanis & Diamantopoulos, 2008; Liefeld, 2004) has been documented in culturally similar (Canada, U.S.A., U.K., etc.) and economically developed countries.

Research suggests that the various aspects of the country-of-origin effect work differently at different geographical locations. Specifically, culture (Gurhan-Canli & Maheswaran, 2000), country's stage of economic development (Batra et al., 2000; Sharma, 2011), and ethnocentrism (Cilingir & Basfirinci, 2014) were found to interfere with the COO effect. Presently, there is little research directly comparing the difference in importance ratings and in utilization of the COM cue in developing, versus developed economies (Sharma, 2011). In an exploratory fashion, this current research compares the role that the country of manufacture information plays in two very dissimilar countries: Turkey and the U.S.A.

The focus of this paper lies in examining whether consumers in Turkey (a developing economy) are more aware, give higher importance ratings, and utilize the COM information more frequently than their peers in the U.S.A. (a developed economy). Additionally, we examine the role of consumer ethnocentrism (Shimp & Sharma, 1987) and a few key demographic variables (age, income, and education) as they relate to perceived COM importance.

Multiple studies suggest that consumers from the emerging markets might utilize the country-of-manufacture information cue not only for evaluating product quality but for achieving other consumption-related goals such as status-enhancement (Hamzaoui-Essoussi, 2010; Sharma, 2011) or value-expression (Batra et al., 2000; Sandikci & Ekici, 2009). In other words, compared to their counterparts in the developed markets, consumers in emerging markets have more uses for COM information. Therefore they are likely to utilize it more heavily.

Cultures that have high scores of Uncertainty Avoidance (Hofstede, 2001) are known to adopt practices and prefer products that reduce risk and uncertainty (De Mooij, 2003). The Uncertainty Avoidance score for Turkey is 85 versus 46 for the United States (The Hofstede Center, 2015). Thus, we can expect Turkish consumers to utilize more information cues, including the COM, that can help to reduce the risk of their purchasing decisions.

In total, the above considerations regarding the stage of economic development and the cultural differences between Turkey and the U.S.A. suggest that:

H1: Consumers in Turkey versus the U.S.A. will give higher ratings to the importance of the country-of-manufacture information.

We also expect Turkish consumers to be also more aware of the country of manufacture of their purchases and to name COM as a purchase-influencing factor more frequently:

H2: Consumers in Turkey versus the U.S.A. will have greater awareness of the country of manufacture of their purchases.

H3: Consumers in Turkey versus the U.S.A. will more frequently cite the country of manufacture as a factor influencing their purchases.

Country of provenance is considered by consumers as one of the facets of a brand image (Keller, 2003). Therefore, we expect those consumers who pay attention to the COM information to pay attention to the brand as well:

H4: Brand importance will be positively related to the COM importance ratings.

Contrary to the relationship between brand importance and COM, retailers' ability to provide consumers with high quality products, is expected to render the COM cue less important. In fact, if a retailer stocks its stores with high quality products and provides generous return and exchange policies, it becomes less critical for the consumer to investigate alternative quality cues (such as the brand name and the country of manufacture) prior to purchase.

H5: The ratings of retailers' performance in ensuring product quality will be negatively related to the COM importance ratings.

Influence of consumer ethnocentrism

Consumer ethnocentrism (Shimp & Sharma, 1987) involves beliefs about the appropriateness of purchasing foreign-made products. For ethnocentric consumers, not only are domestic products viewed as superior, but purchasing imports is viewed as morally wrong because it hurts the domestic economy and causes loss of jobs (Shimp & Sharma, 1987). We expect that highly ethnocentric consumers are more likely to pay attention to the COM information because it increases their chances of making "correct" purchases:

H6: Consumers' levels of ethnocentrism will be positively related to the ratings of COM importance.

METHOD

The data were collected by students enrolled into undergraduate marketing courses at a small private university in the Pacific Northwest of the U.S. and at a medium size private university in Turkey. During the main shopping season (Christmas and Eid ul Fitr, respectively), each student conducted a post-purchase interview of five consumers. The student interviewers attended a training session during which they were provided with the interview script. This data collection procedure yielded 561 usable surveys in Turkey and 298 in the U.S.A. Respondents' participation in this study was voluntary and no rewards were provided for participation.

To maintain consistency across the series of interviews, interviewers asked respondents to indicate the most expensive item bought during the preceding seven days. Respondents were asked: "When you were shopping for [name of the item], what did you consider when making your choice?" The *unprompted* response was coded into one of the predetermined categories: price, brand, quality, retailer, country of manufacture or, if the interviewers felt that the response did not fit any of these categories, the answers were recorded verbatim for subsequent classification. The interviewers were instructed to make two more probes: "Did you consider

anything else in your choice?” and record the answers in the same manner as above. Therefore, up to three factors influencing purchase decisions were recorded per respondent.

The COM awareness was measured through the question: “Do you know where [name of the product] was made?” with response options being *yes*, *no*, and *not sure*. Two measures, each consisting of three items, were developed to capture respondents' opinion about COM information importance and brand importance. Consumers' rating of retailers as guarantors of products' quality were assessed with the help of a single-item measure. The responses were recorded on five-point Likert type scales ranging from 1=*strongly disagree* to 5=*strongly agree*. Next, respondents completed the 10-item version of the Consumer Ethnocentrism Scale (Shimp & Sharma, 1987) and indicated their gender, age, education, and income.

ANALYSIS AND RESULTS

As a first step of the analysis, demographic characteristics of respondents from each country were compared (see Table 1).

Variable	Categories	Turkey	U.S.A.
Gender, %	Male	52.1	49.8
	Female	47.9	50.2
Age, %	< 35	60.0	67.0
	35-54	34.3	23.6
	> 55	5.7	9.4
Highest education level, %	< High school	2.3	1.4
	High school	19.3	9.5
	College	65.8	78.0
	Graduate school	12.5	11.1
	Not reported	.1	0
Income, %	< \$ 25,000	15.9	36.4
	\$ 25,000 - 49,999	20.9	12.5
	\$ 50,000 - 74,999	23.4	15.0
	\$ 75,000 - 99,999	14.3	7.5
	> \$100,000	25.3	28.6
	Not reported	.2	0

An ANCOVA design was used in H1 testing. The independent variables included country/culture (Turkey vs. the U.S.A.)×Age (3 categories)×Education (4 categories)×Income (5 categories). The Index of COM Importance was a dependent variable and consumer ethnocentrism (CET) was a covariate. The ANCOVA model was significant ($F(11, 825) = 12.7, p < .001$) explaining 14.5% of the variance. The main effect of country/culture on COM importance (Turkey ($M = 3.40$) vs U.S.A. ($M = 3.05$)) was significant ($F(1, 825) = 17.7, p < .001$), even when the data were adjusted for individual differences in consumer ethnocentrism and the influences of income, age, and education were included in the model. Income ($F(4, 825) = 2.41, p < .05$) and age ($F(2, 825) = 5.19, p < .01$) were significant as predictors of COM importance ratings, while education was not a significant predictor ($F(3, 825) = 1.97, n.s.$). CET was significant as a covariate ($F(1, 825) = 42.89, p < .001$). Taken together, these results fully support

H1 by indicating that even when the influence of age, income, and education, as well as the influence of a potential covariate were taken into consideration, Turkish respondents rated the importance of the COM information significantly higher than American respondents.

To test for H2, the responses to a “*Do you know where the product was made?*” question were subjected to a Chi-square test. Of all Turkish respondents who answered this question, 48.1% felt that they knew the COM of their purchases. This was significantly higher than the level of COM awareness in the U.S.A. (34.5%), as confirmed with the Chi-square statistics ($\chi^2(1, N=853)=14.67, p<.001$). Overall, H2 has been fully supported.

To test for H3, the total count of all *unprompted* mentions of COM as a purchase-influencing factor was calculated across the responses to the three probes by the interviewers. In sum, the percentage of respondents in Turkey citing COM as a purchase-influencing factor (8.2%) was greater than in the U.S.A. (.3%). This difference was statistically significant ($\chi^2(2, N=859)=23.27, p<.001$), providing full support for H3.

Overall, all three hypotheses pertaining to the elevated role that a country of manufacture plays for the consumers in Turkey, compared to the U.S.A., were fully supported.

Hypotheses 4-6 were tested with regression analysis. The data were analyzed separately for the U.S.A. and Turkey. At the first step, Brand Importance and Retailers’ Role as Guarantors of Quality were entered as independent variables, with COM Importance being a dependent variable. In the next step of the analysis, CET scale was added as a predictor.

The model using Brand Importance and Retailers’ Role as predictors of COM Importance was significant for both Turkey ($F(2, 554)=24.29, p<.001$), and the U.S.A. ($F(2, 294)=7.95, p<.001$). Adding CET as an independent variable improved predictive power of the model (R^2 change ($F(1,553)=36.4, p<.001$) for Turkey and ($F(1, 293)=25.5, p<.001$) for the U.S.A). Brand Importance was significantly related to COM Importance in both countries (see Table 2), thus supporting H4. In the U.S.A., H5 was supported by the data: Retailers’ Role was significantly negatively related to the COM Importance. Adding CET as a predictor did not change this pattern. However, in Turkey, the relationship between Retailers’ Role and COM importance was neither negative nor significant. Therefore, the data rendered only partial support to H5. Consumer Ethnocentrism was significantly positively related to COM Importance in both countries, thus supporting H6.

	Turkey	U.S.A.
<i>Model 1 (Brand Importance and Retailers’ Role as Predictors)</i>		
Brand Importance	.314***	.261***
Retailers’ Role as Guarantors of Quality	.086*	-.130*
<i>Model 2 (Brand Importance, Retailers’ Role, and CET as Predictors)</i>		
Brand Importance	.348***	.246***
Retailers’ Role as Guarantors of Quality	.045	-.118*
Consumer Ethnocentrism	.281***	.297***

Note: Numbers represent unstandardized beta weights.

* $p<.05$. ** $p<.01$. *** $p<.00$

DISCUSSION AND CONCLUSION

Consumers in Turkey had greater awareness of the COM of their purchases, cited COM more frequently as an influencing factor, and rated COM to be of higher importance as a criterion for product selection than consumers in the U.S.A. As we stated earlier, the differences in economic development and in cultural environment might be the reasons behind the pattern of results predicted in hypotheses 1-3, however further research is needed to properly test this explanation. Respondents in Turkey rated Brand Importance higher (H4), and retailers' performance as quality guarantors lower (H5), compared to their American peers. Taken together, these results shed exploratory light on why emerging market consumers might be highly attuned to the COM information. Indeed, if smaller scale, non-consolidated retailers in the emerging market of Turkey do not yet "pull their weight" as product assortment curators and quality guarantors, consumers have no other choice as to rely on other extrinsic quality cues such as brand reputation and the COM. The data supported our expectation that ethnocentric consumers pay more attention to the "made in" information irrespective of the country where they reside (H6).

Although this study remains exploratory in nature and does not strive to build a comprehensive model of the factors influencing consumers' perceptions of COM importance, it makes a contribution by taking the first steps to an eventual systematic examination of the difference between the COM role in the developing and the developed markets. This study also makes a contribution by investigating the COM effect in natural (non-laboratory) settings. Previous research has shown that COM effect can be inflated in many of the lab-based study designs (Liefeld, 1993; Peterson & Jolibert, 1995). Our findings suggest important managerial implications for international marketing. One immediate application is that marketers should be advised to emphasize the COM information when it is perceived as favorable by the Turkish consumers and exert additional effort to overcome the negative influence of the less favorable countries of manufacture.

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UNDERSTANDING CONSUMER TRANSCENDENCE AMONG MILLENNIALS: A NEW CONSTRUCT AND SCALE

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ABSTRACT

Public opinion and some research often indicate that Millennials are a generation that is individualistic, unreligious or unspiritual. In an effort to go beyond the common dichotomous characterizations of “to be or not to be religious and/or spiritual,” a new construct is developed, called “consumer transcendence,” to capture more sublime, indirect spiritual views. This exploratory scale was developed, using a sample of Millennials. The resulting Consumer Transcendence Scale (CTS) was devised and tested via Exploratory Factor Analysis (EFA). Using the Daily Spiritual Experience Scale (DSDS) as a benchmark, findings indicate that transcendence can be clearly demarcated from measures of evident spirituality and religiosity. The Consumer Transcendence Scale offers a promising research avenue and methodological lens for evaluating complexities of the indirect spiritual views of the millennial generation. Such views affect how goods and services, and the companies that provide them, are regarded by Millennials. Understanding Millennials’ views is essential to effectively marketing to this very large market segment.

CUSTOMER SERVICE, PERSONALITY & HOFSTEDE'S CULTURAL DIMENSIONS IN BANGLADESH, TURKEY, AND THE USA

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ABSTRACT

BIG FIVE PERSONALITY TRAITS Trait 1- Extraversion: Canada is higher than France Trait 2- Agreeableness: Canada is higher than France Trait 3- Conscientiousness: France is higher than Canada Trait 4- Neuroticism: France is higher than Canada Trait 5- Openness: Canada is higher than France Overall for the Big 5 Personality Traits, Canada has scored higher for extraversion, agreeableness, and openness, and France has scored higher for conscientiousness and neuroticism. Power Distance: France is higher than Canada Individualism: Canada is higher than France Masculinity: Canada is higher than France Uncertainty Avoidance: France is higher than Canada Long Term Orientation: France is higher than Canada Indulgence: Canada is higher than France Overall for the Hofstede's 6D Model, Canada has scored higher for individualism, masculinity, and indulgence, and France has scored higher for power distance, uncertainty avoidance, and long-term orientation.

CUSTOMER SERVICE After cross-referencing the results of these two models, we noticed that Canada is more extroverted, agreeable, open, individual, masculine, and indulges than France. From the looks of it, it seems as though France is less "friendly" than Canada. Basing off of these results, it should be safe to say that the customer service in these two countries is very different and that Canada would be more caring and caters to the needs of the customer, in comparison to France. Customer service is geared towards making sure that the customer is satisfied and that any issues or concerns that they may have are resolved. According to TalkDesk, the Big 5 Personality Traits model can predict customer service job performance. Based on that statement, one can assume that Canada would perform better in customer service as they have scored higher in more categories than France. The customer service representatives would do a better job at customer service in Canada than in France, because they are more open, extroverted, compassionate, and cooperative. In conclusion, we would rather talk to the Canadian customer service representative, rather than the one from France.

INTRODUCTION

Customer service is an important aspect of any business process as, simply put, if no one was willing to work or works poorly with a current or potential customer, then there is a chance those clients may not wish to do business with you. This is a delicate practice which extends beyond of employment and can sometimes even lead us overseas to a culture different from our own. This is where customer service is perhaps most important for business as while there are

cultures with similar features as ours there are also countries such as Turkey where societal norms are much different from ours. In this nation, they are much more closed and traditional where assimilation into their customs where as in the United States there is embrace of foreign concepts and ideas and individualizing one's self is even encouraged. Per these traditions, Turkey is typically seen as less masculine as well as less extrovert as there are some hierarchical regulations that prevent certain members of their society from opportunities that are otherwise open for everyone in the US, due in part to inequality directed towards women and certain ethnic groups. These are just a few ways in which these two cultures differ from each other, and knowing how these countries operate given their respective cultures and personalities. A good understanding of how to approach these factors is the key to customer service and how to ensure a positive, multinational working relationship.

Customer service is a key driver of business. Customer service impacts how often customers buy as well as brand reputation. With an increasingly global market, quality customer service requires an acute awareness of cultural norms and values. If companies cannot provide respectful service that enhances loyalty, all efforts in product development are futile. For example, if the United States is seeking to establish market presence in Bangladesh, they must take into account the extremely high power distance, as measured by Hofstede's cultural dimensions. Due to the hierarchical society in Bangladesh, those in high position must feel respected and valued in order for any business' brand to be positively endorsed. On the contrary, customer service (and brand reputation) in the United States is deemed excellent when every individual in a business is respected regardless of their role or status. Bangladesh, is a strong candidate for new business as it is ranked very high in the Big 5 Personality test for openness to new ideas. If the U.S. could further flesh out the role that other cultural values such as masculinity and individuality plays in Bangladeshi business, then their plan for providing excellent customer service while launching a new business venture could be positioned for success.

Big Five Personality characteristics of both the inhabitants of Bangladesh and those of the United States have major differences especially because of the cultural norms and government structure between the two nations. These different behaviors affect the difference of how these countries do business. For example, Bangladeshis have a overall more extraversion than that of United States citizen because Bangladeshi's are more likely to go out in public and in a more frequent manner. This goes deep into Hofstede's cultural dimensions. One example is Power Distance. Whereas in the U.S. where most people are inclined and encouraged to be treated equal, Bangladesh has a large power distance especially if you are older than most and wealthier than most. This affects the variation of business between people, whereas in the U.S. everything has a price tag, and in Bangladesh, there is more to business with bargaining for a certain price. Future research should take a look at the work of Carraher and Colleagues (1991 to present) for direction.

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CUSTOMERS VERSUS EMPLOYEES: HOW SELF-SERVICE TECHNOLOGY HAS AFFECTED THE U.S. RETAIL INDUSTRY

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ABSTRACT

Self-service technology (SST) options can be described as technology that consumers use to complete a service without the assistance of employees and can be seen in an array of locations from banks to hospitals to grocery stores. In this paper, grocery store self-checkouts are the main focus when assessing customer and employee perceptions of satisfaction surrounding SST options. Customers are being forced to adapt to a new system when shopping, which requires them to become a partial employee and can significantly increase or decrease their satisfaction depending on how retailers handle the implementation of such machines. Demographic factors (i.e. age, gender, education, and income), reliability, control, speed and efficiency, ease of use, perceived enjoyment, type and number of items, and service recovery are all vital pieces to research when trying to create a more customer friendly self-service environment while trying to lessen any technological anxiety, service failures, human contact, and coproduction intensity. Retailers need to explore the employee side of SST options as well. More employees than consumers find themselves to be dissatisfied with self-checkouts because the number of employees who have issues with increased theft and job loss is more ubiquitous than the total amount of employees who feel their job is more efficient with the addition of more consumer self-service alternatives. This paper is a conceptual overview of how customer and employee perceptions of SST options can encourage or discourage satisfaction. A detailed discussion will follow on how to improve customer and employee satisfaction in the face of the various obstacles that retailers are challenged with and how to determine future research avenues.

STRATEGIES FOR DESTROYING THE GLASS CEILING IN CORPORATE AMERICA

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ABSTRACT

This paper discusses equalizing the playing field for women in corporate settings. The paper discusses where the corporate world has been proactive and successful in helping women climb the corporate ladder. The paper also discusses strategies that could be used to completely shatter the glass ceiling.

INTRODUCTION

Gender equity is more important today because more women are dependent on their income to support their families. Almost 40% of mothers are now the primary breadwinners in the United States. Compared to previous generations, today's families work more hours and see fewer gains (Boushey, 2009). Many women who are in upper level management received their start at a lower paying job. For example, we have all heard how Carly Fiorina started at Hewlett Packard and eventually became the Chief Executive Officer.

Many studies have documented the value of mentoring. Quicker job advancement and increases in pay are two obvious benefits. Women who have achieved a series of promotions often state that excellent mentoring is a reason for their success in climbing the corporate ladder. Women are as likely to experience mentoring as their male counterparts (O'Brien, 2010). Corporations need to focus on the quality of mentoring for the women. Mentorship and sponsorship are crucial for career progression. Mentorship benefits the mentor. The mentors receive valuable information, greater commitment from colleagues, and a sense of fulfillment and pride. It might be human nature to feel obligated to return favors in a variety of different types of relationships such as the mentor/mentee relationship. The conclusion might be that everyone gains from this reciprocal relationship. It is suggested that mentees avoid complaining and focus on specific problems and searching for the most optimal solution to specific problems (Sandberg, 2013).

The gender dividend explains how developing the skills of women benefits corporate America. Investing in women results in higher revenues, expanded markets, and improved recruitment and retention of women (Pellegrino, D'Amato, and Weisberg, 2011). Other benefits would include a more skilled and motivated workforce.

Both men and women with sponsors are more likely to ask for an increase in their salary compared to those without sponsors (Sandberg, 2013). Some requests for pay increases are granted and some are not. There is the expression, "if you do not ask you do not get." It is possible to draw the conclusion that those who have sponsors and mentors might have more confidence. The increased confidence could give one the courage to ask for a pay raise, increased responsibilities, and a promotion. Irene Rosenfeld is now the CEO of Mondelez. She asked her boss if she could manage a division. She was soon managing a division in Canada (Elejalde-Ruiz, 2016). It helps to have a supportive boss in a corporate culture where diversity is valued.

MENTORING STRATEGIES

A possible way of starting the mentoring function is to point out that women sometimes unintentionally hold themselves back. It could be explained that this is no fault of the women and it is due to socialization. A woman executive who hosted a meeting pointed out that at the meal the men tended to sit at the conference table and the women tended to sit at chairs set on the side. The result was that women tended to be the spectators and the men the participants (Sandberg, 2013). There are more networking opportunities for the women who sit at the table.

One reason for upper level management to change the corporate culture would be an estimated 33% of men report that weaker networks and the old boys club are obstacles women face in corporate America (Groysberg and Bell, 2013). Members of the upper level of management could make planned efforts to include women for games of golf and other activities that have been difficult to join. The men in upper levels of management need to be made aware of the lack of women in senior positions and options for being more inclusive. This concept would also apply for being more welcoming for people of color, those with physical disabilities, and other populations who have not been previously included in activities restricted to white men.

An individual in an organization needs to make sure that women are being mentored by people of the same level as their male counterparts. There have been situations where women have been mentored by individuals with less influence and power compared to the men in the same organization. Sponsorship makes the mentoring process more effective. Sponsorship has the mentor use his or her influence with senior executives to advocate for those they are mentoring (Ibarra, Carter, and Silva, 2010). It would be beneficial to have someone in the organization coming from a position of power as a strong ally.

Deloitte, a major American audit and consulting firm, has implemented a successful strategy for mentoring women. The Retention and Advancement of Women program started in 1993. The number of women in leadership position has close to tripled since the initiation of the program. Cathy Engelbert is the CEO of Deloitte. Ms. Engelbert has recognized the value of the mentoring she received from the former CEO and other males (Clayton, 2015). The Retention and Advancement of Women program stresses the importance of including men. It is about creating a culture where everyone can be successful (Pelegrino, D'Amato, and Weisberg, 2011). Deloitte took further steps in 2008 by starting a leadership development program. The program started by working with senior women in the tax division who were getting ready for a promotion. There were twenty-one women in the program. Each woman was assigned to a sponsor, received executive coaching, shadowed members of the executive committee, and took on global assignments. Eighteen of the twenty-one woman received a promotion (Sandberg, 2013). Perhaps, this program could be used as an example for other companies to implement.

Goldman Sachs recognized that senior men sometimes felt uncomfortable in sponsoring and mentoring junior woman because of what others might think. A senior man seen with a junior woman could be interpreted as dating, but it can be an important and valuable part of the mentoring process for the mentee. A male member of the management team discussed a breakfast or lunch only policy in a training session because some men might feel uncomfortable having dinner with a junior female employee. He received some praise for being honest about his feelings. It was recognized by some that this policy could even up the playing field for women (Sandberg, 2013). It is probably valuable when men and women feel comfortable discussing some of their concerns. Open and honest communication in the organization can

result in identifying a variety of creative solutions for helping women have a fairer chance in the mentoring process.

HIRE PROGRESSIVE CEOS, HIRE MORE FEMALE BOARD MEMBERS

The corporate culture starts at the top of the organization. The CEO of Abbott Labs is given credit for being committed to diversity. The bonus of his managers are impacted if they do not reach their diversity goals (Elejalde-Ruiz, 2016).

The bottom line could be excellent motivation to get companies to put more women on their corporate boards. Research documents that companies who have female board members are more profitable. For example, having just one woman on the board of directors cuts the risk of bankruptcy by 20% (Bart and McQueen, 2013). Boards with a significant composition of women report a 53% higher return on equity, a 66% higher return on invested capital, and a 42% higher return on sales (Joy, 2007).

Starbucks appointed Mary Dillon to the board of directors on January 4, 2016. Ms. Dillon has been the CEO of Ulta Beauty since June, 2013. She previously served on the board of directors for Target Corporation and U.S. Cellular. There is so much potential for Ms. Dillon to help shatter the glass ceiling because she believes strongly in giving back to the community as a mentor to other female business leaders (Business Wire, 2016).

CONCLUSIONS

Quality sponsorship and mentoring programs are tools that can lead to greater gender equity in corporate America. An important benefit of the gender dividend is more skilled employees and increased profits for the company. Further, there are benefits for the mentor that includes access to valuable information on the company and a higher degree of commitment from their colleagues.

Many companies have been proactive in creating gender equity, but there is still more that needs to be done.

FUTURE RESEARCH

Future research will compare mentoring in the United States with mentoring in Norway or Sweden. A reason for selecting Norway or Sweden is the fact that they might be the most progressive countries when it comes to working towards gender equity. Norway was the first country to impose a quota for women on corporate boards. Norway passed a law in 2003 that required women to compose forty percent of the seats on corporate boards. There are no quotas in the United States, where women hold almost 17 percent of the seats on corporate boards of fortune 500 companies (Lublin, 2012). Sweden's maternity and paternity benefits are the most generous in the world. Swedish citizens and foreign residents receive eighty percent of their present salary with a limit of \$65,000 for a period of thirteen months. The fathers must take a minimum of two months paternity leave. There have been conversations on increasing the two months to three months (Hannsegard, 2012). A reason often given for requiring the father to take two months is to reduce sexism. It encourages the father to play a more active role in the nurturing of the babies.

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THE ROLE OF ENVY ON CONSUMER BEHAVIOR IN THE COSMETOLOGY INDUSTRY

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ABSTRACT

This study investigates the role of envy on consumer behavior, focus on the antecedents and consequences of envy, in the cosmetology industry.

Reviewing previous studies on envy, we carry out a study by dividing envy into benign envy and malicious envy. Self-esteem and distributive justice are found important factors as the antecedents of envy and construct a research model by selecting consumers' buying intention as the consequence of envy.

The research model is verified through structure equation model by the survey results of 300 people and as a result, self-esteem is found to have a negative relation both on benign envy and malicious envy and distributive Justice is found to have a positive effect both on benign envy and malicious envy. Also, both Benign Envy and Malicious Envy are found to have a positive effect on customers' buying intention.

Through results of this study, we suggest effective marketing activities with a focus on envy in the cosmetology industry and propose a future research direction for envy.

INTRODUCTION

As the economy of East Asia develops and consumers' needs to express themselves appear as a key desire, the cosmetology industry is growing rapidly. Korean cosmetology industry grew by 46% from 2005 to 2011 (Korea National Statistical Office, 2012) and Euromonitor also expects the Chinese cosmetology industry to grow by annual average 12% until 2019 etc. However, there are relatively few studies on cosmetology industry consumers in Asia.

Due to the nature of cosmetology industry, consumer expresses beauty through getting cosmetic services. As a result, they compare themselves with others by naturally arousing others' envy and use cosmetic services not to fall behind others.

This study is to examine factors that evoke consumers' envy and the effect of envy on buying intention of beauty services with a focus on cosmetology industry. Through this, we are to present effective marketing activities around envy with the importance of the envy concept in the cosmetology industry.

THEORETICAL BACKGROUND

Envy is a universal emotion arising when others have something they do not have and the core of envy is the experience of lack and enviousness (Nikkonen & Merja, 2000).

Unlike the initial definition of envy, previous studies report that envy is clearly divided into two types of different emotions, malicious envy and benign envy and Cha (2009, 2010) defines malicious envy as a hostile emotion and benign envy as the emotion of union and access. Ven, Hoogland, Smith, Dijk, Breugelmans & Zeelenberg (2015) suggest that malicious envy is related to schadenfreude (pleasure for someone else's misfortune) and explain that benign envy causes positive results of improving and developing themselves.

Previous researches on envy have been mainly carried out in terms of psychology and it is not until recently that studies in terms of marketing began to be conducted. First, looking at studies approaching a topic psychologically, Heikkinen, Nikkonen & Aavarinne (1998) suggests that women respond to envy with silence and men do not accept the envy it in the nurse community. Maijala, Munnukka & Nikkonen (2000) explain that envy is started if comparing their experiences with others and then, finding something lacking and Anderson & Robert (2002) present that envy can be a new paradigm strategy in psychotherapy. Hill, DeiPriore & Vaughan (2011) reveal that envy plays an important role in the attention and memory system and Ven, Zeelenberg & Pieters (2012) explain that envy is a desperate feeling in social comparison. Appel, Crusius, & Gerlach (2015) explain that envy is associated with a high sense of inferiority.

Recently scholars have interest in envy studies in terms of marketing, Van de ven, Zeelenberg & Pieters (2011) explain that consumers are willing to pay a premium for products drawing envy and Morgan-Knapp (2014) suggest that envy motivates the consumption of consumers.

RESEARCH HYPOTHESES

Self-esteem is a psychological concept that has an important influence on understanding themselves (Goo, Shoh & Rim, 2013) and people can evaluate themselves positively or negatively depending on the degree of subjective self-respect (Jung & Lee, 2015). According to the existing research, people with high self-esteem evaluate their value highly and respect themselves but those with low self-esteem solve their insufficient desire for self through buying products (Goo, Shoh & Rim, 2013).

Since those with high self-esteem evaluate their value highly and respect themselves (Goo, Shoh & Rim, 2013), it can be estimated that the people who have higher self-esteem will not easily have envy focusing on the experience of lack. Those who with lower self-esteem strengthen their self-perception by insulting, depreciating others (Inness et al., 2005) and this is estimated to relate to malicious envy (Ven, Hoogland, Smith, Dijk, Breugelmans & Zeelenberg, 2015). We set the following hypotheses based on these previous studies.

H1-1 Higher Self-esteem is negatively related to benign envy.

H1-2 Higher Self-esteem is negatively related to malicious envy.

As awareness of justice they receive for the compensation of work results, distributive justice is to expect reward worthy of the efforts made by themselves and others and perceive that distribution was made appropriately by a third party (Greenberg, 1987).

The members of an organization compare each other for distributive justice and awareness of justice based on the comparison results has a significant influence on the attitudes and behavior (Park & Jun, 2012; Jung, Moon & Choi, 2011; Shin, 2010) and this is also related to envy, a universal emotion arising when others have something they do not have. Since those

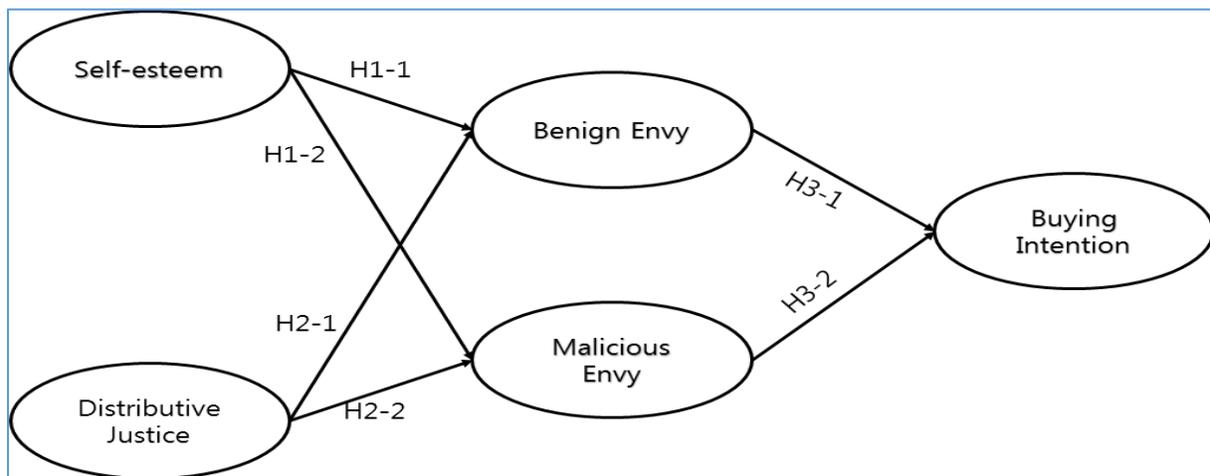
perceiving higher distributive justice judge their performance focusing on competitors than circumstances, both malicious envy for competitor superior to them and benign envy improving motivation to work may increase (Van de ven et al., 2011; Breugelmans & Zeelenberg, 2015). The following hypotheses can be suggested based on these previous studies.

- H2-1 Higher distribute justice leads to higher level of benign envy.*
- H2-2 Higher distribute justice leads to higher level of malicious envy.*

Envy is experienced by their lack and something good of others (Maijala, Munnukka & Nikkonen, 2000) and gives a strong motivation to consumption activities (Morgan-Knapp, 2014). Consumers not only arouse their desire for purchase to be comparable to something stimulating envy (Van de ven, Zeelenberg & Pieters, 2011) but are also willing to pay an additional amount for the product that makes them feel envy. The following hypotheses can be suggested based on these previous studies.

- H3-1 Benign envy will stimulate consumer’s buying intention.*
- H3-2 Malicious envy will stimulate consumer’s buying intention.*

**Figure 1
RESEARCH MODEL**



RESULTS

In order to verify the above hypotheses, we carry out an analysis by using structure equation model. A survey by smart phone is conducted targeting 300 people and responses of 269 people except for those of 31 insincere respondents are used in the final analysis. The results are as shown below.

Table 1
RESULTS OF STRUCTURAL EQUATION MODEL ANALYSIS

Hypothesis	Standardized Estimation	p-value
H1-1. Self-esteem → Benign Envy	-.112*	p < .05
H1-2. Self-esteem → Malicious Envy	-.278***	p < .001
H2-1. Distributive justice → Benign Envy	.283***	p < .001
H2-2. Distributive justice → Malicious Envy	.184*	p < .05
H3-1. Benign Envy → Buying Intention	.480***	p < .001
H3-2. Malicious Envy → Buying Intention	.454***	p < .001

Note: GFI=.906, AGFI=.853, NFI=.927, TLI=.928, CFI=.946, RMSEA=.098, RMR=.135, CMIN/DF = 3.572

According to the results of the study, both malicious envy and benign envy are found to stimulate consumer’s buying intention. Self-esteem is found to have a negative relation to malicious envy and benign envy and distributive justice to have a positive effect on benign envy and malicious envy and therefore, all the hypotheses are adopted.

CONCLUSIONS AND FUTURE RESEARCH DIRECTION

This study emphasizes the importance of the envy concept in the cosmetology Industry and analyzed the antecedents of envy and consequence of envy. The implications of research are as follows:

First, it is found that consumers’ envy does important role to consumers’ buying behavior in the cosmetology industry. Although envy has a significant influence on consumers’ buying intention due to the nature of cosmetology Industry, it has not attracted a lot of attention of scholars. By demonstrating the effect of envy on consumers’ buying intention, this study shows that there is a need to pay much attention to the envy concept in the future research on cosmetology Industry. Second, it is revealed that there are also two different types of envy concepts, malicious envy and benign envy in the cosmetology industry. Third, antecedents affecting envy are revealed, providing strategic implications to marketing activities in the cosmetology Industry. Self-esteem is found to have a negative effect on envy arousing buying intention. Thus, marketers should choose target consumers with weaker self-esteem than consumers with stronger self-esteem. Also, distributive justice is found to have a positive effect on envy and it will be necessary to do the best in providing services so that consumers can feel distributive justice.

Although revealing that malicious envy and benign envy have a significant effect on buying intention in the overall cosmetology industry, this research finds only two antecedents. In the future, it is necessary to find more antecedents that arouse envy. In addition, more implication can be derived if exploring the role of envy of other industries.

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“VACATION TO BEERLAND:” ALCOHOL AND THE STUDY ABROAD EXPERIENCE

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PURPOSE OF THE STUDY

This study re-analyzes Wright and Larsen’s Marketing Education Review (2012) graffiti data to understand the role alcohol plays in study abroad programs in Europe. The three themes identified in the original study were travel trophies, magic moments, and communitas. Alcohol was also identified as a fourth theme that may have been a constitutive element of the study abroad “extraordinary experience,” but its role was not analyzed. This study returns to the data and focuses on that undiscussed theme and its implications for consumption of this educational product.

METHOD DESIGN AND SAMPLE

We used the same methodology Wright and Larsen (2012) used, a hermeneutic or interpretive analysis of the data in the tradition of Consumer Culture Theory.

RESULTS

The graffiti data and depth interviews indicate that alcohol played an important role in breaking down barriers between students and between students and locals. Students bonded with each other as they participated in various drinking activities. And by interacting with and observing locals, students gained new perspectives on the cultural role alcohol could play in their own lives and the lives of others. We conclude that alcohol contributes to making the study abroad program an extraordinary experience.

VALUE TO MARKETING EDUCATORS

The results of this paper put into perspective the alcohol problem for marketing educators who direct study abroad programs. While alcohol can and does create problems for some students and programs, its negative impact appears to be overbalanced by its positive contribution to the success of the study abroad program.