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**Income Stereotype Threat and the
Consequences for Consumer Behaviour**

A thesis
submitted in partial fulfilment
of the requirements for the degree
of
Master of Management Studies
at
The University of Waikato
by
Talia East



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Abstract

Stereotype threat, the process in which we are vulnerable to the possibility of other people ascribing negative stereotypical characteristics unto us, is an increasingly popular psychological phenomenon. We are all affected by this threat, regardless of what social groups we are members of and what stereotypes are associated with them.

Existing research into stereotype threat has closely examined how gender, age and race stereotypes have affected their targets, often discovering that academic performance and internal states such as self-esteem and anxiety are negatively impacted. While these studies have provided adequate explanation for individual failures across a range of academic fields, there is an apparent lack of research concerning stereotype threat in the marketplace and how marketing efforts may be encouraging this phenomenon to occur. There is also an absence of studies delving into the area of wealth and income stereotypes. Literature has shown wealth and income stereotypes to be of great importance within society, yet no current research has examined the possibility of income stereotype threat taking place, particularly within the domain of consumer behaviour.

The purpose of the present study is to examine when and how income stereotype threat occurs within a retail environment, and how consumer and marketers may be affected. Using a quantitative approach, an online survey was conducted in order to discover what can trigger a consumer to experience income stereotype threat and the negative outcomes marketers face as a result of consumers experiencing this threat.

The study revealed that income stereotype threat occurs when consumers make upward comparisons to another shopper who is seemingly wealthier than

they are. As a result, purchasing likelihood, store return likelihood and perceptions of store quality all decrease in response to the threat. It was also discovered that interacting with a store shop assistant has no effect on the outcomes of stereotype threat, regardless of how helpful or friendly they are to the shopper. While an argument is also made for income stereotype lift in this study, this effect was not present, thus future research is suggested in order to gain a better understanding of when and if income stereotype lift is possible. Future research should also aim to understand what internal states mediate income stereotype threat as this will provide a deeper understanding of the threat and its effects on individuals.

Key Words: Stereotype, Income, Wealth, Threat, Marketing, Experiment

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Chapter One: Introduction

To be considered successful in Western societies, you must have money.

Individuals are grouped and labelled based on how much, or how little, they earn and this stratified arrangement determines who holds societal power and allocates resources (Wood, 2007). Unlike other demographic groups that are determined based on more stable factors such as country of birth or gender, wealth is always relative. We compare ourselves to others in the same environment to determine how rich or how poor we are at that certain moment in time, thus our comparative wealth is constantly changing. In these environments, those individuals who are making upward comparisons between themselves and someone who is wealthier are at risk of possibly experiencing stereotype threat.

Stereotype threat is a well-examined topic in previous psychology and social science research (Steele and Aronson, 1995; Spencer, Steele and Quinn, 1999; Schmader, 2002). However, these prominent studies focus primarily on gender, age and race stereotypes, and consequently how they affect academic performance. Not only do they ignore labels regarding wealth and poverty, but also lack a consumer behaviour and marketing focus. Very few studies examine the role of stereotypes in the marketplace (Aaker, Vohs and Mogilner, 2010; Ivanic, 2010; Lee, Kim and Vohs, 2011; Ivanic, Overbeck and Nunes, 2011). Examining the role of wealth stereotypes within a consumer behaviour context is extremely important as wealth often dictates what a consumer can and cannot purchase. Less wealthy consumers are likely to feel embarrassed or ashamed if they cannot afford what other consumers can (Bullock, 1999) and may partake in compensatory behaviours such as overspending or devaluing brands.

This thesis aims to examine how wealth stereotypes affect consumers and subsequently their behaviour in a retail environment. I wish to discover what triggers income stereotype threat, if it holds any negative consequences for marketers and what can potentially be done to remedy or remove the negative outcomes of the threat. The results of this research should be able to provide answers to the question:

When do consumers experience income stereotype threat and how does it influence their behaviour in a retail environment?

After conducting research into income stereotype threat, it was discovered that making upward comparisons to a wealthier consumer activates income stereotype threat, as consumers feel relatively poor when comparing themselves to a wealthier other, regardless of their actual personal income. In turn, their purchase likelihood, store return likelihood and perceptions of store quality were all negatively affected by this threat. It is clear that this threat has negative outcomes for consumer behaviour and this research begins to discover what those consequences are.

The format of the following thesis is structured based on six main chapters. Chapter two presents a comprehensive literature review examining the current stereotype threat research and present beliefs surrounding poverty and wealth stereotypes. The aim of this section is to outline how, although the existing research is exceedingly important in psychology domains, there is an obvious lack of research taking a consumer behaviour perspective and thus the current study can potentially begin to fill this gap. From this literature review, the present study's hypotheses are derived and presented along with an outline of the research model in chapter three. In chapter four, the research methodology is defined and

attention is drawn to the existing research used in designing this study. The procedure and variables used are also outlined. The results of the study follow in chapter five. These results include the main outcomes relating to the study's hypotheses as well as secondary results that do not directly contribute, yet still hold some importance. Finally, the findings and implications for marketing are discussed and lead into areas for possible future research.

Chapter Two: Literature Review

2.1 General Background of Stereotypes and Stereotyping

Stereotypes can be defined as knowledge structures that individuals use in order to understand their own experiences and the behaviour of others in particular domains (Chiu et al., 1998). Most often, stereotypes take form in the labelling of both individual people and larger social groups. These stereotypes are necessary in human interactions as people rely on these labels or knowledge structures to act as heuristics or shortcuts when interacting with others (Chiu et al., 1998; Sinclair, Hardin and Lowery, 2006). Awareness and application of stereotypes enables individuals to better predict behaviour of others based on their defining characteristics, and hence have increased knowledge of how to respond. Beliefs about certain social groups are consequently used in judgement of that group or of individual members within that group (Banaji et al., 1993). Such stereotypes operate more efficiently when the criteria are of an ambiguous nature such as judgements regarding interpersonal skills rather than definite measures that can be challenged (Fiske, 1993).

In order to have access to these knowledge structures, the stereotype must first be activated. Stereotype activation is defined as the increased accessibility of a wide range of attributes that can be applied to members of a certain social group (Wheeler and Petty, 2001). Stereotype activation can be brought on by subtle environmental cues (Chiu et al., 1998) such as the way one is dressed or how a larger group communicates. Activating these stereotypes will often determine how the individual will now behave as stereotypes may affect how one judges others, leading them to behave in stereotype consistent ways (Chiu et al., 1998; Wheeler

and Petty, 2001). Stereotype activation may also occur due to a self-image maintenance motivation in the individual. If a person is feeling threatened in their personal self-construal, they are motivated to restore that image and one way this can be successfully achieved is through the application of negative stereotypes to a group separate from themselves (Spencer, Fein, Wolfe, Fong and Dunn, 1998). Thus, they restore and improve their own self-image by viewing other people and groups as being worth less than their own.

Stereotypes can be broken down into two distinct categories, descriptive and prescriptive. All social groups are targeted by descriptive stereotypes which cover their behaviours, what they like and dislike, and how competent they supposedly are on certain tasks (Fiske, 1993). Stereotypes such as ‘girls like the colour pink’ and ‘boys are more aggressive’ are descriptive of that group. Alternatively, there are prescriptive statistics which describe how certain social groups *should* behave, think and feel (Fiske, 1993). Stereotypes such as women *should* be nice and men *should* be strong are prescriptive stereotypes which others set for that group. Although a stronger focus lies with descriptive stereotypes, prescriptive have important consequences as they are equally demanding for the individual being targeted by them. Either they must confirm the stereotype, often with negative or restrictive outcomes, or disappoint whoever is targeting them with that stereotype (Fiske, 1993). Stereotypes also differ in their levels of sophistication. Low-level forms of stereotyping are the more common yet harmful forms as these are based on irrational, negative feelings towards people or groups who differ from one’s self (Osland, Bird, Delano and Mathews, 2000). Sophisticated stereotyping differs from its lower level equivalents as they are based on theoretical concepts and are often not negative in nature (Osland et al.,

2000). While low-level forms may describe Black individuals as violent and unintelligent, sophisticated forms describe Indians as being social people due to their cultures collectivist status. While sophisticated stereotypes lack the negative and harmful outcomes that low-level forms carry, they are still limiting.

Although stereotyping has its uses in social interactions, they can have many negative consequences. Stereotyping limits freedom and often determines the outcomes for individuals without their awareness or consent, thus it is understandable that many wish to avoid being stereotyped (Fiske, 1993). These stereotypes, and the judgements that follow, simplify realities and often justify why things are the way they are in society, such as why harmful social hierarchies continue to thrive (Banaji et al., 1993). In particular, low-status individuals are particularly at risk due to stereotypes surrounding their social groups. If stereotypes about their groups ceased to exist, there would be less need for more affluent members of society to irrationally hate and exclude them (Fiske, 1993). This, however, is not the case, as negative stereotypes about these groups continue to persist. The powerless will continue to be stereotyped more, with more harmful consequences, as no one is overly interested in receiving and applying accurate descriptions of them, and using negative stereotypes that are already attached to that group is simply easier (Fiske, 1993). Since negative stereotypes continue to be applied by others, low-status groups are especially at risk of beginning to apply these stereotypes to the self, a process known as self-stereotyping.

2.2 Self-Stereotyping vs the Stereotyping of Others

When a stereotype about a particular social group exists, it is not only applied by outsiders but also applied to the self by those who identify with that

group. This is what is defined as self-stereotyping, a process in which one identifies with a group and consequently behaves in line with that particular social identity (Biernat, Vescio and Green, 1996). Self-stereotyping includes both negative and positive traits of the social group being incorporated into the self-concept (Lun, Sinclair and Cogburn, 2009). Individuals who self-stereotype will view themselves as a prototypical group member (Spears, Doosje and Ellemers, 1997) and will unconsciously apply cultural stereotypes formed by others to the self (Sinclair et al., 2006). By making a particular group membership salient in their social identity, individuals form cognitive associations between themselves and the characteristics of the group and grow to believe that if a stereotype exists about their group, then it must also apply to them (Sinclair et al., 2006). Results from Simon and Hamilton (1994) demonstrated that self-stereotyping is more distinct for members of minority groups, particularly if that minority is of a high status as they are pleased to define themselves in terms of their group membership. In a sense, self-stereotyping can be considered a form of depersonalisation, as individuals view themselves less as a differing individual and more as a representative of their in-group, which includes viewing themselves as possessing characteristics that are stereotypical of that group (Bennett and Sani, 2008).

Self-stereotyping can be activated if contextual cues connected to the in-group are present. Individuals become aware of their group membership and are reminded of the stereotypes that are applied to them (Moons, Leonard, Mackie and Smith, 2009). These contextual cues are not always explicitly related to the in-group, however, as information regarding relevant out-groups may also activate group membership (Moons et al., 2009). For example, while no female cues may

be present, the strong presence of male cues may lead a female to activate her group membership. Once environmental cues activate certain stereotypes about one's group, the individual will then perform in line with that stereotype (O'Brien and Hummert, 2006). It is not only behaviours that are influenced by self-stereotyping, but also emotions. According to Moons et al., (2009), groups of people tend to converge on the same emotions. Results from their study showed that people converged on group-based stereotypical emotions, regardless of whether there was a physical presence of others. Thus, participants who identified with an activated social category converged towards the perceived emotions of the in-group through the process of self-stereotyping (Moons et al., 2009).

The content of the stereotypes applied to the self can be both positive and negative. It largely depends on the social context which one finds oneself in at a particular time and who else is available for social comparisons (Spears et al., 1997). It is a relatively automatic process, as once the self-relevant stereotype has been activated, individuals can descend into stereotypical behaviours rather quickly (O'Brien and Hummert, 2006). This is often due to an individual's motivation to create and retain positive social and personal identities. In working to construct positive self-concepts, one may self-categorise and as a result, depersonalise their self-perception, making them more vulnerable to self-stereotyping (Biernat et al., 1996; Verkuyten and Nekuee, 1999). While minorities are more likely to self-stereotype, it is not limited to certain individuals. While stigmatised groups often have more negative stereotypes available to them, virtually any group can demonstrate being affected by self-stereotyping in relevant domains (Wheeler and Petty, 2001).

2.3 Activation of Self-Stereotyping

The stereotypes we apply to the self are derived from our in-group membership. The in-group is any social group that we personally belong to or identify with, as opposed to out-groups in which we do not. In-group identification is very closely linked to self-stereotyping, as how much we apply stereotypes to the self as well as the nature of those stereotypes depends on the characteristics of the in-group and the levels of identification (Spears et al., 1997). Self-stereotyping occurs when group membership becomes salient in particular social contexts, particularly if an individual perceives enough difference between themselves and other members of the in-group and the members of an out-group (Otten and Epstude, 2006). It is these perceived differences that, when acknowledged by a group member, allows for a range of stereotypes regarding both the in-group and the out-group to become available. People are then motivated to apply the stereotypes to others as well as engage in self-stereotyping activities.

The level of group identification is not the same for all individuals. Otten and Epstude (2006) state that an in-group becomes part of the self, however the extent to which one identifies with a certain in-group may vary. As such, in-group membership and identification may be seen as a continuum. The use of a certain continuum may differ across group members and the more they use and identify with the extremes of this continuum, the more likely they are to self-stereotype and perceive outgroups as being homogenous (Lorenzi-Cioldi, 1991). For example, individuals may identify and relate to different levels on a masculinity/femininity scale, and those who identify strongly are more likely to apply traditional in-group masculine or feminine stereotypes to the self and to

others. This is in line with findings from Pickett, Bonner and Coleman (2002) as they demonstrated that high-identifiers were more likely to perceive stereotype relevant traits as being more self-descriptive than participants who identified themselves as low identifiers. High identifiers were also more likely to defend their in-groups as opposed to low identifiers who distance themselves when the group comes under threat.

The study conducted by Pickett et al., (2002) ultimately demonstrated in-group bias. People are motivated to favour an in-group rather than out-groups in order to maintain their own self-esteem and positive social identity (Spears et al., 1997; Verkuyten and Nekuee, 1999). By favouring the in-group, and promoting positive aspects of that group, individuals can boost their self-esteem as they see themselves as a member of something positive. Displaying in-group bias also enhances group distinctiveness, increasing their own social identity (Long and Spears, 1997). These group favouring strategies can be very subtle and one may not be conscious of doing so (Doosje and Ellemers, 1997), for example a female service employee may choose to serve another female before serving a male and vice versa.

2.4 The Consequences of Negatively Self-Stereotyping

The process of self-stereotyping may have harmful effects, particularly if the in-group the individual is a member of is stigmatised and rejected from society. Being a member of a group that is viewed negatively by the larger society is not always controllable (Latrofa, Vaes, Pastore and Cadinu, 2009) and applying negative self-stereotypes that accompany these in-groups to the self can harm

members psychologically. As demonstrated, individuals are motivated to favour their in-groups as a way to feel accepted; however, this often backfires when they are part of a negatively stereotyped group. When rejected by a positively stereotyped outgroup, identification with their stigmatised groups is likely to increase as a coping strategy, as they feel as if they are not alone in being targeted, however this process encourages the application of negative stereotypes to the self even more (Latrofa et al., 2009).

The process of negative self-stereotyping can thus have adverse effects on the psychological well-being of group members. Awareness and application of negative stereotypes may lead to a decrease in mental well-being as they begin to believe that they are representatives of the stereotypes (Latrofa et al., 2009). This theory was confirmed in the study conducted by O'Brien and Hummert (2006) who found that, when primed with an 'old' stereotype, participants self-stereotyped themselves as 'old' and thus showed signs of memory loss and increased anxiety levels. Meisner (2012) produced similar results, showing that negative age stereotypes impaired overall behaviour, and these negative effects were almost three times worse than any positive effects. These results support the theory that individuals become somewhat psychologically damaged the more the negative stereotype about their group is depicted in society as they internalise it and begin to implicitly accept it as the truth (Steele, 2010). It has also been shown that individuals negatively self-stereotype, and behave in a way that is in line with these negative stereotypes, if they are with another person who does not belong to their in-group with whom they wish to get along with (Sinclair et al., 2006) thus perpetuating the stereotypes.

2.5 Why Do We Do It? Motivations behind Self-Stereotyping

Considering how individuals of any social group can and will self-stereotype, it is important to realise that this often occurs because they are motivated to do so. Due to the harmful nature of negative self-stereotyping, the process often contradicts ego justification and group justification, two main theories that explain the concept of stereotyping (Levy, 1996). However, Burkley and Blanton (2008) disagree with this proposition, suggesting that there are certain situations when an individual will apply negative stereotypes to the self in order to actually enhance the self. Negative stereotypes can occasionally excuse poor performance and help individuals maintain a positive image, even after they experience failure (Burkley and Blanton, 2008). An elderly person, for example, can apply the negative poor-memory stereotype to the self after forgetting a grandchild's birthday, and therefore place the blame on their in-group's stereotype rather than them as an individual.

Individuals may also be motivated to view a negative stereotype as being genuine in order to protect their self-esteem, such as female participants who had previously failed a math test reporting higher levels of self-esteem after being reminded of the negative gender stereotype (Burkley and Blanton, 2008). Consequently, the female participants are able to blame their failure on the collective group, rather than individual factors such as not studying hard enough. Describing oneself in unfavourable terms may also increase identification with an in-group as, even though the term is negative, they are ensured a distinct identity and can achieve a sense of belonging (Spears et al., 1997). It therefore increases how much one believes they are close to and part of the in-group (Pickett et al., 2002).

While there are certain situations in which applying negative stereotypes to the self can be beneficial, associating with positive stereotypes also has a lot to offer an individual. By accepting and incorporating positively known characteristics of an in-group into the self, it is likely that the personal self-esteem of that individual will rise (Biernat et al., 1996). It not only enhances the similarities between in-group members, but also makes it easier to differentiate between out-groups (Pickett et al., 2002). In the study conducted by Levy, Hausdorft, Hencke and Wei (2000), negative age stereotypes applied to the self led to an increase in blood pressure and skin conductance of participants; however, ascribing positive stereotypes to the self had a positive effect and began to reverse the effects of the negative self-stereotypes. In a follow up study, adopting positive self-perceptions of aging contributed to the lengthening of individual lives (Levy, Slade, Kunkel, and Kasl, 2002), hence adopting positive in-group stereotypes and applying them to the self can have significant benefits for the individual.

2.6 Stereotype Threat

While stereotypes about all social groups exist in some form, certain groups tend to be negatively targeted by reputations of low ability (Croizet, Desert, Dutrevis and Leyens, 2001). It is these groups that are most at risk of experiencing the phenomenon known as stereotype threat. Stereotype threat can be defined as a psychological dilemma that arises whenever an individual and their behaviour could be interpreted in terms of a stereotype (Croizet et al., 2001). It is the feeling that a group member faces when they believe their behaviour

could confirm a stereotype in a relevant social setting, and hence feel as if their social identity is threatened (Steele, 1997; Steele 2010). Stereotype threat differs from negative self-stereotyping, as stereotype threat is focussed on the fear that others will ascribe negative stereotypes to you rather than you applying them to yourself. According to Schmader and Johns (2003), stereotype threat occurs in four steps starting with the fear of confirming the stereotype and the increased awareness of anything that is relevant to the threat as we decide if we can evade it. It is followed by a rise in self-doubt, then a close monitoring of our performance before we are finally motivated to suppress these threatening thoughts altogether. Hence, people fear they will be reduced to nothing more than the negative stereotype known about their group, and are therefore determined to not confirm it (Steele, 1997). Virtually everyone is affected by stereotype threat (Steele, Spencer and Aronson, 2002).

We know that when a bad stereotype about one's in-group can be applied to us as individuals in a certain situation, we could be judged by others and this awareness regarding what others think of us is where stereotype threat derives from (Steele, 2010). The existence and awareness of such a negative stereotype means that anything we do or say to confirm it could lead to that stereotype becoming descriptive of us, not only believed by others, but also by ourselves (Steele and Aronson, 1995). Being threatened by certain personal features or characteristics is what helps us to define ourselves as being a particular kind of person (Steele, 2010). Therefore, stereotype threat can still occur even if the group member does not believe it to be true as they still fear certain characteristics or behaviours they possess will confirm it (Steele, 2010). Stereotype threat also depends on the situation one is in. An individual is only at risk of experiencing

stereotype threat if the negative stereotype about their in-group is relevant to a specific task they are completing (O'Brien and Hummert, 2006) and can thus be classified as a situational threat (Steele et al., 2002).

Stereotype threat can often be equated to “choking under pressure.” One of the main outcomes of stereotype threat is that performance on a specific task is inhibited, even though the individual may have the necessary skills to complete the task to a high standard (Baumeister, 1984). This is due to the fact that the individual is so concerned with doing well, and not confirming the stereotype, that they actually do worse. Performance is jeopardised as the negative stereotype applicable to one's group can be confirmed by low performance, and thus based on the pressure the threat of this confirmation causes, performance worsens (Aronson, Lustina, Good and Keough, 1999). Individuals who are targeted by negative stereotypes in a situation where that negative stereotype applies know that failure not only confirms that the stereotype applies to their in-group, but also themselves as individuals by extension (Schmader, 2002).

It is clear from in-group studies that individuals who identify strongly with the group are more susceptible to stereotype threat than low-identifiers (O'Brien and Hummert, 2006). When stereotype threat occurs, low-identifiers separate themselves from the group, adopting an individualistic strategy to reduce the relevance of that stereotype to them personally (Spears et al., 1997). Due to the nature of stereotype threat, individuals are motivated to reduce the self-relevance of that stereotype (Croizet et al., 2001), thus it is not surprising that low-identifiers will distance themselves. Alternatively, when faced with the same threat as low-identifiers, high-identifiers will face the threat head on, as they see themselves as more representative of the group. This theory supports the research conducted by

Jetten, Postmes and Mcauliffe (2002) who discovered that, when the identity of group members is threatened, group norms become a stronger guide for social behaviour. Therefore, high-identifiers are likely to display more behaviours related to their in-group when under threat as opposed to trying to differentiate themselves, in line with low-identifiers. Nonetheless, it is crucial to understand that the threat and its effects are likely to be stronger (and even more permanent) for members of disadvantaged, stigmatised groups who not only face prejudice and discrimination, but who are also rejected from society because of it (Verkuyten and Nekuee, 1999).

We must also be aware that stereotypes may directly target some groups while indirectly targeting others. Certain stereotypes target specific groups and these stereotypes, usually negative, can have adverse consequences for those targeted. However, stereotypes may also indirectly target groups by means of comparison and, although indirect targets are less likely to be faced with the worst effects of stereotype threat, these comparisons may still harm performance (Aronson et al., 1999). In their 1999 study, Aronson et al. discovered that White men performed worse on math tests when reminded that Asian people are targeted by positive math stereotypes. Even though no negative stereotype regarding White men and math exist, the mere presence of a positive stereotype regarding an outgroup was enough to have an adverse effect on their performance through means of comparison.

2.7 Activation of Stereotype Threat

Situational and Environmental Cues

While stereotype threat affects everyone, the extent to which it happens differs based on both situational and individual cues. Not only can the amount an individual is threatened depend on group comparisons and unfavourable perceptions of their in-groups (Doosje and Ellemers, 1997), threat levels may also be influenced by situational or environmental cues. Cues in one's environment have the power to signal contingencies between that setting and a certain social identity (Steele, 2010). Situational cues such as 'young' music in the workplace may increase the threats felt by 'older' employees, or a strong male presence may threaten the only woman in a classroom as they have a sudden increase in awareness regarding their own social in-groups. If the music in the workplace is removed, or if another female is present, these threats could be reduced.

Moderators

Stereotype threat levels may also be influenced by situational and individual moderators. According to Steele et al., (2002), situational moderators could be task difficulty, test diagnosticity or stereotype relevance. The difficulty of the task being conducted may give certain stereotypes credibility. For example, if a school test is very difficult and causing frustration, a Black student may be at more risk of experiencing stereotype threat as they worry they are proving the stereotype of Black students being less intelligent. The stereotype must also be relevant to the task at hand for stereotype threat to occur. For example, the stereotype that women are bad at math applies when women are taking a math test, but not when taking an English test and thus they will not feel threatened in the latter task. Individual moderators also come into effect. These moderators consist of domain identification, identification with the stereotype threat in-group and stigma consciousness (Steele et al., 2002). The domain in which the individual is in when

a potential threat comes into relevance must be of importance to them. The domain must be central to an individual's self-definition for them to feel threatened by having a negative stereotype applied to them (Schmader, 2002). If the individual does not care for, or identify with, the domain, the threat will not occur. A study conducted by Schmader (2002) discovered that female participants performed significantly worse on math tasks when their gender was made salient, but only if they indicated that their gender was important to them. As a result, simply having a negative stigma attached to your social identity is not enough to incur stereotype threat. Individuals must also have a relatively strong link to the in-group to which the negative stereotype could apply for a threat to be possible. If an individual does not identify with that in-group, or has a weak connection, it is unlikely they will be threatened as they see themselves as separate from the stereotype. Finally, one must be conscious of the stigma they face. If a group member is not aware of the negative stereotype, or simply does not care if they are labelled negatively, then they are not in a position to be threatened by the stereotype (Wheeler and Petty, 2001).

Outward Social Comparisons

Social comparisons are an integral part of human nature, particularly when it comes to consumer goods and participation in the marketplace. Comparing oneself to others helps us to determine our relative status in society, which can then determine how happy we are with our lives (Easterlin, 1974). Not only can we compare ourselves to relevant others but also our own past experiences and situations (Senik, 2009). Thus, potential comparators could be family members, friends and colleagues, random strangers in a store, or even our own past successes. We use comparisons strategically, often to validate our current

situation or as a motivational device to improve ourselves (Senik, 2009). Social comparisons are important as they often determine how we behave around others, particularly in less formal interactions such as what occurs in marketplace conditions. Demographic indicators such as gender, ethnicity, age and wealth status not only determines *how* we act towards others but *who* we interact with and this is a largely automatic process which occurs without our explicit knowledge (Snyder and Stukas Jr, 1999; Dijksterhuis, Spears and Lepinaise, 2001). Not only do comparisons create an awareness regarding others, but also ourselves as we are often made aware of our own public self and thus the risk of experiencing stereotype threat increases (Buss, 1980; Leary, 2005; Urich and Tombs, 2014).

One of the main comparisons we conduct is based on economic success. Our financial successes communicate more than simply how much money we have at our disposal, often extending to successes in both our professional work lives and our family lives. It is important to note, however, that financial success and its effects on personal well-being is often relative in nature, as it depends on some contextual reference benchmark (Clark and Senik, 2010). An individual may feel very rich when comparing themselves to a very poor person, but may also feel very poor when comparing themselves to a very wealthy person. Their relative status may also depend on social norms and the general wealth levels of society. For example, if an individual is the only one who does not receive an increase in income, they are likely to feel poorer even though their personal situation is unchanged (Easterlin, 1995). Thus, the impact of social comparisons regarding income is likely to depend on both the individual's own income as well as the wealth cues of those they are comparing to. Some will predominantly do

well from comparisons, others will continually do a lot worse (Clark and Senik, 2010). It is suggested that even people with a relatively high income may not feel like they have achieved economic success even though they perhaps ‘should.’ Some individuals may have a benchmark or standard that is simply too high and therefore not believe that they are well off, even when comparing themselves to less fortunate individuals (Easterlin, 1974).

Partaking in upward comparisons can often have negative consequences for that individual. People who compare to more affluent others on a regular basis are less happy (Clark and Senik, 2010) and less satisfied as the gap between their actual state and their ideal state is significant (Senik, 2009). Adults know where they and others stand on the economic continuum (Rosenberg and Pearlin, 1978), therefore it is easy to compare with more affluent others and wish to be as successful as they are. When sharing a marketplace environment with these more affluent others, less successful customers are likely to feel as if they are being evaluated and may begin to feel self-conscious, experiencing embarrassment, guilt and shame in their own situation (Uhrich and Tombs, 2014). This is particularly true for those individuals living below the average income of society as a whole, as they have an actual norm to compare to and thus experience lower judgements of personal well-being (Easterlin, 1995). In an attempt to restore their self-image, consumers may be led away from products that are likely to suit them best as they try to emulate what more affluent customers are purchasing, even though it may not be the best choice for them (Dunn, Gilbert and Wilson, 2011).

If upward comparisons hurt individual well-being, then downward comparisons must improve it. As demonstrated by Laurin (2013), drawing comparisons with a negatively stereotyped out-group improves overall

performance on intellectual tests and can thus counteract stereotype threat for some groups. Downward social comparisons can also be considered a self-protective mechanism as individuals will often seek out comparators who are worse off than they are in order to feel better about themselves and thus maintain or restore self-esteem (Twenge and Campbell, 2002). Neither upward nor downward comparisons are always simple, however, as membership of certain groups i.e. a low or high income group, is not always salient, unlike gender, age or ethnicity (Croizet and Claire, 1998). Contextual cues surrounding these groups must be prominent in order for individuals to compare.

2.8 Consequences of Stereotype Threat

It has been determined that stereotype threat affects anyone who belongs to a social group, as long as they are aware negative stereotypes about their group exist. However, why is stereotype threat such an issue? Stereotypes affect individuals when they are exposed to discriminatory behaviour by others who believe that stereotype to be true. They begin to apply the stereotype to the self and believe those stereotypes are true, thus negative stereotypes often create and encourage the behaviours that define them (Steele et al., 2002; O'Brien and Hummert, 2006). According to Simon and Hamilton (1994), we can assume that, just as our own attitudes and beliefs regarding out-groups affects how we behave towards them, beliefs about our own groups may affect how we view ourselves, and thus applying negative stereotypes to the self can have detrimental effects on our overall self-concept.

Academic Performance

One of the main outcomes of stereotype threat is a decrease in performance standards and intellectual ability. When a threat is experienced within a specific domain while an individual is expected to perform to a certain standard, they may experience an adverse emotional reaction that could hinder their ability to do well (Steele, 1997). This is due to the evaluative nature of these situations, where individuals who are targets of specific stereotypes have extra pressure placed upon them to do well, and these threats interfere with the intellectual functioning in the threatened person (Steele and Aronson, 1995; Croizet et al., 2001). Women, for example, are aware of the stereotypes concerning them, particularly ones that suggest they are bad at certain intellectual domains such as math. It has been demonstrated that women's performance in math is inhibited when they are reminded of this stereotype. When taking extra difficult math tests, it has been shown that if the stereotype is activated, women perform worse than those who are not reminded of the stereotype (Spencer, Steele and Quinn, 1999). Similar results occur when focussing on the African-American stereotype of low intelligence. Not only do African-American participants experience stereotype threat when taking academic tests (Steele and Aronson, 1995), the stereotype is prominent enough to affect the performance of non-African-American students when primed with the stereotype (Wheeler, Jarvis and Petty, 2001). These stereotypes and the threat they induce enable racial and gender differences in test conditions to be maintained (Schmader, 2002).

In terms of harming the performance of individuals, it is not limited to low status groups (O'Brien and Hummert, 2006). It is possible that groups who are not targeted by a specific stereotype may perform worse if they are aware that a stereotype exists about another group. Aronson et al., (1999) demonstrated this

effect in their study of math students. They discovered that White math students who cared about the domain performed significantly worse when they were reminded of the stereotype that Asian students (a category they do not belong to) are good at math. Thus, the mere mention of another in-group stereotype was enough to damage the performance of an unrelated group in the domain in which the stereotype lies. Not only do threats impact intellectual performances, but they may also have a negative influence on skilful performance, as one gains an increased awareness of their own movements and physical efforts and is consequently more likely to make mistakes (Baumeister, 1984). It is these effects on performance that make it beneficial for an individual to be only moderately involved within a specific domain. Stereotypes challenge moderately interested people and thus they do not feel the worst effects as opposed to extremely invested individuals who feel the pressure to do well and thus fail (Aronson et al., 1999).

Internal Reactions

Not only can performance on intellectual and skilful tasks be inhibited, individuals undergoing stereotype threat may also experience adverse physical reactions. Within existing stereotype threat literature, anxiety is often a main focus of stereotype threat outcomes (see: Aronson et al., 1999; Spencer et al., 1999; Steele et al., 2002). It is possible that anxiety derives from individuals feeling as if they are inferior to other, more affluent, outgroups and this anxiety can be triggered by situational cues such as race, gender or age (Steele, 1997). It is likely that this anxiety is closely related to a withdrawal of effort that individuals demonstrate as they both work together to impact performance (Aronson et al., 1999). Anxiety, while prominent, is not the only adverse effect one may

experience. Steele (2010) demonstrates that even mild doses of stereotype threat are enough to reduce and impair memory and raise the blood pressure of the stereotype target, even if the threats do not persist (Steele, 1997). This suggests that, for individuals who experience stereotype threat frequently, its effects could continue to harm them later in life.

Dis-identification

One main response to these effects is to avoid areas in which the individual may be stereotyped. People begin to avoid or reject domains where a specific negative stereotype could apply to them (Steele et al., 2002) however, this often results in dis-identification. Dis-identification involves the removal of a significant domain from one's identity (Steele, 1997) and this can be very costly for that individual, particularly if that domain is an important one within society such as schooling or minority race groups. Rejecting these domains requires the individual to cease caring about what happens to them within that specific field, and this often results in their performance being even worse. They may also try to disprove the stereotype in relation to them and their own identity. This can be achieved through behaviours that contradict the stereotype (i.e. a woman may try especially hard to do well in math) or self-presentation (i.e. a person of low-economic status may present themselves as being able to afford expensive items). Although this may protect individuals at the lower levels of the domain, it is more challenging for them to sustain these behaviours as they move up as tasks will become more difficult (Steele et al., 2002). For example, a woman may reach the highest math class and find it to be very difficult, thus reintroducing the stereotype applicability.

Consequences for the Wider Society

While the effect stereotype threat has on individuals is important to note in understanding its significance, it is also crucial to realise that these adverse effects extend well beyond an individual person. Self-stereotyping, and the resulting stereotype threat, has the ability to retain and reinforce negative stereotypes about a stigmatised group as a whole. As a result, pre-existing social orders can remain intact and disadvantaged, stigmatised group members are less likely to engage in actions that may change existing societal hierarchies (Latrofa et al., 2009).

Members of stigmatised groups are also inclined to justify the unequal distribution of resources in society based on these stereotypes (Sinclair et al., 2006), thus self-stereotyping and stereotype threat enable an imbalanced society to continue.

2.9 Alleviating Stereotype Threat

Stereotype Lift

It has been demonstrated numerous times that stereotype threat has the ability to hinder performance, induce anxiety and retain social inequalities, so is there a way to remove or at least reduce it? In certain situations, with certain stereotypes, yes, through the process of stereotype lift. Stereotype lift describes a boost in performance that is caused by a non-target being aware of a negative outgroup stereotype existing in a specific setting (Walton and Cohen, 2003; Johnson et al., 2012) and, although they do occur naturally, lifts are far less common than threats (Marx and Stapel, 2006). When negative stereotypes about an outgroup are both salient and applicable in a performance-based situation, in-group members not

targeted by the stereotype perform better as they experience an increase in confidence through knowing that they are not targeted (Chatard, Selimbegovic, Konan, and Mugny, 2008). In the study conducted by Laurin (2013), female participants exhibited performance debilitating stereotype threat on motor tasks when they were made aware of negative stereotypes concerning their in-group. However, both males and females performed better when they were made aware of negative outgroup stereotypes linked to the motor task, and thus experienced stereotype lift. In this case, negative stereotypes regarding an outgroup were explicitly linked to the performance task, however this is not always necessary to encourage stereotype lift. People may also experience lift, and the benefits it provides, if the performance is linked to a stereotype that is widely known in society without being explicitly reminded of it (Walton and Cohen, 2003). Thus, in testing situations, males may experience lift when taking a math exam even if they are not reminded of the negative female-math stereotypes beforehand.

Not only can stereotype lift improve intellectual attainment and overall performances across a range of social groups, it can also enhance self-esteem, alleviate self-doubt, squash anxiety and eliminate fears of rejection (Walton and Cohen, 2003; Johnson et al., 2012). It also has the power to imply an advantage to an individual and is thus unlikely to result in ironic negative effects on performance (Walton and Cohen, 2003). It is suggested that these effects are moderated by stereotype endorsement and prejudice (Chatard et al., 2008). People who have stronger beliefs in the validity of both negative outgroup stereotypes and social group hierarchies are more likely to experience stereotype lift as they are more likely to believe in their own abilities (Walton and Cohen, 2003). However, results from the study conducted by Chatard et al., (2008) suggest that

this is not always the case, as high status group members may still benefit from stereotype lift, even if they as individuals are not prejudice towards the low status outgroup.

Remedial Cues

As stereotype threat is brought on by social cues, cues can also be a way to reduce or eliminate threats. A cue may result in different outcomes, depending on what other cues, if any, are present at the same time. When multiple cues are present, the principle of ‘remedy’ may occur. These remedies describe how some cues in a setting may cancel out or alleviate other cues that would otherwise cause stereotype threat to occur (Steele, 2010). This could be the use of ‘old’ music in a workplace full of young employees or a Black lecturer in a room full of White students. In their study focussing on women and mechanical purchases, Lee, Kim and Vohs (2001) demonstrated the effects of remedies and managed to squash the anxiety brought on by stereotype threat that participants felt by simply introducing a vanilla scent to the mechanic condition, making the scene feel more feminine.

The concept of ‘critical mass’ may also be an alternative to counteracting stereotype threat. Critical mass explains the ideal number of in-group members present for an individual to not feel threatened (Steele, 2010). For any given social group, there is likely to be an ideal number in which an individual feels comfortable in their social identity. For example, a lone female employee may be constantly reminded that she is a woman due to the sheer number of men present, while a female employee that has two or three other female co-workers, even if males clearly outnumber them, is less likely to feel threatened.

2.10 Poverty and Wealth

Stereotypes concerning gender, age and ethnicities are well established, as are stereotypes regarding poverty and wealth. Individuals are classified and grouped based on their personal net worth as these classifications are essential to the existence of social power and the allocation of resources (Wood, 2007). Income is one of the main factors that determine how society is stratified (Ivanic, Overbeck and Nunes, 2011) and the vast differences between the higher strata and the lower strata often give rise to classism. Classism can be defined as the oppression of the low divisions (low income) through stereotypical beliefs and behaviours demonstrated by the higher divisions (Bullock, 1999; Lott, 2002). Classism requires financial inequality, even if it is just comparative inequality, in order to thrive in society and for the hierarchy to remain (Rosenberg and Pearlin, 1978). Categorising people in such a way, particularly people who earn less, is beneficial to those who earn more as they are able to maintain their power, retaining not only an unequal share of resources within society but also their status as being superior to others (Williams, 1993). This not only results in discrimination towards low income earners but also extends across other disadvantaged minorities in the form of racism, i.e. Black people are poor, and sexism, i.e. women cannot earn as much as men (Bullock, 1999). Consequently, attitudes towards poor people often enable attitudes towards other stigmatised groups to persist. Like other stigmatising labels, the word “poverty” has the potential to influence how people react to low income earners as well as how the poor think about themselves (Bullock, 1999). This has a direct effect on how much status one holds in society. Income signals occupational success,

particularly in western countries, and in turn effects opportunities, relationships and self-concepts (Johannesen-Schmidt and Eagly, 2002; Ivanic et al., 2011).

Labelling people as being “poor” can have negative effects on that individual, especially considering the nature of self-stereotyping and what it can lead members of stigmatised groups to believe about themselves. This is particularly true when people of affluence label them in such a way that suggests they are responsible for their own misfortunes. In doing so, social inequalities continue to exist and other attributes that sustain poverty, such as vulnerability and alienation from society, are ignored by those who have the power to change it (Wood, 2007). It is also difficult to truly define and apply the label as there is no one type of poverty or inequality (Klouda, 2007). It may depend on some sort of comparison, thus someone who is considered affluent compared with one person may also be considered poor when compared to another. However, while people are quick to apply the term to others, it is not a label one is quick to assume for themselves as it is seen in the wider society to be an unfavourable social category (Cornwall and Fujita, 2007). This directly contradicts social identity theory which states that people are motivated to favour their in-group in order to enhance their positive social identities and self-esteem (Long and Spears, 1997). It appears that this should not apply to the “poor” in-group, although this is perhaps affected by the relativeness of poverty and how one may change in their perceptions of their own wealth status.

One’s rejection of the poor label is not surprising, particularly when considering the repeat, stereotypical representations of the group through popular media channels. The media has always had the overwhelming power to influence beliefs, particularly those held by dominant and powerful groups in society such

as the rich or those with any political agenda (Bullock, Wyche and Williams, 2001). In such dominant media portrayals, the poor tend to be presented as moral failures such as having substance abuse issues, being violent and committing acts of crime, or are simply not represented at all with the media choosing to ignore them altogether (Bullock et al., 2001). The sheer number of people living in poverty, particularly in western societies, is said to persist due to these images (Chafel, 1997). Like other stigmatising labels, these images benefit those who apply them to others, this time in the form of justification. Justification is used to promote legitimacy and provide support for other ideas and behaviours in society. People begin to believe that discriminatory behaviours, the situations of others and themselves, as well as certain social conditions are in fact, justified (Jost and Benaji, 1994). If people of status believe they are worthy, while those less fortunate are at fault for their condition, they feel better about their own condition and are reluctant for it to change. They will apply the traits to the self which are in line with their social standings rather than questioning why that is or what they did to deserve it and this applies to both those with wealth and those without it, resulting in many sustaining their own oppression (Jost and Benaji, 1994). People may also believe in and use certain stereotypes to defend the actions of others who fall within the same social in-group rather than to justify a social condition. For example, a rich person may believe another rich person is justified in discriminating against a less wealthy person because they belong to the same group, not because they believe the poorer person deserved it (Jost and Benaji, 1994). It is because of such that justification of the social systems relies on stereotyping and self-stereotyping to prevail and be effective (Jost and Benaji, 1994).

2.11 Wealth Stereotypes

Like all stigmatised groups, the poor are subject to discriminatory stereotypes being ascribed to them by other members of society. The study conducted by Johannesen-Schmidt and Eagly (2002) suggests that like all stereotypes of other social groups, income stereotypes gain their content from how in-group members behave and convey information to out-group members and to each other. Overall beliefs about poor people and the welfare systems in place to support them are tremendously negative (Bullock, 1999). Not only are these negative beliefs portrayed in popular media but are also prominent in research (Woods, Kurtz-Costes and Rowley, 2005) and these attitudes towards the poor are significantly more negative than attitudes towards the middle or upper classes (Cozzarelli, Wilkinson and Tagler, 2001). These negative attitudes extend to children, as adults explicitly and implicitly convey them, encouraging them to disregard and avoid the poor and consequently these attitudes are with them as they grow older (Woods, Kurtz-Costes and Rowley, 2005).

People tend to attribute poverty and a person's wealth, or lack of, to individualistic factors rather than situational or environmental influences. A strong focus on individualistic factors means that people are predisposed to blame individuals for their own failings and results in low expectations of their behaviours and personal attributions, contributing to the continued disenfranchisement of the poor from society (Chafel, 1997; Cozzarelli et al., 2001; Lott, 2002). These beliefs are predominant, particularly among those who subscribe to the protestant work ethic, who are strong in their beliefs dictating that the poor are dishonest about their needs and are underserving of aid, thus they resist any social change that would benefit those in need (Furnham, 1982). They

believe that the character and intentions of the poor are suspicious, thus welfare should be limited and those receiving welfare should be forced into finding work (Alston and Dean, 1972).

People living in poverty are ultimately stereotyped as being dishonest, lazy, dependent on others, unfit parents and uninterested in improving themselves or their personal situation (Bullock, 1999). A study conducted by Cozzarelli et al., (2001) contributed further to this list, adding unmotivated, abusive of substances and uneducated. The stereotype that they are uneducated or stupid persists in the study conducted by Woods et al., (2005) who found that poor people were reported to be significantly less competent academically than people with affluence. They are also stereotyped to be unpleasant, angry, stupid, violent and immoral (Lott, 2002) and these beliefs extend to children who reported believing that the poor were dirty, disgusting, mean, unkind and inferior to those with status (Weinger, 1998). These beliefs derive mostly from the overruling conviction that the poor lack a proper work ethic, a lack of ability and other defects in their character, suggesting they have no one to blame for their predicament other than themselves (Hunt, 1996). The belief that being poor is due to a lack of individual effort contributes to attitudes towards welfare and other support systems, and it is believed that too much money was being spent on this aid and recipients do not deserve the help offered (Alston and Dean, 1972).

While poor people are viewed through a primarily negative stereotypical lens, positive stereotypes do exist, although these are not always beneficial. People believe that the poor are nice, loving and friendly (Cozzarelli et al., 2001). The strong belief that the poor are happier than their more affluent counterparts is also prominent in society, although this stereotype does not benefit the poor like

other positive beliefs. People of affluence ascribe a happiness and morality stereotype to the poor in order to justify their own position of privilege while those with material wealth are believed to be miserable, lonely and dishonest (Kay and Jost, 2003). In turn, people who are safe from poverty believe that being poor has advantages while being wealthy is actually a burden and not ideal, further contributing to the lack of social change. Although negative stereotypes are applied primarily to the poor, stereotypes regarding the rich can also be of a negative nature. Wealthy people are believed to be greedy, selfish, abusive of their power, competitive and less concerned with their families (Johannesen-Schmidt and Eagly, 2002), although these stereotypes do not affect them in the same way negative stereotypes affect the poor. Children, although clear on how they view the poor, tend to be split on how they view the rich. They understand that being wealthy has advantages as they can afford to buy things, are clean and well mannered, but also believe that the rich can be rude and exclusive (Weinger, 1998).

2.12 Consequences of Wealth Stereotypes

The existence and application of negative poverty stereotypes, like other negative stereotypes, has the potential to be harmful to those whom the stereotype may apply. People of a low economic status not only face large, social implications of these stereotypes but also have their personal lives affected by them. The existence of such stereotypes influence how society as a whole view people with low affluence, often determining voting behaviours of those with material abundance, how willing they are to help alleviate poverty and also their

beliefs about welfare (Cozzarelli et al., 2001). The stereotypes held by middle and upper class individuals inherently affect the poor. The fact that many of the rich believe that the poor are happier than they are is also relevant, as they take comfort in these images believing that their positions of power are justified and believe the world is fair (Kay and Jost, 2003). The poor themselves are also affected by these beliefs, as they may begin to believe that they are equal to the rich in other ways and are thus not motivated to improve their position.

Distancing

One of the other main effects of these beliefs existing is the occurrence of distancing. Distancing describes how people begin to see the poor as being the “other” group. In turn, they separate themselves from the poor, excluding them, discounting their abilities and ultimately discriminating against them (Lott, 2002). This may be a deliberate action for some however it may also occur indirectly, although the poor are punished and omitted from society either way (Lott, 2002). They are barred from accessing societal resources and a hierarchy of expectations are placed on them, some of which they meet too easily and others of which they cannot meet at all (Croizet and Claire, 1998).

Academic Performance

Negative poverty stereotypes also affect individuals personally rather than as a collective group. Similar to experiencing stereotype threat during gender and race related tasks, the priming of negative poor stereotypes can also lead to underperformance on intellectual tests (Woods et al., 2005). When people of a low socioeconomic background are aware of negative poverty stereotypes, particularly those concerning low intelligence, are made to take an academic test

while under stereotype threat, they feel an extra pressure to perform well which in turn depresses intellectual functioning and affects performance (Croizet and Claire, 1998). When a test is presented as a measure of verbal intellectual ability, participants from low economic backgrounds performed significantly worse than those belonging to a high economic background (Croizet and Claire, 1998). As a result, the academic underachievement of those from low socioeconomic backgrounds persists and the beliefs that they are less intelligent continue (Croizet et al., 2001).

Happiness

Not only is the intellectual functioning of the poor impaired by the existence of these stereotypes, but also their own happiness. Regardless of the belief that the poor are happier and more fulfilled than the rich, the correlation between happiness and income has been shown to be positive as it is argued that money provides the opportunity for happiness to occur (Dunn et al., 2011). People with money are happier as they spend less time worrying about their futures, health and their families. They can also afford to purchase experiences and products that contribute to their wellbeing. Poor children in particular are affected by this. They have been shown to experience more emotional and behavioural problems such as depression, social withdrawal, lower self-esteem and difficulties forming healthy peer relationships, concerns rich children do not face (Weinger, 1998). These children are aware of their own poverty and carry worries others do not, such as not having any friends, toys or a positive future, and they are aware that non-poor kids are worry free (Weinger, 1998).

Anxiety and Embarrassment

The effects of stereotype threat are much the same, regardless of which in-group is being threatened while doing what task. Previous stereotype threat studies have demonstrated that not only do targets perform worse on both intellectual and physical tasks, but also experience a range of negative emotions including anxiety and embarrassment (Spencer et al., 1999). Embarrassment is defined as being an awkward, antagonistic emotional state which follows some kind of unwanted attention, either from real or imagined audiences (Dahl, Manchanda and Argo, 2001). Embarrassment can occur any time in the marketplace, particularly during a purchase, using that purchase and the disposal of a purchase (Dahl et al., 2001) and the likelihood of this occurring increases when other consumers are present. The physical presence of other shoppers leads us to believe we could potentially be evaluated by them and the possibility that evaluation could be of a negative nature is what drives us to be embarrassed (Dahl et al., 2001; Nichols, Raska and Flint, 2015). It has been suggested that poor people find receiving welfare to be shameful (Bullock, 1999), therefore it is likely that people of a low economic status are at a higher risk of being negatively evaluated in the marketplace and are more likely to face embarrassment in their situation. Embarrassment may also occur when no social presence is actually existent as an imagined social audience can yield the same results (Dahl et al., 2001).

Anxiety is another emotion that is likely to occur alongside embarrassment. Feeling anxious derives from the threat of being watched and evaluated by others and can have a negative impact on marketplace behaviours such as purchase intentions (Lee et al., 2011). Stereotype threat can bring on contextual anxiety and does not rely on cuing some sort of existing, internalised anxiety within individuals (Steele, 1997), thus anybody experiencing stereotype

threat is at risk. Both embarrassment and anxiety influence the corresponding behaviour in consumers who are encouraged to engage in practices to actively avoid experiencing these feelings (Goffman, 1959; Nichols et al., 2015), including withdrawing from social activities.

Self-Esteem

Accompanying the feelings of embarrassment and anxiety, stereotype threat also influences an individual's levels of self-esteem. Negative self-stereotyping, and the resulting stereotype threat, involves assuming negative group characteristics apply to the self and thus have the potential to harm self-esteem (Biernat et al., 1996). People who are members of negatively stereotyped groups that are actively discriminated against feel these threats to a greater extent, resulting in their self-esteem and general self-concept perishing (Steele, 2010). This is particularly true of those with low income. Feelings of economic superiority account for the relationship between income levels and self-esteem (Rosenberg and Pearlin, 1978). If we believe that society sees us as being lower class, and therefore having lower status, it is likely these views will merge with the self-concept, lowering our sense of personal worth (Twenge and Campbell, 2002). Individuals who blame themselves for their ill-fated situations are especially vulnerable to low self-esteem, although any member of a stigmatised group can find upward comparisons painful (Crocker and Major, 1989). While stating that people with higher incomes have higher self-esteem is generally true, it does depend on how much an individual places an importance on wealth (Rosenberg and Pearlin, 1978).

Negatively stereotyped groups are also disadvantaged in the marketplace due to the self-esteem motives people feel. Self-esteem motives encourage us to

seek out experiences and products that enhance our self-concepts, and thus enhance our self-esteem (Sirgy, 1982). This often means purchasing luxury or expensive products that are viewed positively by others, things that individuals of low-economic status cannot afford to be purchasing (Sirgy, 1982). Therefore, they either avoid purchasing high status products and face low self-esteem or purchase what they do not need and face the consequences elsewhere. To combat this, members of stigmatised groups can partake in self-protection strategies, although these often come with their own consequences. For example, they may choose to only compare themselves to other stigmatised groups who have little to no social status which runs the risk of them partaking in stereotyping behaviours they are trying to avoid (Crocker and Major, 1989). They may also attempt to protect their self-esteem by devaluing products and other people (Crocker and Major, 1989) in an attempt to convince themselves that it does not matter to them. While these techniques can protect or restore self-esteem, not every stigmatised member is able to utilise them, particularly if they are new members to the group as they do not have the knowledge to deploy them (Crocker and Major, 1989). Individuals who, for example, have recently lost their source of income are new to the status of lower class and are most at risk of losing their self-esteem.

Cognitive Dissonance

Cognitive dissonance is an aversive psychological state that arises when there is a contradiction between a person's attitude and their behaviour (Bem, 1967). For example, if a consumer believes that products containing real animal fur are bad, yet they purchase a real fur coat, then there will be a dissonance between this belief and their actions. Individuals prompt dissonance to occur when they attempt to make sense of their behaviours and environments (Aronson, 1992). Dissonance

may also arise in situations when a person's positive self-concept is disrupted (O'Neill and Palmer, 2004) thus encouraging them to reduce this dissonance as a self-protection mechanism. Dissonance can be reduced by changing one of the two conflicting factors i.e. the changing of the behaviour or the attitude. In our fur example, a consumer may change their attitude (buying fur is not bad) or their behaviour (I will not purchase fur) in order to remove the dissonance.

As self-esteem is negative impacted by poverty stereotypes, individuals under negative income stereotype threat are at risk of experiencing cognitive dissonance. Consumers with low income experience dissonance when attempting to gain social acceptance as status is often derived from an ability to consume and spend (Oxoby, 2004). People who cannot gain status in society due to their lack of money experience a dissonance between the self-esteem they want and the self-esteem they actually have. The only way to reduce this dissonance is by changing their attitudes in regard to what is deemed status worthy, thus by rationalising their current status or by committing greater resources to achieving status (Oxoby, 2003). In the former, individuals have the power to subjectively choose what products or stores are status worthy and they can do so based on their ability to purchase these products (Oxoby, 2004). Therefore, in order to maintain a positive sense of self, consumers may lower their opinions of certain stores or products in order to justify why they cannot shop there. In this sense, cognitive dissonance reduction motivations may directly influence perceptions of the stores environment (Bolia, Jha and Jha, 2016). Alternatively, they may attempt to devote more resources to gaining status, resulting in more money spent on status items they cannot afford (Oxoby, 2003).

2.13 Why Wealth Stereotypes Are Important in Consumer Behaviour

The overruling attention to poverty, and how one determines who is poor and who is not, focusses predominantly on monetary and material wealth. It is due to these factors that examining the term “poor” as well as poor stereotypes is important in consumer behaviour and marketing. Stereotypes play an important role in the marketplace as it is, with the consumers of certain brands being stereotyped, and stereotyping themselves, by consumers who use different brands (Grubb and Hupp, 1968). By using specific brands, consumers can create important social identities for themselves and can convey their own achievements, including their economic success (O’Cass and McEwen, 2004) and by using these products in public, consumers can communicate these identities to others (Grubb and Hupp, 1968). This can be very beneficial to the companies, as the kind of consumer who uses and promotes their product can lead to increased marketplace recognition and an increase in economic success (O’Cass and McEwen, 2004). It is clear that the acquisition and consumption of material goods are strong indicators of social and economic success (O’Cass and McEwen, 2004), but often it is how they are conspicuously consumed that determines how one is stereotyped. Conspicuous consumption describes the consumption of a material good in public, i.e. in front of an audience, and as a result, an individual may enhance their own prestige through the public demonstration of their wealth and affluence (O’Cass and McEwen, 2004). Individuals who are of a high socioeconomic status can purchase goods that signal this status, and by consuming publicly, can communicate to others that they are rich and successful. Unfortunately, less central possessions have also been demonstrated to influence public perceptions of their owners (Christopher and Schlenker, 2000). Individuals

of a low socioeconomic status, who cannot afford to consume luxury items in public, may inadvertently communicate their lack of status through the little they do own. This can be disadvantageous, as people with materialistic tendencies believe that people who appear affluent have more personal abilities, success and resources than those who do not (Christopher and Schlenker, 2000), thus the poor can be judged as poor based on how little they publicly consume.

Stereotypes in the marketplace are important, especially when considering how they may be perpetuated by consumers. According to social identity theory, people belonging to the working class and the middle to upper classes should form differing opinions based on how much the 'others' consume certain goods and services (Dittmar and Pepper, 1994). Thus, what one can afford to purchase determines how others view them. While one may assume that more affluent individuals are reported as being more materialistic, it is actually working class adolescence who endorse the strongest materialistic values as opposed to their middle class equivalents (Dittmar and Pepper, 1994). This may be explained through acquisition centrality. People who endorse materialistic values believe that possessions lead to happiness and will purchase more in pursuit of this (Richins and Dawson, 1992). Since poorer people are less happy than the rich, it may be that they believe by possessing more, and purchasing what they cannot afford, they will be happier and more satisfied with their lives. Hofman, Strack and Deutsch (2008) provide insight by suggesting that when people are facing a depletion or lack of resources, they will make suboptimal choices and are likely to be governed by desires and urges rather than needs (Hofmann, Strack and Deutsch, 2008). Their egos are dwindling, thus they face a reduced impact of reflective precursors and an increase of impulsive precursors (Hofmann et al.,

2008). This results in the materialistic poor spending impulsively rather than deciding what they actually need and saving their money for necessities.

2.14 How Marketing and Retail Environments Evoke Stereotype Threat

How is marketing involved and why is this all significant? For one, advertising is one of the main forms of media that has the power to shape society and how we view the world (Mastin, Hamilton and Tarr, 2004). Advertising can promote the stereotypes of certain groups while also reinforcing sexist, classist and racist attitudes in consumers (Mastin et al., 2004). This is important as advertising is ultimately impossible to avoid or ignore completely (Snyder and DeBono, 1985), thus we are constantly exposed to these messages. These messages can be viewed as attempts at persuading and influence social beliefs (Snyder and DeBono, 1985) and the fact that many companies exclude the poor from advertising, believing they are too poor to even bother with, further omits them from participating in society. This may be attributed to the fact that companies do not want to be associated with minority outgroups, and being associated with the poor may inadvertently convey a negative message about their brand (Sinclair, 2009). It is crucial to note, however, that companies do not have to continue to alienate certain consumer groups within the marketplace. It is possible to become alert to how certain settings and advertising messages may negatively affect groups, and these can be changed to avoid disadvantaging certain stigmatised groups (Steele, 2010).

Store Employees

Not only do the social cues of other customers' impact how one behaves in a retail setting, but also those of the store employees. Feeling as if you are being observed by a salesperson increases public self-awareness and concerns about being evaluated (Uhrich and Tombs, 2014). It has been documented that not all consumers are treated the same by retail employees, particularly if their race and gender is salient (Ainscough and Motley, 2000). Results from the study conducted by Ainscough and Motley (2000) demonstrated that Black participants wait longer to be served, as much as twice as long as White participants, alongside people who were poorly dressed. It is no surprise that people then worry they will be viewed by the salespeople through the lens of a stereotype that applies to their group. Lee et al., (2011) suggest that there are many transactional situations in which customers may be forced to encounter negative stereotypes about their in-groups, particularly when they must interact with a transaction partner who belongs to a different group and is thus not implicated in the stereotype. Engaging in bad service interactions has the potential to lower a consumer's willingness to pay (Ivanic et al., 2011), particularly if the salesperson rejects them in favour of another customer. However, this is not always the case as rejection occasionally motivates stereotype disproving motives, resulting in rejected consumers seeking status through spending more (Steele, 2010; Madzharov, Block and Morrin, 2015).

Reactance

Sales assistants have the power to influence and restrict consumers, occasionally forcing some consumers into displaying reactance. Reactance can be defined as a psychological motivational state that encourages individuals to act in opposition to social influences (Chartrand, Dalton and Fitzsimons, 2007). It is a response to

threats to independence (Chartrand et al., 2007) and result in people who are threatened by negative stereotypes acting contradictory to what those stereotypes, and the people who hold them, expect of them (Kray, Reb, Galinsky and Thompson, 2004). If an individual feels as if any of their free will is eliminated or reduced, they will feel encouraged to react against these threats and restore their eliminated or reduced behaviour (Miron and Brehm, 2006). Simply activating a negative stereotype about one's in-group is not sufficient in arousing reactance however as the activation must be explicit for individuals to feel motivated to revolt. This differs from when stereotypes are implicitly activated as these encourage assimilation (Kray, Thompson and Galinsky, 2001).

Reactance was displayed in the study conducted by Kray et al., (2004) who ran negotiation experiments with both women and men. Women who were primed with a masculinity stereotype obtained more resources in the negotiation than their male counterparts. This is in line with their preceding study in which women who initially recorded that they believed they would do worse than men performed better than the male participants when explicitly reminded of negative stereotypes relating to their gender and negotiation skills (Kray et al., 2001). These results were replicated in the 2007 study by Hoyt and Blascovich where reactance was exhibited during leadership tasks when gender stereotypes were explicitly activated, resulting in female participants rejecting the negative stereotypes applied to their in-group.

2.15 Consequences of Negative Stereotype Threat for Marketers

Not only does negative stereotype threat have a range of consequences for the individuals experiencing it, but also the economic success of retailers and how

successful marketing efforts are. Creating and maintaining an environment in which certain consumers are at risk of experiencing stereotype threat may have a negative impact on store return likelihood, willingness to pay, the amount they spend, perceived store quality and negative consumer emotions.

Avoidance

When individuals experience negative stereotype threat, they are likely to shy away from situations when the threat becomes applicable and negative stereotypes could be applied to them (Lee et al., 2011). It is the awareness that they could potentially be stereotyped that causes this avoidance behaviour, regardless of whether or not they actually believe in the legitimacy of the stereotype (Lee et al., 2011). The anxiety individuals experience during negative stereotype threat encourages an avoidance response as consumers are continually watching for cues that they are being stereotyped and possibly being treated unfairly by service providers as a result (Lee et al., 2011).

Willingness to pay

The negative effects of stereotype threat may also influence a consumer's willingness to pay, as well as how much they wish to pay. Socially dense transactional environments provide ample opportunities for individuals to feel threatened as their perceived power decreases and to compensate for this perceived loss, people engage in power-compensatory behaviour including the increase in spending and an increase in number of items purchased (Madzharov et al., 2015). A fight for status was also shown to increase spending in the study conducted by Ivanic et al., (2011) who discovered that African Americans paid more to assert a higher status after being subjected to negative race stereotypes.

However, when negative stereotypes about race and poverty were *implicitly* activated, African Americans displayed feelings of inferiority and decreased their willingness to pay (Ivanic et al., 2011).

Perceived Store Quality

The quality of a store or product is defined as supremacy or excellence while customers perceived quality of those stores or product depends on their subjective judgements of said supremacy or excellence (Zeithaml, 1988). The greater perceived quality, the greater the customer will display willingness to buy (Dodds, Monroe and Grewal, 1991). In order to judge quality, consumers will interpret external cues such as the overall store image, price, brand name and packaging of the products (Richardson, Dick and Jain, 1994; Grewal, Krishan, Baker and Borin, 1998) and subjectively judge that brand and their products. Price is one external cue often used by consumers to judge quality. In any given marketplace, products are often ordered by consumers based on their price and it has been shown that there is a positive relationship between price and perceived quality (Dodds et al., 1991). If brands sell products at a high price, consumers assume that their products are of excellent quality while brands who sell their products at lower prices are judged to be of low quality. Consequently, price is also used to judge perceived value, thus there is often a trade-off for stores who wish to use price to communicate quality. While higher prices lead to greater perceived quality, there is a sharp decline in perceived value (Dodds et al., 1991). However, returning to the theory of cognitive dissonance, it is possible that a consumer will rate the stores quality as being poor in order to maintain a positive self-construal while under stereotype threat if quality cues do not match their own self-image. If a retail environment encourages stereotype threat in certain consumers, they may

run the risk of inspiring cognitive dissonance reduction motives and thus the perceived quality of their store may decrease in the eyes of that consumer (Bolia et al., 2016).

Influencing Consumer Emotions

It is clear that stereotype threat targets all individuals at some point, however those belonging to minority groups who are the target of discrimination are more at risk. Not only do these risks present themselves in a classroom environment (see: Steele and Aronson, 1995; Steele, 1997; Spencer et al., 1999), but also in the marketplace (Baker, Meyer and Johnson, 2008). Anger is the most prominent reaction to perceived discrimination and general poor service in retail environments. Customers experience anger when they have received bad service including a long wait time, core service failures and dealing with rude and unresponsive staff (Bougie, Pieters and Zeelenberg, 2003). Anger, unlike regret, is a strong feeling of hostility or dissatisfaction and occurs when customers perceive others are at fault for the failure (Bonifield and Cole, 2007). This anger is always aimed at another person or an event and often accompanies feelings of unfairness (Bougie et al., 2003). Consumers who experience anger toward a service provider will be influenced by these feelings at a later date and often result in lower return likelihood and negative word of mouth (Dabholkar, 1995). All consumers are likely to have displayed anger toward a service provider at some point, yet the anger felt by those who believe they have been discriminated against is much more prominent. The study conducted by Baker et al., (2008) found that participants displayed increased levels of anger when they believed they had been discriminated against in a service environment based on their race. Similar results

were achieved when Swim, Hyers, Cohen and Ferguson (2001) discovered women felt more anger than men when they were subjected to everyday sexism.

Alternatively, consumers who are satisfied with their service encounters, perhaps while experiencing stereotype lift, may experience feelings of achievement such as pride. Pride is a response to some social event that has happened, including the occurrence of outward social judgements, the actions of others or having a certain relationship with another person (Mosquera, Manstead and Fischer, 2000). If an individual engages in social comparisons and the comparison is in their favour, they are likely to feel an increase in self-worth and be proud of their own situation. In individualistic cultures such as New Zealand, it is acceptable to have and display pride as it affirms one's success and autonomy while experiencing shame is a sign of weakness (Mosquera et al., 2000). In relation to self-stereotyping, it is expected that downward social comparisons or engaging in a positive relationship with a sales assistant will lead an individual to feel an increase in self-pride as these two favourable social events will make that individual feel both important and successful. It is due to these reasons that consumer pride is not always an advantage to companies as pride may encourage consumers to increase their search and expand their decision making processes (Louro, Pieters and Zeelenberg, 2005). This often leads to lower return or repurchase likelihood as those consumers believe they can continue to find somewhere better to match their own status.

Chapter Three: The Present Study

3.1 The Gap in Existing Literature

Self-stereotyping and stereotype threat are not new phenomena's. Both of these theories have been extensively covered in psychology research as well as the effects they have on both individuals and the larger society. However, there is a large void in stereotype threat research pertaining to consumer behaviour as the majority of stereotype research falls under a psychology or education domain. These areas are well covered and provide a great deal of insight into issues surrounding stereotype threat, however research conducted with a marketing and consumer focus are greatly lacking. This is highly significant, as it has been shown through previous research that self-stereotyping and the subsequent stereotype threat that individuals experience has the ability to influence and dramatically change behaviours. If stereotype threat can change and inhibit certain behaviours in a classroom or sports game, then it can certainly have an effect on consumer shopping behaviours.

Presently, there is also a narrow range of stereotypes in which stereotype threat research examines. It is easy to group the majority of existing research into three distinct categories based on the stereotypes they examine, these being race, gender and age. There is an overwhelming number of stereotype threat studies focussed on race (see: Steele, 1997; Wheeler et al., 2001; Steele et al., 2002; Steele, 2010) and gender (see: Spencer et al., 1999; Schmader, 2002; Laurin, 2013) and these studies focus predominantly on the stereotypes ability to influence performance in an academic classroom. Educational or mental tests that

measure mental ability also feature in age stereotype research (see: O'Brien and Hummert, 2006; Meisner, 2012). These studies, although important contributors to the field, do not examine the wider effects of stereotype threat in everyday environments such as retail settings. The limited number of studies that do test stereotype threat in the wider societal environment do not sway from the prominent stereotype categories of age, ethnicity and gender, thus their focus is still limited.

Alternatively, research focussed specifically on poverty and wealth stereotypes fails to examine their relationship to stereotype threat and their ability to hinder or enhance performance. Prominent wealth stereotype literature (see: Alston and Dean, 1972; Bullock, 1999; Cozzarelli et al., 2001; Lott, 2002; Woods et al., 2005; Ivanic et al., 2011) tend to examine attitudes towards those whom the stereotype applies as well as why so few are eager to engage in social change rather than the influence on certain behaviours. It is also important to note that the seminal literature surrounding poverty and wealth was conducted separately from any marketing or consumer behaviour focus. Evidently, in order to participate in consumption activities, consumers need a certain level of wealth to exchange for goods and services, thus it is interesting that these studies exclude these perspectives. It is clear that in terms of marketing and consumer behaviour domains, there is a noticeable gap, not only in stereotype threat research but also research concerning poverty and wealth stereotypes. It is this gap in which the current study aims to address.

3.2 Purpose of Present Study

The purpose of the following research is to provide new insights into a particular subsection of a prominent field in psychology, this being income stereotype threat. The goal is to discover when consumers experience negative income stereotype threat in retail settings and to what extent does that threat have an influence on their shopping behaviours. In doing so, this research will contribute to a lack of current income stereotype threat research, particularly from a marketing perspective, and provide realistic implications for current marketing managers. The following two sections will outline the research hypotheses derived from prior stereotype threat research as well as the research model and methodology utilised.

3.3 Hypotheses

In general stereotype threat research, it has been demonstrated that environmental cues can activate feelings of being stereotyped by others. In a marketplace environment, these cues could be the price of products or the stores atmosphere. Cues in these environments can draw our attention to the fact that there may be certain disparities between that environment and our own social identities (Steele, 2010). Comparing ourselves to other individuals in the same environment may cause an increase in awareness regarding our own situations and our public self, including that of our financial standings (Leary, 2005; Uhrich and Tombs, 2014). Some do well from these comparisons, say if they are comparing to someone who is relatively worse off, while others do worse, especially if they are continually comparing to those who are doing relatively better (Clark and Senik, 2010). It is those who make upward comparisons who are at risk of

experiencing stereotype threat. As outward, upward comparisons are one of the main factors in stereotype threat activation, we can expect that shoppers who engage in relative upward comparisons based on wealth cues will experience negative income stereotype threat as they activate the poor-self stereotype. Since wealth is always relative, it can be expected that comparing one's self to another who can explicitly afford more, regardless of the individual's own income, will be sufficient in activating this threat.

H1: An individual will experience negative income self-stereotype threat when comparing themselves to a relatively wealthier other (activation of poor self-stereotype).

Based on prior stereotype threat research, there is no clear method of actually measuring stereotype threat. Whether or not an individual experiences stereotype threat is concluded from their subsequent results on an academic test or their shopping behaviours after being exposed to the threat. Previous research has demonstrated that individuals who experience stereotype threat, regardless of the domain, are likely to avoid situations in which the threat becomes relevant (Lee et al., 2011). As we previously hypothesised that retail environments and other shoppers are sufficient in activating negative income stereotype threat, we can assume that individuals are less likely to participate in consumer activities within retail environments that make them feel threatened by their negative in-group stereotypes. Aversion to these environments may be relevant only in present time or may extend well beyond that one retail experience. Ivanic et al., (2011) established that consumers in environments in which a negative stereotype threat was implicitly activated relating to their in-group spend less and display a decrease in willingness to pay for any item at all, thus demonstrating aversion to

the environment at that particular moment. Therefore, it can be expected that individuals experiencing negative income stereotype threat will be less likely to purchase an item in an environment in which the threat is activated. Aversion to the store as a whole may also occur. If there is a particular environment in which an individual knows they are at risk of being stereotyped by others and thus experience stereotype threat, they will avoid returning to that environment (Lee et al., 2011). We can thus expect that when consumers experience negative income stereotype threat in a particular retail setting, they will be less likely to return to that store in future.

H1a: Income stereotype threat will be exhibited through avoidance to the purchase situation, displaying decrease in purchase likelihood

H1b: Income stereotype threat will be exhibited through avoidance to the purchase situation, displaying decrease in store return likelihood.

When subjectively judging the quality of a store and its products, consumers use external cues such as the general image of the store and its environment, as well as price to make these conclusions (Richardson et al., 1994; Grewal et al., 1998). Based on these assumptions, we should expect that relatively rich shoppers signal a high level of store quality to others as they can afford to shop at more expensive stores. However, individuals experiencing negative income stereotype threat may experience cognitive dissonance when shopping in stores with high quality cues. People who have a low income often experience dissonance in their quest for status in society as they cannot afford the things that have the potential to award them the status they seek (Oxoby, 2004). Consequently, they have two ways to reduce this dissonance, either by changing

their behaviour (earning more money or spending more money) or by changing their attitude (changing what they believe constitutes status or quality). In line with Bolia et al., (2016) who suggest that attempts to resolve or reduce cognitive dissonance may influence perceptions of the environment, it can be hypothesised that people in high quality environments will change what they believe to be quality in order to protect their sense of self. Therefore, we can expect that although the cue of a rich shopper should signal high quality, shoppers experiencing negative income stereotype threat will rate the store quality as being poor in an attempt to reduce cognitive dissonance and protect their sense of self.

H1c: Individuals experiencing negative income stereotype threat will display a decrease in perceived store quality.

Stereotype has many negative outcomes, both internal and external, for the individuals who experience it, one of these outcomes being a reduction in self-esteem. Self-esteem is affected as, to experience stereotype threat, one must assume that negative in-group characteristics apply to them personally in a certain situation (Biernat et al., 1996). If people believe that they will be viewed and judged negatively, self-esteem decreases as they lose confidence in their own self-worth (Twenge and Campbell, 2002). It can be expected that people experiencing negative income stereotype threat will display lower self-esteem.

H1d: The negative influence income stereotype threat has on purchase likelihood, store return likelihood and perceptions of store quality is mediated by self-esteem.

However, remedial cues can reverse the effects of negative stereotype threat and restore a person's self-esteem and sense of worth by alleviating other cues that initially caused the stereotype threat to occur (Steele, 2010). It is

possible, in a retail environment, that being treated fairly and kindly by a store employee can reverse the effects of stereotype threat caused by the other shopper. Thus I hypothesise that being helped by a shop assistant can reduce the effects of stereotype threat and have a positive impact on consumer shopping behaviours.

H2a: When negative income stereotype threat is activated, interacting with a helpful sales assistant (vs a control group) leads to an increase in purchase likelihood, store return likelihood and perceived store quality.

H2b: The positive influence of a helpful sales assistant on purchase likelihood, store return likelihood and perceptions of store quality is mediated by self-esteem.

Alternatively, store employees may have an opposite effect. It has been suggested that they draw an equal amount of concern from individuals as other shoppers when it comes to fears of being evaluated (Uhrich and Tombs, 2014). The research conducted by Ainscough and Motley (2000) demonstrated that not all customers are treated equally by store employees based on their in-group memberships and may activate stereotype threat. Engaging in these negative service encounters may lower a customer's willingness to pay for items as well as return to the store that made them feel threatened (Ivanic et al., 2011).

Alternatively, consumers may display reactance to store employees if they believe they have been treated unfairly. Being rejected by employees may result in some consumers actively attempting to disprove the perceived beliefs of the employee, often causing them to spend a larger amount of money in an attempt to contradict the stereotype (Steele, 2010; Madzharov et al., 2015). It can be expected that when experiencing stereotype threat, being rejected by a sales employee will

cause reactance to occur and thus have a positive effect on purchasing behaviours and hence I formulate an alternative hypothesis to H2a.

H3a: When negative income stereotype threat is activated, being rejected by a sales assistant (vs a control group) leads to an increase in purchase likelihood, return likelihood and perceived store quality.

H3b: The positive effect of an unhelpful sales assistant on purchase likelihood, store return likelihood and perceptions of store quality is mediated by reactance.

While we expect that making upward income comparisons will activate negative income self-stereotyping and consequently invoke negative stereotype threat, making downward income comparisons will activate stereotype lift. Making downward comparisons involving an outgroup that is targeted by negative stereotypes often evokes stereotype lift in those not directly targeted. Making downward comparisons with individuals who are worse off is often a self-protection mechanism as people are likely to actively seek out those who are not as wealthy in order to feel better about themselves and their own success (Steele, 2010). Previous stereotype lift research demonstrates that when negative stereotypes regarding others are applicable and salient in a given situation, non-targets perform better (Chatard et al., 2008) and feel better about themselves (Laurin, 2013). It can be expected that shoppers who engage in downward income comparisons to individuals who are explicitly not as wealthy as they are will experience stereotype lift as they activate the rich self-stereotype.

H4: An individual will experience stereotype lift when comparing themselves to a relatively less wealthy other (activation of rich self-stereotype).

In the previous hypotheses, it is outlined why it can be expected that individuals experiencing income stereotype threat are likely to avoid the purchase situation and decrease their likelihood of buying an item. We can thus expect that these outcomes do not apply for those experiencing income stereotype lift. Since research has shown that participants reduce their purchasing likelihood and avoid situations that make them feel threatened (Lee et al., 2011; Ivanic et al., 2011), it can be assumed that those experiencing stereotype lift will display the opposite behaviours, increasing their willingness to partake in consumer activities due to the fact they feel good about their own position. Shoppers who are confident in their economic status display an increased willingness to partake in spending behaviours and will often conspicuously do so in order to communicate their status to others (Dunn et al., 2011; Wiepking, Scaife and McDonald, 2012). Therefore, I hypothesise that participants experiencing income stereotype lift will display an increase in purchase likelihood and indicate they are more willing to return to the same store.

H4a: Income stereotype lift will be exhibited through an increase in purchase behaviours. Purchase likelihood will increase.

H4b: Income stereotype lift will be exhibited through an increase in store return likelihood.

While purchasing likelihood and store return likelihood are expected to increase, perceptions of store quality should also be higher under income stereotype lift. As people use environmental cues to interpret quality in retail settings (Richardson et al., 1994; Grewal et al., 1998), it can be assumed that shopping in the presence of someone who explicitly cannot afford as many products may signal an increase in overall store quality. This is due to the price of

products often being used as a main measure of quality (Dodds et al., 1991), thus if someone cannot afford the products in a store, then they must be priced higher than competitors and consequently rate higher in perceived quality. It is expected that those experiencing income stereotype lift will rate the quality of the store relatively higher to those not experiencing lift. Furthermore, it is not expected that consumers experiencing income stereotype lift will display signs of cognitive dissonance, thus perceptions of quality are not at risk due to dissonance as hypothesised in H1c.

H4c: Individuals experiencing income stereotype lift will display an increase in perceived store quality.

Experiencing a positive social event or a positive relationship with another person, such as a service encounter with helpful store employees, is likely to make those experiencing income stereotype lift to feel even better about their own self and can lead to an increase in pride (Mosquera et al., 2000). It is assumed that those experiencing stereotype lift already feel positive about their own situation and thus being helped by a store employee is likely to validate these feelings of self-worth even further. I hypothesised that those experiencing pride from a positive encounter with an employee will display an increased willingness to partake in retail activities, increasing their likelihood of purchase, store return likelihood and their perceptions of the quality of the store.

H5a: When income stereotype lift occurs, interacting with a helpful sales assistant (vs a control group) leads to an increase in purchase likelihood, store return likelihood and perceived store quality.

H5b: The positive effect of a helpful sales assistant on purchase likelihood, store return likelihood and perceived store quality is mediated by pride.

Stereotype lift provides benefits for the individual experiencing it, including an increase in intellectual performance, a decrease in anxiety and alleviation of self-doubt (Walton and Cohen, 2003; Johnson et al., 2012) however these effects may be reversed if they encounter a negative service employee. Engaging in a poor service encounter, particularly when you have been rejected in favour of another customer may lead to an increase in anger and thus have a negative influence on consumer purchasing behaviours such as willingness to pay (Ivanic et al., 2011). Anger is a common consumer response to dealing with rude or unresponsive staff members (Bougie et al., 2003) and may also lead to a lower store return likelihood (Dabholkar, 1995). Consequently, is expected that individuals experiencing income stereotype lift who are then rejected by a store employee in favour of another customer are likely to then reject the store, displaying a decrease in purchasing likelihood, store return likelihood and perception of store quality.

H6a: When income stereotype lift occurs, being rejected by a sales assistant (vs a control group) leads to a decrease in purchase likelihood, store return likelihood and perceived store quality.

H6b: The negative effect of an unhelpful sales assistant on purchase likelihood, store return likelihood and perceptions of store quality is mediated by anger.

Chapter Four: Method

4.1 Overview of Study

The following study is designed to test the six hypotheses concerned with negative income stereotype threat and its resulting effects, as well as the possibility of income stereotype lift. These hypotheses address the impact *the perceived wealth of another shopper* as well as *treatment from the sales staff* has on an individual's mental wellbeing, more specifically their levels of *self-esteem*, *reactance*, *anger* and *pride*. They are also designed to test what impact income stereotype threat has on specific shopping behaviours such as *purchasing likelihood*, *store return likelihood* and *perceived store quality*. In order to test these hypotheses, an online experiment involving a fictional retail scenario was utilised. These fictional scenarios were appropriate as they allow for the manipulation of both independent variables to see if there is a cause and effect relationship between them and the dependent variables.

4.2 Procedure

The experiment and subsequent survey questionnaire were created in Qualtrics, an online survey program. The link to this survey was distributed via social media platforms, email and displayed on posters. Due to time and cost restraints, a snowball sampling technique was employed. Using the social media site Facebook, potential participants were invited to complete the survey via links distributed by other members and Facebook groups. Using this sampling

technique required individuals to post the link on their personal Facebook feeds as well as in private and public groups they are members of. These individuals were not encouraged to complete the survey themselves. Larger Facebook groups run by associations such as University of Waikato International Students were also approached and the link was posted anonymously on their various Facebook feeds. Thus, participant identities i.e. those who clicked on the link, were confidential to the researcher. Along with posting the link, a small blurb accompanied it, explaining the general purpose of the research, what the research contributes towards and how they could go into the draw to win a \$50 Prezzie Card as an incentive to completing the study. They were also informed that the link was confidential and could not be traced back to them.

A convenience sample was also collected via email invitations. Potential participants were contacted via an existing email database. They were presented with general information concerning the study, including the topic of the research, confidentiality, how long it would take to complete and information regarding the prize. They could then follow an anonymous link to the survey in Qualtrics. A final method involving posters with tearaway links were pinned to notice boards around the University of Waikato. These posters invited individuals to tearaway anonymous links to the survey and complete it in their own time. The posters advertised the prize of the \$50 Prezzie card and outlined participant confidentiality, as well as how long they should expect the survey to take (See Appendix 8). This method allowed for potential participants to be reached without having any personal contact, as well as for a range of individuals to be targeted.

Once individuals clicked on the survey link, they were redirected to the survey page. They were provided with more detailed information concerning the

study, including what their responses would be used for, how long the survey would take, their rights as a participant and how to contact the researcher (see Appendix 1). Once agreeing to these terms, participants were encouraged to read their randomly assigned scenario in full and at their own pace. They were assigned one of nine possible scenarios. A randomiser was employed via Qualtrics to ensure participants were randomly assigned one of the nine conditions. Once participants had completed reading their scenarios, they were all presented with the same questionnaire. During the questionnaire, all participants were provided with a second scenario regarding a donation to charity request. In this scenario, participants were “approached” by a sales assistant and asked how much they would like to donate.

4.3 Ethics

All participant information was kept completely anonymous. No personal details were recorded or requested during the questionnaire. Due to the incentive offered, participants were given the opportunity to submit their email addresses in order to be in the draw to win, however these email addresses were not connected to their surveys, nor were they used to contact any of the participants regarding anything but the prize details.

As the topic of this research is focussed on everyday consumer activities, it can be considered low risk and none of the participants were harmed in the data collection. Due to the nature of online research, no personal contact was had with any of the participants, thus signed paper consent forms were not appropriate for this study. Consent was given through the submission of the completed survey

rather than traditional consent forms. All respondents had the opportunity to withdraw from the study by exiting the questionnaire without submitting and this right was outlined during the participant introduction as well as the end summary of the survey (see Appendix 2). Full ethics approval for this research was applied for on the 19th of January, 2016 and granted by the University of Waikato Ethics Committee on the 25th January, 2016 (see Appendix 7).

4.4 Research Design

The following study employed a 3 (wealth cues: rich customer v poor customer v control) x 3 (shop assistant cues: helpful store employee v unhelpful store employee v control) design. Manipulations were presented in the form of short scenarios, all containing information about the other customer (whether their wealth was vast, poor, or undetermined) and the store employee (whether they were helpful, unhelpful or did not interact with the reader). Each participant received the exact same scenarios with the exception of the small changes regarding the other shopper's wealth and the sales assistant's attitude toward them. All data was collected via the online survey program Qualtrics, provided by the University of Waikato's Management School, and participants were randomly assigned one of the nine conditions to read through and answer questions about.

Stimulus Materials

Basing the scenarios off the research conducted by Ivanic et al., (2011), headphones were the chosen product and "electronics" the chosen store category. The product of headphones was chosen due to the fact that they are gender

neutral, widely used and can range in price, thus participants are likely to have shopped for or own a pair of headphones already. Ivanic et al. (2011) had promising results through the use of a headphone-based scenario, thus this product is already trialled and deemed successful for stereotype threat research.

4.5 Independent Variables

The two independent variables in this study consisted of the perceived wealth of another shopper and the treatment of the participant by the sales assistant. Both of the independent variables were manipulated via nine different scenarios that participants were instructed to read before completing the follow-on questionnaire. The participants could, and were encouraged to, read the scenarios at their own pace and interpret them in their own way. The other shopper variable was manipulated using wealth cues (“*another shopper browsing...holding items vastly beyond what you can afford*” vs “*another shopper browsing...holding items vastly below what you can afford*”) while the sales assistant variable was manipulated using helpfulness cues (“*The assistant rushes over to you*” vs “*The sales assistant ignores you*”). Control conditions for both independent variables were also included (“*You notice another shopper browsing*” and “*There is a sales person behind the counter*”). The scenarios (Appendix 3) were adapted from prior research to fulfil current needs (Ivanic, 2010).

4.6 Potential Mediators

Self-Esteem

To test self-esteem and whether or not it increased or decreased depending on the assigned condition, participants were asked how they felt when they thought about themselves while reading the scenario. The scale had 6 items regarding whether or not an individual feels like they are a *person of worth*, *a person of status*, *a failure* and *just as good as others* (Cronbach's $\alpha = .883$). It was adapted from Rosenberg (1965) and they were required to record their answers on a 7-point Likert scale, ranging from strongly disagree to strongly agree.

Self-Worth

To test self-worth, participants were asked to record how they felt while reading the scenario. The six-item scale measured an individual's *sense of esteem*, *sense of importance*, *sense of achievement*, *sense of pride*, *sense of flattery* and whether or not they were *happy with their shopping experience*. These measures were adapted from Ivanic (2010) (Cronbach's $\alpha = .508$). Participants were required to indicate the extent to which they felt the items on a 7-point Likert scale ranging from strongly disagree to strongly agree.

Reactance

To test for reactance, a five-item scale was adapted to meet the needs of this particular scenario from Hong's Psychological Reactance Scale (Hong and Page, 1989). The statements were linked to the behaviour of the shop assistant, and included "*I want to contradict the shop assistant's expectations of me,*" and "*The shop assistant's behaviour makes me want to buy the headphones even more*" (Cronbach's $\alpha = .531$). Participants were asked to agree or disagree with the statements on a 7-point Likert scale ranging from strongly disagree to strongly agree.

Situational Emotions

As a final mediator, the emotions participants felt during the scenario were recorded. These 18 emotions were presented to participants who then recorded how much they agreed they were experiencing them during their reading of the scenario. These emotions included *anger, rejection, pride, embarrassment* and *anxiety*. This 7-point Likert scale measure was adapted from the PANAS (positive and negative affect scale) developed by Watson, Clark and Tellegen (1988) in addition to Ivanic (2010) (Cronbach's $\alpha = .817$). The scale ranged from strongly disagree to strongly agree.

4.7 Dependent Variables

Purchasing Likelihood

To test purchasing likelihood, a single-item scale was adapted from Ivanic (2010). After being presented with the fictional retail scenario, participants were asked how likely they were to purchase *any* item from the store. They recorded their answer on a 7-point Likert scale ranging from definitely not likely to definitely likely. They were then asked if they would purchase the headphones for themselves and/or as a gift for a close friend. This two-item scale was adapted from Ivanic (2010) and Hess (2013), and required participants to record their answers on a 7-point Likert scale, ranging from definitely no to definitely yes.

Store Return Likelihood

To test how likely participants were to return to the same store after being presented with their scenario, they were asked how likely they were to return to

the store. This measure was adapted from Mehrabian and Russell (1974), and Donovan and Rossiter (1982). Participants were asked to record their responses on a 7-point Likert scale ranging from extremely unlikely to extremely likely.

Perceived Store Quality

After presenting participants with the scenario, they were asked to rate the perceived quality of the store. A 7-point rating scale in the form of graphic stars was utilised and adapted from Hess (2013). Participants would thus rate the stores quality from one to seven, one being extremely poor quality and seven being extremely good quality.

4.8 Manipulation Checks

As this study utilises lab experiments in the form of information manipulation, it is crucial to employ manipulation checks. These manipulation checks test to see if participants not only read the scenarios correctly but also that they answered the questions seriously and appropriately. Three manipulation checks were included in the questionnaire, two regarding the perceived wealth of the other shopper and one regarding the behaviour of the shop assistant.

The participants were first asked to record whether or not the other shopper could spend *vastly below* or *vastly above* what they could. There were presented with only two choices and must choose a single answer. Still thinking about the other shopper, they were then asked to rate their financial situation in relation to their own. This was measured using a 7-point sliding bar, ranging from -3 (*much worse than my own*) to +3 (*much better than my own*). Both of these

measures are designed to check that the wealth of the other shopper manipulation was successful.

Participants were also asked about the helpfulness of the sales assistant. They were required to rate the helpfulness of the sales assistant on a 7-point sliding bar, ranging from -3 (*very unhelpful*) to +3 (*very helpful*). This measure checks if the helpfulness of the store employee manipulation was successful.

4.9 Control Variables

A general approach to purchasing gifts for others was controlled for using a single-item 7-point sliding bar. This scale ranged from -3 (do not enjoy at all) to +3 (enjoy very much). If, for example, an individual scores purchasing headphones as a gift for a close friend remarkably low, then their attitude towards buying gifts in general may be able to explain this occurrence rather than assuming it is related to their assigned scenario.

General interest towards headphones was also controlled for using a single-item 7-point sliding bar ranging from -3 (not at all interested) to +3 (extremely interested). As is the case with controlling for attitudes towards purchasing gifts, testing participant attitudes towards headphones in general ensures that their answers are a reaction to the scenario and not because of any pre-existing negative or positive feelings towards the chosen product.

Finally, interest in donating to charity was also controlled for. Participants were asked "*In general, how interested are you in donating to charity?*" and their response was recorded on a single-item 7-point sliding bar ranging from -3 (not at all interested) to +3 (extremely interested). Depending on their pre-existing

attitude towards donating to charities, we can gain a better understating of their willingness to donate and whether or not it relates to the scenario at all.

4.10 Demographics

In addition to presenting the independent variables, testing the dependent and mediating variables, including manipulation checks and testing for control variables, the questionnaire concluded with recording basic demographic information. Participants were first asked to record their gender and age (increments of five beginning at 15 and ending at 81+). They were then asked to indicate their gross income per year before tax (increments of \$5000, beginning at less than \$20, 000 and ending at \$96, 000+) as well as their primary employment status (*student full time, student part time, employed full time, employed part time, employed casual and unemployed*). Finally, participants were asked to indicate their highest level of education (*high school, certificate/diploma, undergraduate, post-graduate diploma, post-graduate certificate, post-graduate honours, master's degree and PhD*).

Chapter Five: Results

5.1 Sample

The majority of participants ($N = 155$; 57% female) fell between the ages of 21-25 and 15-20, which accounted for 28% and 22% of the sample respectively. Full time employment (42%) and being a full time student (37%) were the main occupations of our sample. Seven of the respondents were unemployed. Annual earnings before tax under \$20,000 was the most common choice for income (40%), while earnings over \$96,000 was second (12%). In terms of education, the majority of respondents indicated that their highest level of education is high school (31%), followed closely by undergraduate study at a university level (27%). Certificate/diploma (18%) followed while Master's Degrees, Postgraduate diplomas and PhD's all accounted for 7% of the sample.

5.2 Manipulation Checks

Three manipulation checks were included to test the effectiveness of the scenario manipulations. To test the success of the wealth of the other shopper variable, respondents were asked to indicate on a single-choice nominal scale whether the shopper could spend *vastly below* or *vastly above* what they could. A Chi-Square test was used to determine if participants assigned a certain condition also selected the appropriate choice in the manipulation check. Results from the Chi-Square test showed that the manipulation was successful ($X^2(2, N = 94) = 14.9, p = .001$). The majority of participants assigned to the poor condition

indicated that the other shopper could afford vastly beyond what they could spend (84%) while 60% of those assigned to the rich condition indicated that the other shopper could afford vastly below what they could spend.

Respondents were then asked to rate the other shopper's financial situation on a 7-Point sliding bar ranging from -3 ("*much worse than my own*") to +3 ("*much better than my own*"). An Independent t-Test was utilised to examine if participants assigned a certain condition also rated the other shopper's financial situation in line with this condition. Results from this t-Test showed that the manipulation was successful ($t(58) = 4.14, p = .000$). Participants assigned to the poor condition rated the other shoppers financial situation as being better than their own ($M = 1.15$) while the rich group rated the other shoppers financial situation as being worse than their own ($M = -.21$).

To test the manipulation of the helpfulness of the store employee, participants were asked to rate the helpfulness of the sales assistant on a 7-Point sliding bar ranging from -3 ("*very unhelpful*") to +3 ("*very helpful*"). An Independent t-Test was utilised to examine participant ratings of the sales assistant's level of helpfulness. Results showed that the manipulation was successful ($t(68) = 9.69, p = .000$). Those assigned to the rejected condition rated the helpfulness of the shop assistant as being poor ($M = -1.5$) while the helped condition rated their helpfulness significantly higher ($M = 1.6$).

5.3 Results

Hypothesis 1 states that individuals experiencing stereotype threat will display aversion to purchasing situations, thus I expect H1 is confirmed if

purchase likelihood, store return likelihood and perceptions of store quality are lower for the poor group in comparison to a control group.

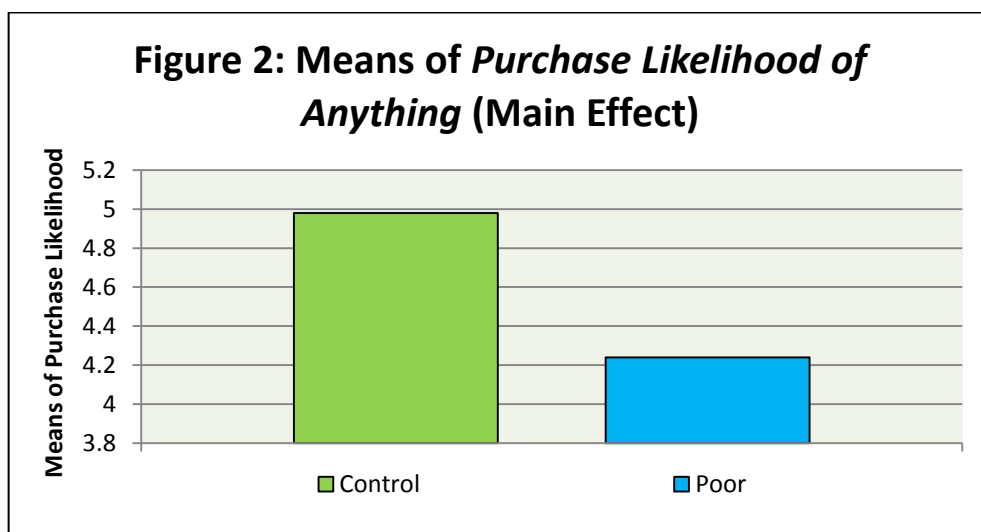
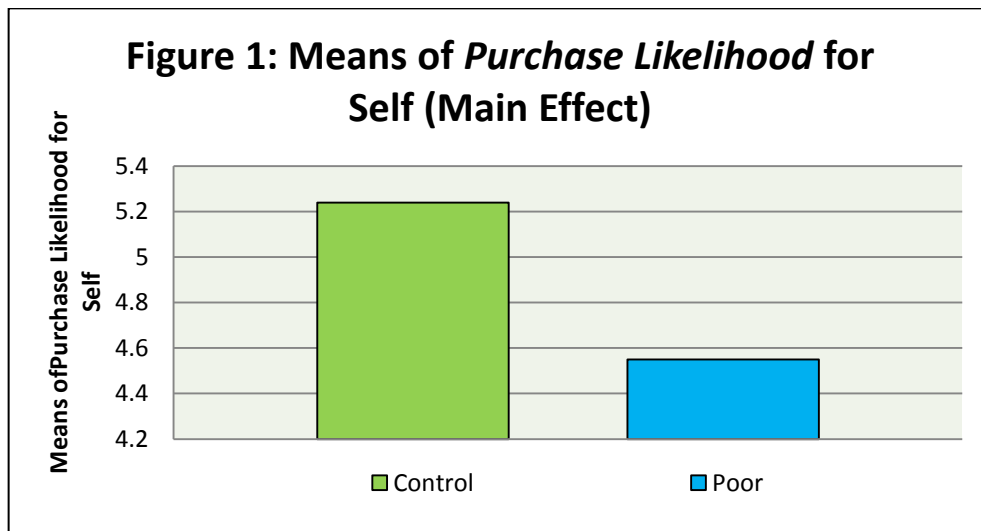
Hypothesis 1a

Hypothesis H1a examines the effect of a main independent variable (*rich shopper present = activation of poor self-stereotype*) on the dependent variable purchase likelihood. To test hypothesis H1a, an independent sample *t*-test was used to compare the means of the *poor* condition against the *control* condition in order to examine whether or not activating a poor self-stereotype has any influence over the purchase likelihood of the shopper. The first analysis of the item *how likely are you to purchase the item for yourself* yielded significant results ($t(101) = 2.12$, $p = .036$) as shown in Figure 1. Participants assigned to the control condition ($M = 5.24$) were more likely to purchase the headphones for themselves in comparison to those assigned to the poor condition ($M = 4.55$).

To further test hypothesis 1a, an independent sample *t*-test was used to compare the means of the *poor* condition against the *control* condition of the item *how likely are you to purchase the item for a close friend?* Comparison of the two means showed that the difference between them was not significant ($t(101) = 1.24$, $p = .105$). Participants assigned to the control condition ($M = 4.74$) were equally as likely to purchase the headphones for a close friend than those assigned the poor condition were ($M = 4.17$).

Finally, to test whether there are any significant differences in purchase likelihood between the control condition and the poor condition, an independent sample *t*-test was used for the item *how likely are you to purchase anything from this store?* Results from this *t*-test were significant as shown in Figure 2 ($t(98) = 1.49$, $p = .018$). This demonstrates that people in the control condition ($M = 4.98$)

were more likely to purchase any item from the store in comparison to those assigned to the poor condition ($M = 4.24$). H1a, which states that individuals experiencing negative income stereotype threat are less likely to purchase items, is supported as those in the poor condition had a lower average mean for purchase likelihood in terms of purchasing for *self* and purchasing *anything* in comparison to the control group. As there was no significant difference between the poor group and the control group for purchase likelihood for *other*, it can be concluded that income stereotype threat does not have a substantial effect on purchasing items for a friend.



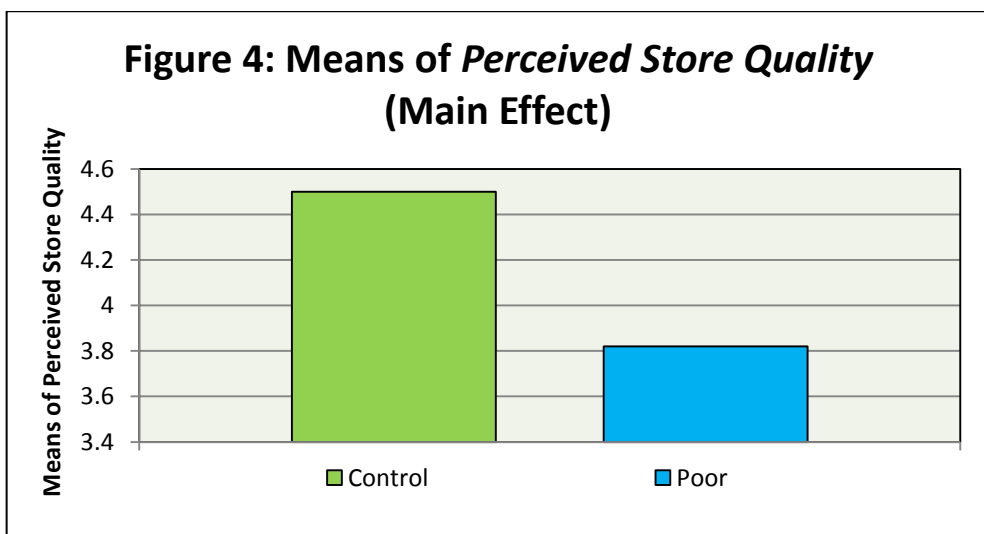
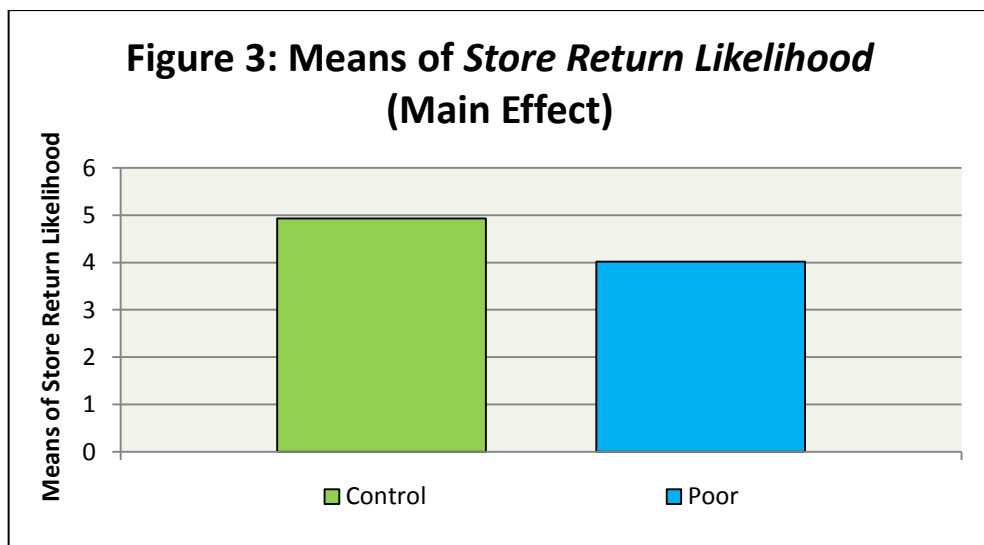
Hypothesis 1b

Hypothesis 1b examines the effect of a main independent variable (*rich shopper present = activation of poor self-stereotype*) on the dependent variable store return likelihood. To test hypothesis 1b, an independent sample *t*-test was used to compare the means of the *poor* condition against the *control* condition in order to examine whether or not activating a poor self-stereotype has any influence over the likelihood of returning to that particular store. The analysis of the item *how likely are you to return to this store* was significant ($t(89) = 0.248, p = .015$) as shown in Figure 3. Participants assigned to the control condition ($M = 4.93$) were more likely to return to the store than those assigned to the poor condition ($M = 4.02$). H1b which states that income stereotype threat will be displayed through a physical aversion to an environment in which the threat is applicable is thus sustained, as participants activated with the stereotype threat had a significantly lower return mean than those in the control group. It is confirmed that income stereotype threat results in avoidance to a store.

Hypothesis 1c

Hypothesis 1c examines the effect of a main independent variable (*rich shopper present = activation of poor self-stereotype*) on the dependent variable perceived store quality. An independent sample *t*-test was used to compare the means of the *poor* condition against the *control* condition in order to examine whether or not activating a poor self-stereotype has any influence over the individual's perception of store quality. The analysis of the item *how would you rate the quality of this store* showed significant results as illustrated in Figure 4 ($t(87) = 0.95, p = .024$). The significance of these results demonstrate participants assigned

to the control condition ($M = 4.50$) rated their perceived quality of the store higher in comparison to those assigned the poor condition ($M = 3.82$). H1c, which states that individuals experiencing stereotype threat will have lower perceptions of a stores quality in an attempt to reduce cognitive dissonance, is supported. Those in the poor condition rated the quality of the store as being significantly lower than those in the control condition, despite the fact that a rich shopper present should signal high quality.



Hypothesis 1

As hypotheses 1a, 1b and 1c were all supported, it can be concluded that H1 which suggests that income stereotype threat will be demonstrated through aversion to purchasing behaviours, is also supported. It is clear from the previous results that income stereotype threat occurs when making upward comparisons in a retail environment and, as a result, purchase likelihood, store return likelihood and perceptions of store quality all decrease in response to the threat.

Hypothesis 1d

Hypothesis 1d suggested that the effects of income stereotype threat on purchasing behaviours would be mediated by self-esteem. To test this, the Preacher-Hayes mediation analysis (2008) is used. Results show no significant mediation for the variables *purchase likelihood* (-.3929 to .4274), *store return likelihood* (-.5016 to .5946) and *perceptions of store quality* (-.3782 to .3636) as the coefficients at the 95% confidence interval include zero. Although income stereotype threat negatively influenced these purchasing behaviours (as shown in hypotheses 1a, 1b and 1c), it is clear that this effect is not mediated by self-esteem, hence H1d is not supported.

Hypothesis 2a

While it is expected that stereotype threat will manifest in the form of purchase aversion, I hypothesised that a shop assistant's behaviour can remedy the effects of the threat. To examine whether the shop assistant and their subsequent behaviour had a general influence on the dependent variables, a 2 (Wealth cue: poor v control) x 2 (shop assistant cue: helped or control) two-way ANOVA was

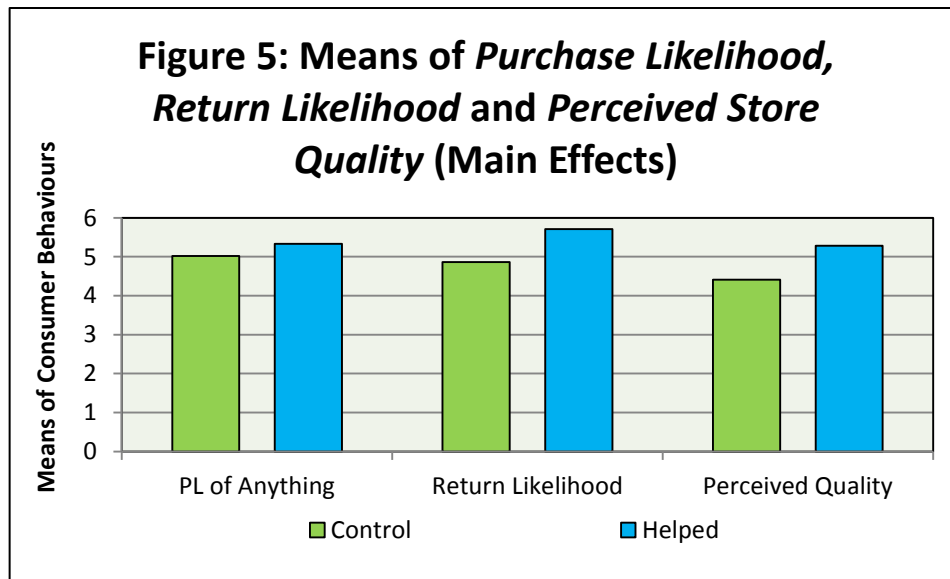
run with *purchase likelihood for self* as the dependent variable. Analysis revealed no significant interaction effects between the wealth and shop assistant groups ($F(1, 59) = .566, p = .455$), hence a helpful shop assistant does not have a positive influence on purchasing items for the self while under stereotype threat. The same ANOVA analysis was run again, this time with *purchase likelihood for other* as the dependent variable. Results showed no significant interaction effect across the groups ($F(1, 59) = .877, p = .353$). The ANOVA also revealed no significant interaction for the dependent variable *purchase likelihood of anything at all* ($F(1, 56) = .016, p = .901$). The two-way ANOVA with *store return* likelihood as the dependent variable did not show an interaction effect ($F(1, 49) = .939, p = .337$) nor was there an interaction effect for *perceptions of store quality* ($F(1, 47) = .171, p = .681$). H2a is not supported as being helped while under stereotype threat cannot remedy the effects of the threat.

Further analysis revealed no main effects between the shop assistant and *purchase likelihood for self* ($F(1, 56) = .106, p = .746$) or *purchase likelihood for other* ($F(1, 56) = 1.37, p = .246$). There were, however, a significant main effects between being helped and *purchasing anything* ($F(1, 56) = 4.97, p = .030$), *returning* ($F(1, 47) = 9.17, p = .004$) and *perceptions of quality* ($F(1, 47) = 12.46, p = .001$; see Figure 5). Customers who are helped are more likely to purchase any item, return and perceive the store as being high quality than those who do not interact with a shop assistant at all.

Hypothesis 2b

Due to the lack of interaction effects in H2a, mediation analysis was deemed unnecessary in regards to hypothesis 2b. A helpful shop assistant cannot remedy

the effects of income stereotype threat, thus mediation analysis is not required and H2b is not supported.



Hypothesis 3a

To investigate any possible relationships between being *poor* and being *rejected*, a 2 (wealth cue: poor v control) x 2 (shop assistant cue: rejected v control) two-way ANOVA was used with *purchase likelihood for self* as the dependent variable.

The analysis revealed no significant interaction between the wealth groups and the shop assistant groups ($F(1, 67) = .499, p = .482$). Next, *purchase likelihood for other* was used as the dependent variable. Analysis showed no interaction effect ($F(1, 67) = .038, p = .847$). There was also no interaction effect for the dependent variable *purchase likelihood of anything* ($F(1, 64) = .118, p = .732$). Being rejected and being poor does not have a significant impact on purchasing behaviours in comparison to a control group. There were also no significant interaction effects for the dependent variables *store return likelihood* ($F(1, 58) = .693, p = .409$) and *perceptions of store quality* ($F(1, 57) = .036, p = .849$).

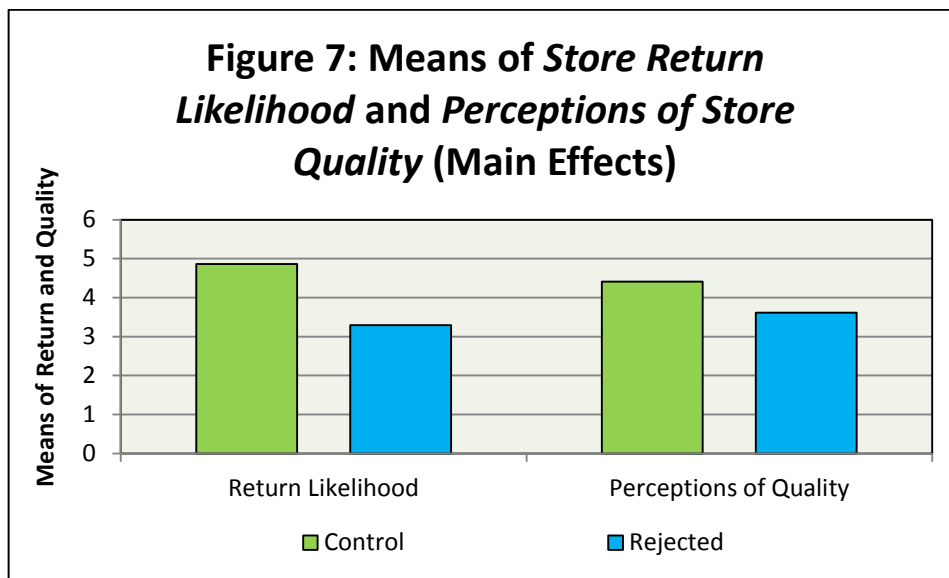
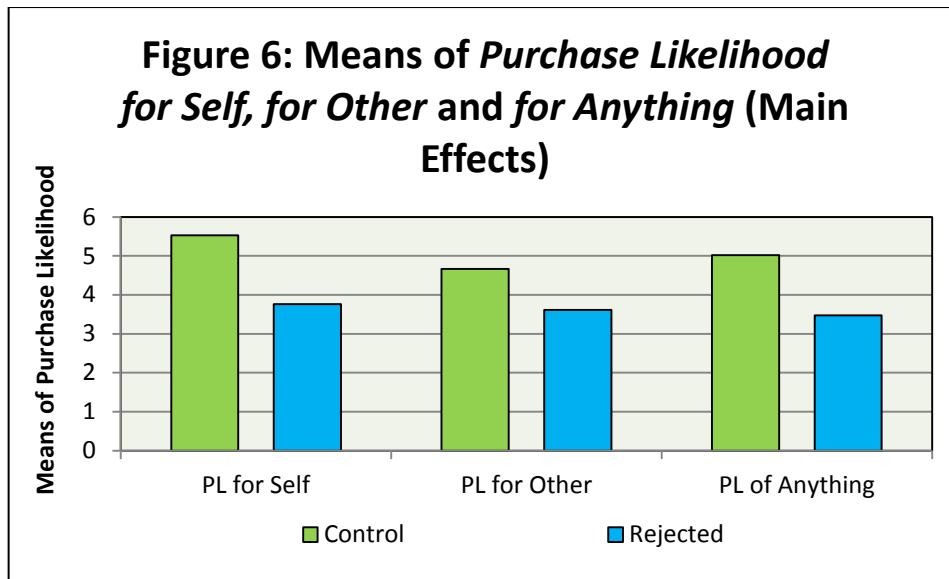
Feeling poor and being rejected had no significant impact on a customer's

likelihood of returning or their perceptions of the stores quality. As there are no interaction effects between the wealth conditions and the shop assistant conditions for any of the dependent variables, H3a is not supported. Being rejected while under stereotype threat does not have a significant impact on purchasing behaviours compared to when no interaction with a shop assistant takes place, thus they cannot remedy or worsen the situation.

There were significant main effects for all of the dependent variables. The variables *purchase likelihood for self* ($F(1, 57) = 23.01, p = .000$), *purchase likelihood for other* ($F(1, 57) = 8.04, p = .006$) and *purchase likelihood of anything* ($F(1, 57) = 16.1, p = .000$) were all negatively influenced by a shop assistant that rejects a customer. There were also main effects between being rejected and *returning* ($F(1, 57) = 10.5, p = .002$) and *perceptions of quality* ($F(1, 57) = 12.2, p = .001$; see Figures 6 and 7). Customers who are rejected by employees are less likely to go back and rate the quality as being lower than those in the control group. It is clear that being rejected has a significantly negative influence on consumer behaviours, regardless of their wealth.

Hypothesis 3b

As there were no significant interactions for any of the possible dependent variables in H3a, mediation analysis is not required. It is clear that, although mediation analysis is already unnecessary due to the lack of interaction effects, *reactance* did not take place as purchasing behaviours were negative rather than positive so H3b is not supported.



Hypothesis 4a

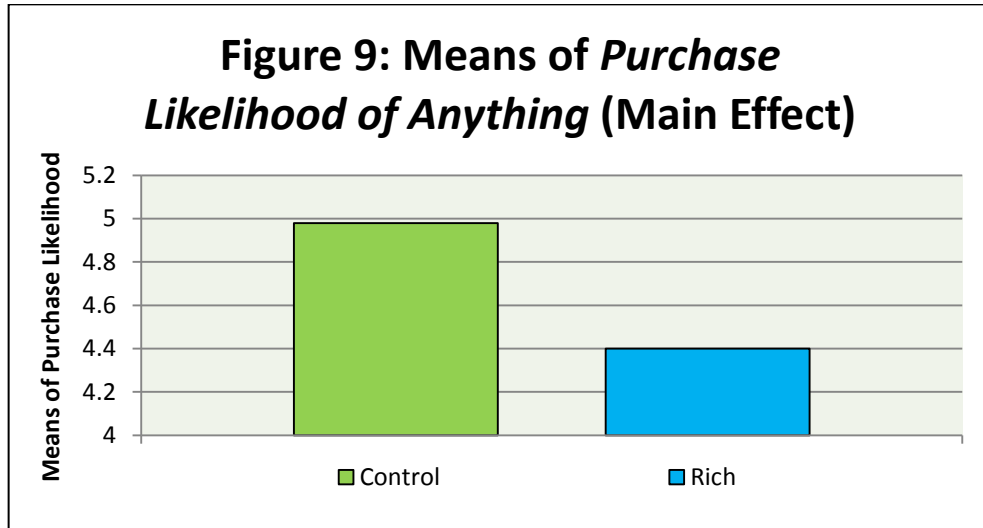
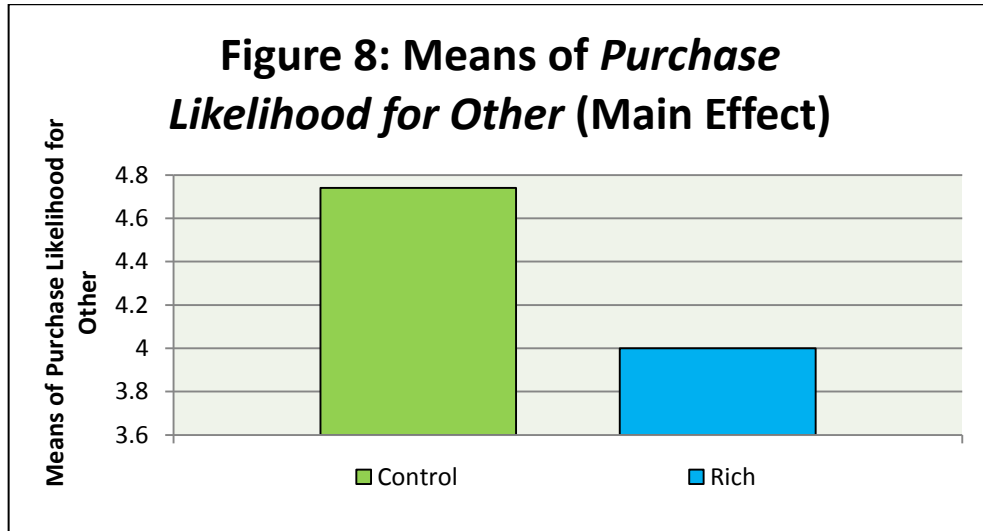
If I hypothesise that upward comparisons result in income stereotype threat, then I expect downward comparisons will result in income stereotype lift as presented in hypothesis 4. It is expected that stereotype lift will be exhibited if purchase likelihood, store return likelihood and perceptions of store quality are higher than that of the control group.

Hypothesis 4a examines the effect of the other version of the main independent variable (*poor shopper present = activation of rich self-stereotype*) on the dependent variable purchase likelihood. An independent sample *t*-test compared the means of the *rich* condition against the *control* condition in order to examine whether or not activating a rich self-stereotype has any influence over the purchase likelihood of the shopper. The first analysis of the item *how likely are you to purchase the item for yourself* did not show significant results ($t(101) = 1.36, p = .267$). It can be deduced that participants assigned to the rich condition ($M = 4.89$) were no more likely to purchase the headphones for themselves than those assigned to the control condition ($M = 5.24$).

Likelihood of purchasing the headphones *for a close friend* was also tested using an independent sample *t*-test. The mean of the control group were compared to the mean of the rich condition and the results were significant but not as expected ($t(101) = 1.71, p = 0.40$). The mean for the control group was higher ($M = 4.74$) than the rich group ($M = 4.00$) as shown in Figure 8. Thus, those assigned to the control group were more likely to purchase the headphones for a friend in comparison to those assigned the rich group.

Finally, an independent sample *t*-test was also used to test for a difference between the means of the control group and the rich group on *purchase likelihood of anything* from the store. There was marginal significance between the two conditions ($t(99) = .182, p = .054$) however, like purchase likelihood for a friend, the significance was not as expected. The means, as shown in Figure 9, were higher for the control group ($M = 4.98$) in comparison to those assigned the rich condition ($M = 4.40$), thus the control group were more likely to purchase any item from the store than those in the rich group. Although there are significant

results, the direction is the opposite to what was hypothesised, therefore H4a is not supported. If stereotype lift took place, those assigned to the rich group should have displayed a higher purchasing likelihood than the control group, however the opposite was observed.



Hypothesis 4b

Hypothesis 4b proposes that a main independent variable (*rich shopper present = activation of poor self-stereotype*) has an effect on the dependent variable store return likelihood. To test hypothesis 4b, an independent sample *t*-test was used to

compare the means of the *rich* condition against the *control* condition in order to examine whether or not activating a rich self-stereotype has any influence over the likelihood of returning to that particular store. The analysis of the item *how likely are you to return to this store* showed no significant results ($t(91) = 0.160, p = .468$). Participants assigned to the rich condition ($M = 4.67$) were no more likely to return to the store than those in the control condition ($M = 4.93$). Thus H4b, which suggests that those in the rich condition should be more willing to return to the store, is not supported.

Hypothesis 4c

Hypothesis 4c examines the effect of a main independent variable (*poor shopper present = activation of rich self-stereotype*) on the dependent variable perceived store quality. An independent sample *t*-test was used to compare the means of the *rich* condition against the *control* condition in order to examine whether or not activating a rich self-stereotype has any influence on the individual's perception of store quality. The analysis of the item *how would you rate the quality of this store* did not show significant results ($t(89) = 0.05, p = .662$). These results show that participants assigned to the rich condition ($M = 4.38$) did not rate their perceived quality of the store higher in comparison to those assigned the control condition ($M = 4.50$). Hypothesis 4c claiming that stereotype lift will be displayed through higher perceptions of store quality is not supported as feeling rich does not lead to an increase in perceived store quality.

Hypothesis 4

Hypothesis 4 expected that income stereotype lift would occur when engaging in downward comparisons and subsequently be displayed through an increase in

purchasing likelihood, store return likelihood and perceptions of store quality. Instead, the control group indicated that they were more likely to engage in these behaviours than those in the rich condition. It can be concluded that income stereotype lift did not occur in this study and thus H4 is not supported.

Hypothesis 5a

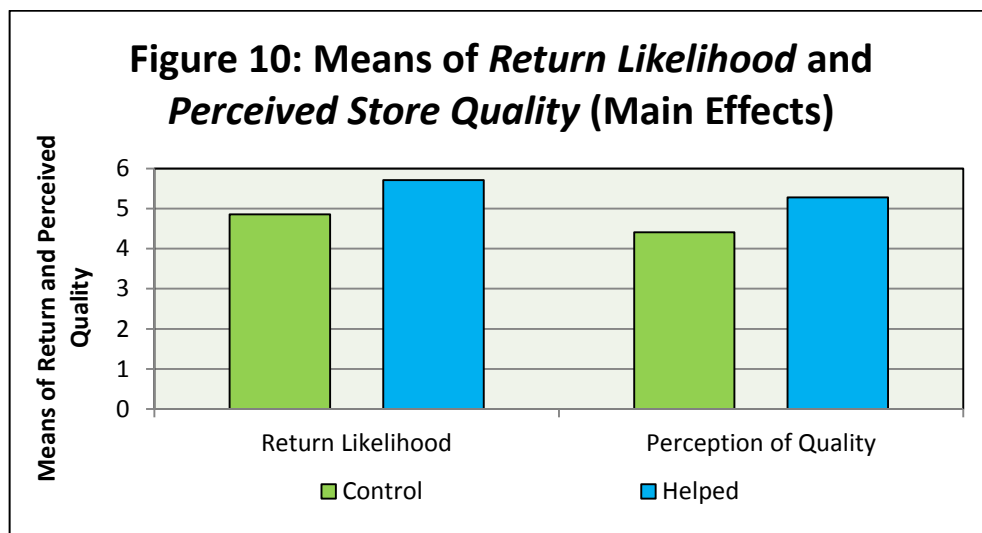
It is expected that stereotype lift will have a positive effect on purchasing behaviours, therefore it is also expected that shop assistant's behaviour can solidify the effects of the lift and have an even greater positive influence on the consumer's behaviour. To examine whether the shop assistant and their behaviour had a general influence on the dependent variables, a 2 (wealth cues: rich v control) x 2 (shop assistant cues: helped v control) two-way ANOVA analysis was used. Analysis revealed no significant interaction effects for the dependent variable *purchase likelihood for self* ($F(1, 62) = .041, p = .840$), for the variable *purchase likelihood for other* ($F(1, 62) = 1.65, p = .203$) or the variable *purchase likelihood of anything* ($F(1, 61) = 1.25, p = .267$). The effects of being helped on purchase likelihood were the same, regardless of whether the consumer feels rich. There were also no significant interactions for *store return likelihood* ($F(1, 56) = .207, p = .651$) or *perceptions of store quality* ($F(1, 55) = .074, p = .786$). H5a is not supported, as being helped while feeling rich does not change a consumer's behaviour in comparison to when they do not interact with a shop assistant at all.

Further analysis showed no significant main effects between the shop assistant cues and *purchase likelihood for self* ($F(1, 62) = .466, p = .497$), *purchase likelihood for other* ($F(1, 62) = .332, p = .556$) or *purchase likelihood of anything* ($F(1, 61) = .700, p = .406$). Being helped versus not interacting with a shop assistant at all had no significant effect on purchasing behaviours. However,

there were main effects for *store return likelihood* ($F(1, 56) = 4.99, p = .029$) and *perceptions of store quality* ($F(1, 55) = 14.9, p = .000$; see Figure 10) Thus being helped versus not interacting with the staff at all has a positive influence on whether a consumer will return and how they rate the quality of the store.

Hypothesis 5b

Being or feeling rich and being helped did not have a significant impact on any of the dependent variables in H5a, thus mediation analysis is not necessary. H5b is not supported as a helpful shop assistant does not increase the purchasing behaviours of a rich consumer any more than a control group.



Hypothesis 6a

To investigate whether an unhelpful shop assistant can reverse the positive effects of income stereotype lift, a 2 (wealth cues: rich v control) x 2 (shop assistant cues: rejection v control) two-way ANOVA was utilised. Analysis revealed no significant interactions between the wealth and shop assistant groups for *purchase likelihood for self* ($F(1, 63) = 1.02, p = .316$), *purchase likelihood for other* ($F(1, 63) = .604, p = .440$) or *purchase likelihood of anything* ($F(1, 61) = .001, p =$

.981). There were also no significant interactions for *store return likelihood* ($F(1, 55) = .001, p = .979$) nor *perceptions of store quality* ($F(1, 54) = .101, p = .752$). Partaking in downward comparisons and then being rejected by a shop assistant had no significant influence on any of the three dependent variables, therefore H6a is not supported.

While there were no interaction effects found, the ANOVA analysis did reveal significant main effects across all dependent variables. Being rejected had a significant influence on *purchase likelihood for self* ($F(1, 63) = 14.7, p = .000$), *purchase likelihood for other* ($F(1, 63) = 3.42, p = .069$) and *purchase likelihood of anything* ($F(1, 61) = 18.2, p = .000$). It is clear that being rejected lowers the purchase intentions of consumers (see Figure 11). The ANOVA also showed significant main effects for store return likelihood ($F(1, 55) = 18.01, p = .000$) and *perceptions of store quality* ($F(1, 54) = 19.5, p = .000$). Being rejected had a significantly negative impact on a customer's intentions to return to the store and lowered their quality ratings (see Figure 12)

Hypothesis 6b

As H6a was not supported, mediation analysis for H6b is not required. Being rejected by a shop assistant had the same effect on purchasing behaviours of the rich group and the control group, therefore it does not matter whether or not the customer is feeling rich and H6b is not supported.

Figure 11: Means of *Purchase Likelihood for self, for other and for anything* (Main Effects)

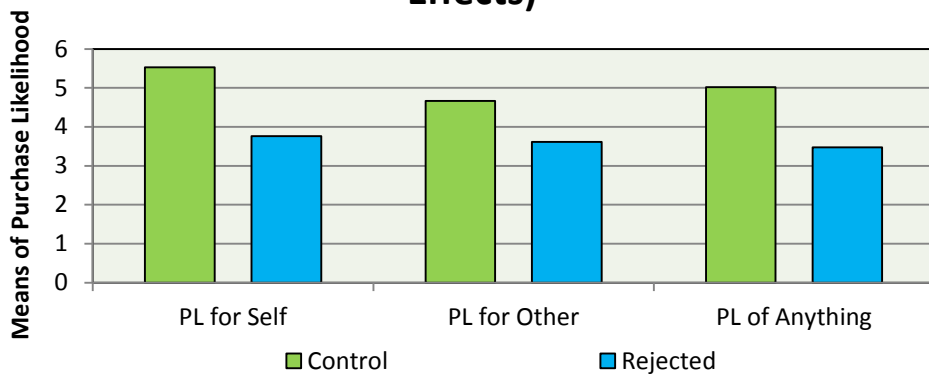
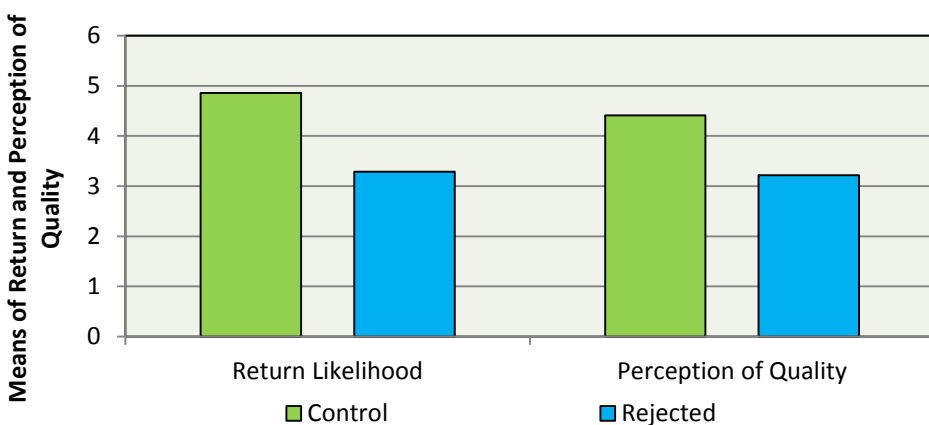


Figure 12: Means of *Store Return Likelihood and Perceived Store Quality* (Main Effects)



5.4 Secondary Results

Hypotheses H1d, H2b, H3b, H5b and H6b all expected that the effects of stereotype threat or stereotype lift on purchasing behaviours would be mediated by a consumer's self-esteem, reactance, anger or pride. However, these expectations were not met. Prior research has shown that internal states and feelings such as self-esteem, reactance, embarrassment and pride mediate the

effects of stereotype threat (see Biernat et al., 1996; Spencer et al., 1999; Mosquera et al., 2000; Bougie et al., 2003; Baker et al., 2008). Hence, it is important to test for these mediations across the conditions to see whether they apply specifically to income stereotype threat and income stereotype lift. First, one-way ANOVAs were used to examine the differences between the three conditions of both the wealth group and the shop assistant group.

Self-Esteem

A one-way ANOVA was used to test differences in self-esteem between the wealth conditions and the shop assistant conditions. Analysis revealed that there were no significant differences among the poor group, the rich group or the control group in their ratings of their self-esteem ($F(2, 118) = .290, p = .749$). However, there is a significant difference between the self-esteem ratings of the three shop assistant groups ($F(2, 118) = 25.8, p = .000$). The self-esteem of the helped group was significantly higher than both the control group and the rejected group (see Appendix 5 for post hoc analysis). Thus, while self-esteem is not a clear factor in income stereotype threat, how a shop assistant treats a consumer can directly influence their self-esteem.

Self-Worth

For the variable *self-worth*, a one-way ANOVA showed no significant difference between the three wealth groups ($F(2, 112) = .296, p = .744$) nor the three shop assistant groups ($F(2, 112) = 1.87, p = .159$). I conclude that self-worth has no influence in income stereotype threat, or stereotype lift.

Reactance

For the variable *reactance*, a one-way ANOVA showed no significant difference between the poor, rich and control groups ($F(2, 104) = .886, p = .415$), although there was a significant difference between the three shop assistant groups ($F(2, 104) = 3.49, p = .034$). The group who were rejected by the shop assistant displayed significantly less reactance than the control group (see Appendix 5 for post hoc analysis). Participants who did not interact with the shop assistant were more likely to display reactance in comparison to those who were rejected, contradicting the results of prior reactance studies that suggest reactance derives from feelings of rejection.

Situational Feelings

In terms of situational feelings, one-way ANOVA analysis showed differences for only two variables for the wealth conditions, one of which was only marginally significant. The variable *embarrassment* showed marginal significance ($F(2, 92) = 2.49, p = .088$) while the variable *disappointment* showed significance ($F(2, 92) = 3.10, p = .050$). Participants assigned to the poor condition rated their embarrassment as marginally higher than that of the control group and the rich group. The poor group also rated their disappointment as being higher than the rich group (see Appendix 5 for post hoc analysis). It is clear that income stereotype threat does have an impact on both embarrassment and disappointment, as these individuals are more likely to experience these feelings than those not experiencing the threat.

Alternatively, the three shop assistant groups displayed significant differences for multiple variables. The groups differed in their ratings of *comfort* ($F(2, 92) = 8.39, p = .000$), *relaxation* ($F(2, 92) = 3.71, p = .028$), *interest* ($F(2, 92) = 3.41, p = .037$) and how *tense* they felt ($F(2, 92) = 3.2, p = .045$). Those who

were rejected by the shop assistant felt less comfortable than those who were helped and felt less relaxed in their situation. The rejected participants were also less interested in the scenario and significantly more tense in comparison to their helped counterparts (see Appendix 5 for post hoc analysis).

Analysis also revealed that there were differences for *irritation* ($F(2, 92) = 6.43, p = .002$), *anger* ($F(2, 92) = 7.49, p = .001$), and *disappointment* ($F(2, 92) = 9.25, p = .000$). Participants assigned to the rejected group felt more irritated than those who were assigned to the helped group. They also displayed higher levels of anger in response to being rejected, and overall felt more disappointed in their situation. Not surprisingly, the rejected group also rated their feelings of rejection as being higher than those of the control or helped group ($F(2, 92) = 4.39, p = .015$) (see Appendix 5 for post hoc analysis). It is clear that those who are rejected by a shop assistant in favour of another customer experience an increase in negative feelings in response to their mistreatment. Those who are helped when required display lower levels of these feelings.

Participants assigned to the helped condition also experience more positive feelings than those who are rejected. One-way ANOVA analysis showed that there is a marginal difference in *pride* ($F(2, 92) = 2.57, p = .082$) as well as significant differences in how *pleased* they are ($F(2, 92) = 21.57, p = .000$), and how *enthusiastic* they are ($F(2, 92) = 3.99, p = .022$). It is clear that customers who are helped experience an increase in personal pride in comparison to those who are rejected or do not interact with a shop assistant at all. They are also more pleased with the experience and feel more enthusiastic toward the purchase scenario (see Appendix 5 for post hoc analysis). Being helpful toward a consumer

is beneficial for the store and the employees as they can influence positive feelings in the shopper.

Mediation for Significant Main Effects

While some potential mediators differed across the experimental conditions, the Preacher-Hayes mediation analysis is used to further investigate any mediation on the significant dependent variables.

Poor v Control

Hypotheses 1a, 1b and 1c were all supported, meaning engaging in upward comparisons had a negative effect on purchase likelihood, store return likelihood and perceptions of store quality. However, the hypothesised mediator *self-esteem* was not significant. To further investigate why such comparisons, and the resulting stereotype threat, had this influence, mediation analysis was used. None of the other possible mediators (*self-worth*, *reactance* and *situational feelings*) showed significance as all of the coefficients at the 95% confidence interval included zero (see Appendix 6 for details of the mediation analysis). Therefore, we can assume that none of the possible mediators have any influence on the purchasing behaviours of individuals experiencing income stereotype threat.

Rich v Control

Hypotheses 5a and 6a were not supported, therefore it was unnecessary to test for the proposed mediators of *pride* and *anger*. However, these results indicated that the control group were more likely to purchase the headphones for another person in comparison to the rich group, thus mediation analysis was used to test for any possible mediators for this effect. Analysis revealed that there were no mediation

effects for the dependent variable *purchase likelihood for other* (see Appendix 6 for details of the mediation analysis). The control group were also more likely to purchase *anything* at all from the store. While *self-esteem*, *self-worth* and *reactance* showed no mediation effects (see Appendix 6 for details of the mediation analysis), *situational feelings*, more specifically the feeling of *inferiority* showed a significant and negative interaction effect ($a \times b = -.3643$), with a 95% confidence interval excluding zero (-1.1852 to -.0160). The direct path ($c' = 1.094$, $p > .05$) is not significant, thus it is an indirect only mediation. Interestingly, it is the feelings of inferiority that mediate the effect of rich cues on purchase likelihood of anything.

Rejected v Control

When rejected by a sales assistant, participants showed a significant decrease in all of the possible dependent variables. Further investigation into this effect revealed no significant effects of *self-worth* or *situational feelings* for the dependent variable *purchase likelihood for self* (see Appendix 6 for details of the mediation analysis). Bootstrapping was run for *reactance* as a mediator and found a significant negative effect ($a \times b = -.2374$) with a 95% confidence interval excluding zero (-.6779 to -.0214). The direct effect ($c' = 1.9332$, $p > .05$) is not significant, hence it is an indirect only mediation. Bootstrapping was also run with *self-esteem* as a possible mediator and found a significant positive effect ($a \times b = .2583$) with a 95% confidence interval excluding zero (.0298 to .6948). The direct path ($c' = 1.406$, $p > .05$) is not significant, thus it is an indirect only prime. Hence self-esteem and reactance both mediate rejection cues and purchase likelihood, while situational emotions and self-worth do not.

In terms of purchase likelihood for others, mediation analysis revealed no significant effects (see Appendix 6 for details of the mediation analysis). For the dependent variable *purchase likelihood of anything*, analysis showed no significant mediation effects for *self-worth* or *situational feelings*. However, bootstrapping using *self-esteem* as a possible mediator revealed significant positive results ($a \times b = .3471$) with a 95% confidence interval excluding zero (.0916 to .7639). The direct path ($c' = 1.2276, p > .05$) is not significant, so it is an indirect only prime. Bootstrapping also revealed a significant negative mediation effect for *reactance* ($a \times b = -.1935$) with a 95% confidence interval excluding zero (-.5560 to -.0030). The direct path ($c' = 1.9181, p > .05$) is also not significant, hence it is an indirect only prime. Hence, self-esteem and reactance mediate the effect of rejection cues on the purchase likelihood for others, while situational emotions and self-worth do not.

For the dependent variable *store return likelihood*, bootstrapping revealed no significant mediation effect for *self-worth*, *reactance* or *situational feelings* (see Appendix 6 for details of the mediation analysis). There was however a significant positive effect for *self-esteem* ($a \times b = .5652$) with a 95% confidence interval excluding zero (.2139 to 1.0430). The direct path ($c' = 1.0177, p > .05$) is not significant, indicating an indirect only mediation. The results show that self-esteem mediates the effect of rejection cues and likelihood of returning to the same store again.

For the dependent variable *perceptions of store quality*, bootstrapping revealed no significant mediation effects for *self-worth* or *reactance* (see Appendix 6 for details of the mediation analysis). However, analysis did reveal significant, positive results for *self-esteem* ($a \times b = .2638$) with a 95% confidence

interval excluding zero (.0737 to .6190). The direct path ($c' = .8503, p > .05$) is not significant, indicating an indirect only mediation. Self-esteem mediates the effect of rejection cues on perceptions of store quality. Customers who experience higher self-esteem are more likely to rate the stores quality as being higher. Mediation analysis also revealed a significant effect for situational feelings, more specifically the feeling of being *deflated* ($a \times b = .2677$) with a 95% confidence interval excluding zero (.0015 to .8024). The direct path ($c' = .8630, p = > .05$) is not significant, hence it is an indirect only mediation. Feelings of deflation mediate the effect of rejection cues and perceptions of store quality.

Helped v Control

When participants were *helped* by a shop assistant, they indicated higher *perceptions of store quality*, however bootstrapping revealed no significant mediation effects for any of the four possible mediators (see Appendix 6 for details of the mediation analysis). None of the four possible mediators included in this study proved to mediate the relationship between being helped and the increase in perceived store quality. Those in the helped condition also indicated a higher *store return likelihood* and while bootstrapping revealed no significant mediation effect for *self-worth*, *reactance* or *situational feelings*, there was a significant negative effect for *self-esteem* ($a \times b = -.3934$) with a 95% confidence interval excluding zero (-.8457 to -.1258). The direct path ($c' = -.6233, p < .05$) is significant ($p = .000$), thus it is a competitive mediation only and suggests that although *self-esteem* does mediate the effect of being helped and returning, it is likely there is an omitted mediator in the direct path.

To summarise, self-esteem was the most successful mediator. Self-esteem mediated the effects of rejection cues on purchase likelihood, store return

likelihood and perceptions of store quality. It also mediated the effects of helped cues on store return likelihood. Reactance also mediated the effects of rejection cues on purchase likelihood. Two of the situational emotions were significant, these being inferiority and deflation. Inferiority mediated the effects of rich cues on purchase likelihood, while deflation mediated the effects of rejection cues on store quality ratings. Self-worth showed no significant mediation effects, thus it can be concluded that this internal feeling is not important in income stereotype lift or income stereotype threat. It is important to note, however, that although the effects of income stereotype threat had a negative influence on purchasing behaviours, none of the potential mediators in this study proved to mediate this effect.

Chapter Six: Discussion

6.1 Income Stereotype Threat

The present study investigated whether or not upward social comparisons in a retail setting are successful in evoking stereotype threat and, if so, what are the outcomes for both shoppers and marketers. The results from this study provide promising results for income stereotype threat research. Looking specifically at the poor condition (*upward comparison = income stereotype threat*), hypotheses 1, 1a, 1b and 1c were supported. The argument that outward social comparisons in a marketplace draw attention to our own personal financial situations and therefore lead to income stereotype threat is thus sustained.

Hypothesis 1a expected that *income stereotype threat will be exhibited through avoidance to the purchase situation, displaying decrease in purchase likelihood*. This hypothesis was supported with there being a significant difference in purchase likelihoods between the control group and the poor group. Participants assigned to the poor condition were less likely to purchase both the headphones for themselves and anything at all from the store. These results are consistent with the findings of Lee et al., (2011) as those experiencing stereotype threat shy away from the purchase situation and are less willing to spend money there. It is important to note that there was no significant difference between the two groups in terms of purchasing likelihood for others, however this may have been due to participants not viewing headphones as a potential gift or simply a lack of interest in purchasing for others in general. Regardless, it is clear that purchasing for a friend is not influenced by income stereotype threat.

Hypothesis 1b expected that *income stereotype threat will be exhibited through avoidance to the purchase situation, displaying a decrease in store return likelihood*. This hypothesis was also supported as participants assigned to the poor group were significantly less likely to indicate they would return to the store than the control group. Ivanic et al., (2011) demonstrated that consumers are less likely to want to return to the same environment in which the stereotype threat is applicable, therefore the present study is in line with this assertion. As the nature of retail environments are intrinsically linked to money and wealth, it is not surprising that consumers do not wish to return to a particular store if their own personal wealth is called into question, even if the feelings of inferiority are relative and internal to that individual alone.

Perceptions of store quality were the focus of H1c which stated that *individuals experiencing negative income stereotype threat will display a decrease in perceived store quality*. This expectation was accurate as the store quality ratings of those in the *poor* condition were significantly lower than the ratings of the control condition. This is an interesting result, as previous store quality research would suggest that if a rich person was present in a store, they should signal high prices and thus high quality (Richardson et al., 1994; Grewal et al., 1998). However, the results from this dependent variable suggest that cognitive dissonance, or more specifically an attempt to reduce cognitive dissonance, decreased the quality rating. Those assigned to the poor condition rated the quality of the store as being low in an attempt to maintain a positive sense of self in the face of a threat. As changing their behaviour, possibly spending more in an attempt to regain status, is inappropriate considering their

financial standings, they must change their attitude and denounce the store in favour of their own self-perception.

As hypotheses 1a, 1b and 1c were all supported, hypothesis 1 which expected that *an individual will experience negative income self-stereotype threat when comparing themselves to a relatively wealthier other* is also supported. As prior studies have not suggested a method of actually measuring stereotype threat outside of some sort of decrease in performance, we can assume that the behaviour of the poor group is enough to suggest income stereotype threat is the cause of these actions. In the present study, the argument for income stereotype threat was supported regardless of an individual's personal income. Comparing oneself to a relatively wealthier other proved to be enough to make that person feel poorer and showed a decline in their willingness to shop, regardless of whether or not they could actually afford the products. Interestingly, although income stereotype threat led to a decrease in consumer purchasing behaviours, H1d which suggested this effect would be *mediated by self-esteem* (as suggested in previous stereotype threat studies), is not supported. This suggests a different internal state may drive these effects, thus future studies should examine this likelihood.

Hypotheses 2a and 2b state that *when negative income stereotype threat is activated, interacting with a helpful sales assistant leads to an increase purchase likelihood, return likelihood and perceived store quality* and that *this effect is mediated by self-esteem*. When stereotype threat occurs, there are certain factors, also referred to as remedial cues, that can lessen or remove the negative outcomes of the threat (Steele, 2010; Lee et al., 2011). In the present study, it was believed that interacting with a shop assistant that gives you their undivided attention and

treats you well would be strong enough to overcome income stereotype threat by cancelling out any feelings of inferiority. While individuals under income stereotype threat were more likely to participate in the purchase situation after interacting with a helpful shop assistant as opposed to not interacting with them at all, the difference between the two conditions was not significant. There was no interaction effect between feeling poor and being helped and thus we can assume that a helpful shop assistant is not enough to overcome or reduce income stereotype threat.

The same was found for hypothesis 3a and 3b which suggest that *when negative income stereotype threat is activated, being rejected by a sales assistant leads to an increase in purchase likelihood, return likelihood and perceived store quality and this effect is mediated by reactance*. Based on the outcomes of previous studies (see Kray et al., 2001; Ivanic et al., 2011), it was expected that being treated poorly by shop assistants would also cause an increase in purchasing behaviours in an attempt to disprove the stereotype and assert status in the face of a stereotype threat. Yet, in the current study, there was no clear evidence to support the occurrence of reactance in participants. Participants assigned to the poor condition and the rejected condition showed a decrease in purchasing likelihood, store return likelihood and perceptions of store quality. This may be due to the manipulation (“*there is another shopper holding items vastly beyond what you can afford*”) not being explicit enough (“*you are poor*”) to encourage participants to react in opposition to what they believe the shop assistant thinks of them. If the manipulation is too implicit, assimilation, not divergence, is encouraged, hence the common effects of stereotype threat such as aversion are observed (Kray et al., 2001). Due to the implicit nature of the manipulation, it is

also possible that, although income stereotype threat did occur, there was not a clear link between the wealth of the individual and the shop assistance behaviour. Rather, the results showed that reactance did not occur and being rejected by a shop assistant has a negative effect on purchasing behaviours when under income stereotype threat.

Although the supposed mediators had no apparent effect on the results of this study, it is clear that feelings a customer experiences while under income stereotype threat do influence purchasing behaviours. In line with prior studies, participants assigned to the poor condition rated their feelings of embarrassment and disappointment significantly higher than those of the control group and the rich group. This result supports the assertion that people believe being depicted as “poor” is somewhat shameful (Bullock, 1999). Interestingly, self-esteem or anxiety, two prominent internal feelings that are usually impacted by stereotype threat, did not appear to be obvious consequences of income stereotype threat.

6.2 Income Stereotype Lift

This study showed that upward comparisons in a retail setting result in income stereotype threat, however the expectation that downward comparisons would result in income stereotype lift was not supported. It was anticipated that, due to previous stereotype lift research that saw downward comparisons result in improved performance (Twenge and Campbell, 2002; Laurin, 2013), being assigned a scenario in which participants were encouraged to compare themselves to someone worse off financially would increase their willingness to partake in consumer behaviours. Hypothesis 4a believed that *income stereotype lift will be*

exhibited through an increase in purchasing behaviours and purchase likelihood will increase. While those assigned to the lift condition were more likely to purchase than those in the threat condition, it was the control group who proved to be more willing to buy. Hypotheses 4b (*income stereotype lift will be exhibited through an increase in purchasing behaviours. Store return likelihood will increase*) and 4c (*individuals experiencing income stereotype lift will form a positive opinion of the store, displaying an increase in perceived store quality*) were also not supported. Again, the control group indicated they were more likely to return to the store in comparison to the rich group and they also rated the quality of the store higher. This is important, as the control group were given no indication of the other shopper's wealth and were consequently more likely than the rich group to react positively to the dependent variables. It appears that feeling rich in a retail environment causes a certain level of discomfort among consumers and thus they are no more likely to purchase from or return to a store than consumers who do not feel rich or poor at all.

Regardless of the reasons why these hypotheses were not supported, it is clear from this study that hypothesis 4 (*an individual will experience stereotype lift when comparing themselves to a relatively less wealthy other*) is not the case as the expected outcomes of this lift presented as hypotheses 4a, 4b and 4c did not occur. Income stereotype lift was not proven in this study.

Hypotheses 5a and 5b suggested that *when income stereotype lift occurs, interacting with a helpful sales assistant leads to an increase purchase likelihood, store return and perceived store quality and this effect is mediated by pride.* It was expected that, while experiencing income stereotype lift, being helped would further confirm feelings of authority and importance in a retail setting, however

there were no interaction effects between feeling rich and being helped. This theory was not confirmed as, once again, the control group proved to be more likely to purchase, return and rate the quality of the store higher than those in the rich group after being helped by the shop assistant.

Hypotheses 6a and 6b which state *when income stereotype lift occurs, being rejected by a sales assistant leads to a decrease in purchase likelihood, store return and perceived store quality and this effect is mediated by anger*, were also not supported. It was expected that while under income stereotype lift, being rejected would result in consumers feeling angry toward the shop as the feelings of superiority are removed from them. While participants assigned to the rich and rejected conditions were less likely to purchase than those in the control condition, the effect was not significant enough and there was no interaction between the two variables. Therefore, being rejected while feeling rich is no different than being rejected in general.

One explanation for these results is that the way this condition was manipulated was simply inadequate. The condition was manipulated by stating there was another shopper who could not afford as many items as the reader and, while the manipulation check indicated its success, it is possible that the participants did not equate "*holding items vastly below what you can afford to spend*" to the overall wealth of the other shopper. It is possible that they may have assumed that the other shopper simply did not *want* to spend more, not that they *could not*. This manipulation effect differs from that of the *poor* condition, as stating that the other shopper is "*holding items vastly beyond what you can afford to spend*" does communicate an imaginary limit to how rich the participant is.

People can always afford to spend less, but they cannot always afford to spend more.

While it is possible that these hypotheses were not supported due to the way they were manipulated, another explanation is that of the cultural orientation of the participants. Within New Zealand, there are two main cultural factors we must consider, one of these being “Tall Poppy Syndrome.” A “Tall Poppy” is defined as being someone who is conspicuously successful and these people often face hostile criticism from others in society (Kirkwood, 2007). These negative attitudes towards the successful are prominent in New Zealand as the majority want to blend in and believe that others should inconspicuously consume as to not draw attention to themselves (Seo, Buchanan-Oliver and Cruz, 2015). New Zealand beliefs regarding success and wealth are in line with those of the Australian culture as equality and pro-social movements are appreciated and encouraged (Mandisodza, Jost and Unzueta, 2006). It is suggested that Australian individuals feel unabashed joy when successful people conspicuously fail as the status is reversed (Mandisodza et al., 2006).

This orientation differs greatly from that of the East-Asian face saving orientation, which is believed to be on the rise in New Zealand due to our increasingly diverse population (Seo et al., 2015). The face-saving orientation is concerned with projecting an image of success in social environments and declares that individuals should have aspirations of conspicuously displaying their wealth and success for others to see (Seo et al., 2015). The Asian face-saving orientation is similar to that of the “American Dream” ideal. The American Dream states that everyone can achieve prosperity if they work hard enough, a notion that legitimises claims that people living in poverty are completely at fault for their

situation (Mandisodza et al., 2006). The consumption culture of America encourages success to be displayed and thus they are not as likely to shy away from brazen displays of conspicuous consumption as Australians or New Zealanders are.

In relation to the hypotheses, “Tall Poppy Syndrome” is a socio-cultural barrier as it has the power to discourage the conspicuous consumption of luxury and expensive items (Seo et al., 2015). It may also discourage individuals from starting a new business, from trying again if they have previously failed or from expanding their current business as to limit their success for the benefit of others (Kirkwood, 2007). In our study, it is possible that New Zealanders are more likely to reject the rich self-stereotype, as they fear being labelled as a “Tall Poppy,” hence why our control group was more willing to partake in consumer activities such as purchase likelihood and return likelihood in comparison to the rich condition. It is likely that participants felt uncomfortable being conspicuously successful in the presence of someone who was less well-off, thus stereotype lift was not activated. This is further supported by the fact that feelings of inferiority seemed to mediate the rich conditions lower purchase likelihood, lower store return likelihood and lower perceptions of store quality in comparison to the control group. Those assigned to the rich condition felt inferior in comparison to those whose wealth was not specified. This may be in direct relation to how New Zealand views successful, wealthy people.

It must also be considered that stereotype lift is much harder to prove than stereotype threat, as threats are far more common occurrences (Marx and Stapel, 2006). For lift to occur, the individual must truly believe that they have some sort of advantage over the negatively stereotyped out-group and thus if our sample do

not believe being rich is significantly better than being poor, as the “Tall Poppy Syndrome” explanation suggests, then lift was unlikely to occur.

6.3 Shop Assistants and their Influence on Positive Service Encounters

While the present study focused on stereotype threat, it also contributes to the general service-encounter principles. The results derived from the dependent variable of shop assistant showed that it is always beneficial to the retailer if the assistant is visibly helpful to the customer. Prior research has shown that customers notice when shop assistants are cold and unsupportive, usually contributing this to their lack of work ethic rather than any pre-existing hatred or discrimination toward the customers (Patterson and Baron, 2010). Failures in a service environment are thus often attributed to the employee themselves being unable to provide the level of service expected rather than any other external factor (Patterson and Baron, 2010). It is hugely beneficial for companies to train their staff to be helpful as it enables them to keep current customers and influence impulse purchasing (Schneider, White and Paul, 1998; Tendai and Crispen, 2009). Results from the present study are in line with Tendai and Crispen (2009) who suggest that consumers are more likely to enjoy their shopping experience if a shop assistant is friendly and helpful. Participants assigned to the helped shop assistant condition were more likely to purchase an item, return to the store and perceive the quality of the store as being higher than participants assigned to the control group or the rejected group. Those who were helped experienced higher self-esteem, were less tense and felt more comfortable in the scenario. Results also showed that those who were rejected felt irritated, angry and disappointed.

These trends happened regardless of whether or not individuals were experiencing negative income stereotype threat.

6.4 Managerial Implications

The results from this study propose implications for marketing. Prior research has demonstrated that the retail environments and promotional materials designed by marketers have the power to influence and encourage stereotype threat (See Lee et al., 2011). The present study adds to this evidence, as individuals experiencing income stereotype threat were less likely to partake in the purchase situation, thus potentially equating to a loss of revenue for companies. Regardless of whether or not a customer can actually afford to purchase anything, feeling “poor” relative to another customer is enough to invoke stereotype threat and customers may leave the store feeling alienated and uncomfortable. This reflects poorly on the brand as these customers are less likely to return. There is also the risk of customers experiencing cognitive dissonance, which results in their perceptions of the stores quality being significantly less than those who do not experience income stereotype threat. Again, a consumer will feel dissonance whether they can or cannot actually afford an item thus changing pricing strategies is unlikely to aid marketers in combatting income stereotype threat.

While marketers may not wish to change their stance on being associated with negatively stereotyped groups, there are solutions to avoid completely alienating these consumers and losing possible revenue. Results from this study clearly show that helpful shop assistants increase the likelihood of purchase, store return and perceptions of store quality. Although the hypothesis suggesting that a

helpful store assistant can overcome the effects of stereotype threat by lifting self-esteem was not supported, the results did show a positive change between those who were helped and those who were not. Inducing staff training that focusses on helping all customers with an emphasis on avoiding discrimination can ensure that customers experiencing stereotype threat do not reject the store altogether.

Although a helpful shop assistant may not be able to increase purchase likelihood in consumers with low income, they can have a huge influence on whether these consumers will return. It is important that we do not discredit these consumers just because they may not be able to spend as much as their loyalty is still valuable and could translate into purchase later on.

Changing the way some retailers communicate with customers can also reduce stereotype threat. Using promotional methods to normalise and encourage negatively stereotyped consumers into shopping at a particular retailer can eliminate embarrassment and squash anxiety that may occur when deciding to enter or avoid (Dahl et al., 2001). Promotional materials communicate the kind of customers they expect and want in their stores, whether it is intentional or inadvertent. This could discourage consumers from shopping as they believe they do not fit a certain image, thus avoiding mentions of customer wealth could benefit them by getting more consumers to consider their brand.

The findings of this study also hold implications for marketing and consumer behaviour research. To my knowledge and despite the comprehensive study into past literature, no consumer behaviour research exists that examines wealth and poverty stereotypes as closely as research studying gender, age and ethnicity does. Only a handful of studies (see Dittmar and Pepper, 1994; Christopher and Schlenker, 2000; O’Cass and McEwen, 2004; Hofmann et al.,

2008; Ivanic et al., 2011) examine poverty stereotypes, stereotype threats surrounding status and the possible influences on the behaviour of consumers but none specifically examine income stereotype threat. Although not all of this study's expectations were met, it does highlight a need for more research and provides a starting point for this to occur.

6.5 Study Limitations and Future Research

The final sample collected for this study was relatively small. This means that the results are not overly generalizable to the broader public and it is difficult to get significant results. Only 90 individuals completed the survey in full, thus many of my results were only marginally significant with some approaching significance. It is possible that the low response rate was due to the online nature of the study as online surveys require motivation from participants, thus it is difficult to receive large numbers (Bryman and Bell, 2007). With a larger sample, it is possible that the evidence in support of the hypotheses can be strengthened, thus future research should aim to increase the current sample size to ensure the results from this study are applicable.

Ethnicity was one demographic not examined in this study, despite results suggesting that cultural factors such as New Zealand's "Tall Poppy Syndrome" and East Asia's face-saving orientation may influence possible income stereotype lift. Prior research has also shown that ethnicity can influence stereotype threat, as certain groups are targeted by the poor stereotype more than others (see Spencer et al., 1999; O'Brien and Hummert, 2006; Steele, 2010). Future research should examine any effects cultural variables have on income stereotype threat and income stereotype lift and aim to compare different groups to look for cultural

differences. It is possible that New Zealanders aim to reject income stereotype lift in order to blend in, thus research should aim to compare a New Zealand sample to an East Asian example to examine the effects of “Tall Poppy Syndrome” and face-saving orientation more closely.

Future research should also examine a wider range of participants in terms of age groups and occupation. The present sample consisted of two very distinct groups, these being students and full-time workers. By only having seven respondents indicate they were completely unemployed, this may restrict responses in the *poor* condition. Sampling people who society actually considers to be *poor* i.e. unemployed with low to no income, would be greatly beneficial in studying the effects of stereotype threat in future research. It is these individuals who are likely to have experienced it on a daily basis in a real market environment, thus future samples should aim to group participants based on their actual incomes.

The respondents that did participate are limited due to the survey being only accessible online. Making the survey available only online limits the kind of respondents to those with easy computer access (Bryman and Bell, 2007). Future research should examine ways to record responses of those who may not have ready access to the internet. This is important as those without a steady income may find it difficult to find and access a computer with an internet connection, therefore this important social group is excluded from the study. Future research should also examine family size. Previous studies have examined the ways in which family size i.e. how many children are being taken care of, can affect retail spending and the types of brands chosen for purchase (Wiepking et al., 2012; Shukla, Banerjee and Adidam, 2013). Future research should examine the effects

of family size on shopping behaviours while under negative income stereotype threat as it is possible that family size may directly influence one's susceptibility to the threat and thus have a negative impact on their retail spending.

Unlike previous studies, the present research did not measure pre-existing attitudes towards the rich and poor (See Alston and Dean, 1972; Chafel, 1997; Bullock, 1999). Future research could require participants to indicate their beliefs regarding poverty and wealth stereotypes and examine whether these beliefs have any effect on how they perceive the other shopper. It is possible that there would be a difference in income stereotype threat/lift activation depending if the participant actually believes in the stereotype.

Despite offering only one small incentive, there is the risk that the study attracted a certain kind of participant. According to Bryman and Bell (2007), not everybody is equally responsive to the prospect of a small reward, thus the participants who did complete the survey are likely to be individuals who are easily targeted by the promise of a prize. This limits the sample as those who are not swayed by an incentive are likely to have ignored participation invitations. It is also important to consider the ethical nature of pairing incentives with people who are not currently in a stable financial position. If future research is to focus on a larger sample of low-income earners, incentives should be either eliminated or be non-monetary in nature in order to eliminate any risk of participants relying on these incentives.

Most of the mediators in this study focussed on situational feelings such as self-esteem, embarrassment and self-worth. None of these mediators proved to be overly significant in facilitating the effects of stereotype threat. Testing these required the measurement of internal feelings however, it is difficult to measure

these feelings accurately due to their self-report nature. Steele (2010) suggests it is difficult to gauge internal states as people are limited in reporting on them. Requiring individuals to self-report is difficult as people often cannot fully comprehend how they are feeling, nor separate one feeling from another (Aronson et al., 1999). It is also likely that some participants did not wish to answer how they were feeling as some internal states are not considered socially acceptable or desired. From previous research, it is possible to accurately measure an increase in anxiety levels through the monitoring of an individual's heartbeat and blood pressure (Steele, 2010). Future research may expand on the current laboratory experiment to include these scientific tests and gauge a more accurate understanding of the changes in a participant's internal state.

While lab experiments were the most appropriate choice for this particular study, it is possible that future research may examine individuals in a more natural environment through field experiments. Field experiments are higher in external validity, thus their results can be considered more generalizable (Bryman and Bell, 2007). Future research should examine participants in existing, well-known retail environments that are known for their differences in affordability and target markets. This can ensure that those experiencing negative income stereotype threat do so in an environment where they normally would and their behaviour can be examined without any sensitisation to the real nature of the study. While field experiments are more difficult for the researcher to control, it is likely that the situation will feel more 'real' to the participants and thus feelings and behaviours that are displayed during their shop can be considered more accurate. It would be harder for them to disguise their true feelings in a real-life

environment, unlike a lab experiment and thus the data collected can provide a deeper insight into the phenomenon.

Finally, a change in the way participants are presented with the experimental manipulations could bring a change in results. In the present study, participants were presented with *implicit* manipulations. They were not explicitly told they were rich or poor in comparison to the other shopper or that the behaviour of the shop assistant was in any way related to their financial situation. It has been shown that implicit and explicit manipulations of similar conditions can yield vastly different results (Ivanic et al., 2011), thus future research should examine the impact of *explicit* manipulations on participant responses.

6.6 Potential Research Questions for Future Studies

1. How does culture influence the activation of negative poverty self-stereotypes?
2. How do cultural orientations influence whether an individual is more likely to experience income stereotype lift?
3. What influences income stereotype lift to occur?
4. To what extent does family size impact an individual's likelihood of experiencing income stereotype threat?
5. How is consumer participation in retail environments influenced when negative income stereotype threat is *explicitly* activated?
6. How do consumers behave toward helpful store employees when negative income stereotype threat is *explicitly* activated?
7. How do consumers behave toward unhelpful store employees when negative income stereotype threat is *explicitly* activated?
8. What internal states mediate income stereotype threat?

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Appendices

Appendix 1: Study Introduction

Dear participant,

Thank you very much for choosing to participate in this study on decision making in a consumption environment. It is important for us to understand what makes consumers decide to participate in certain consumption activities; hence we appreciate your honest opinion. Please answer all questions to the best of your ability. There are no wrong or right answers. The following questionnaire will take between 10-15 minutes to complete and it is important you complete it in full. In doing so, you have the chance to win a \$50 Prezzy Voucher. Your responses are completely anonymous and will be kept confidential. The results of this study will be reported in the form of a Master's Thesis and future academic articles. If you choose to participate in this study, you have the right to:

- Refuse to answer any question
- Withdraw from the survey at any time until you have completed and submitted the survey
- Ask further questions about the study that arise during your participation in the study
- Be given access to a summary of the findings upon the conclusion of the study (please send an email to the email address below to request these findings)

Once again, thank you for your participation.

Talia East

tre3@students.waikato.ac.nz

Dr Alexandra Hess

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Department of Marketing

Waikato Management School

The University of Waikato

Private Bag 3105

Hamilton, New Zealand

Please click >>> to begin

On the next page, you will see a retail scenario. Try to imagine yourself in this scenario as if it were a real life situation. Please read the text carefully as it will not be repeated again.

Once you have read the scenario, select the >>> button to move through the questions.

Appendix 2: Study Conclusion

Thank you very much for your time.

If you are interested in the findings of this study, or have any questions regarding your participation, please contact Talia East at the following address:

tre3@students.waikato.ac.nz

Please click the **SUBMIT** button to finish and submit this questionnaire. If you wish to withdraw from this study, please exit this page without submitting.

Appendix 3: Experimental Conditions

Poor v Control

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing, holding items vastly below what you can afford to spend.

You would like a closer look at the headphones and decide you need assistance. There is a sales person behind the counter organising some stock.

Poor v Helped

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing, holding items vastly below what you can afford to spend.

You would like a closer look at the headphones and decide you need assistance. You attempt to gain the attention of the sales person. The sales assistant rushes over to you and is happy to help answer your queries.

Poor v Rejected

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs

perfectly and you like them very much. When continuing to shop, you notice another shopper browsing, holding items vastly below what you can afford to spend.

You would like a closer look at the headphones and decide you need assistance. You attempt to gain the attention of the sales person. The sales assistant ignores you and chooses to help the other shopper instead.

Rich v Control

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing, holding items vastly beyond what you can afford to spend.

You would like a closer look at the headphones and decide you need assistance. There is a sales person behind the counter organising some stock.

Rich v Helped

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing, holding items vastly beyond what you can afford to spend.

You would like a closer look at the headphones and decide you need assistance.

You attempt to gain the attention of the sales person. The sales assistant rushes over to you and is happy to help answer your queries.

Rich v Rejected

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing, holding items vastly beyond what you can afford to spend.

You would like a closer look at the headphones and decide you need assistance. You attempt to gain the attention of the sales person. The sales assistant ignores you and chooses to help the other shopper instead.

Control v Control

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing.

You would like a closer look at the headphones and decide you need assistance. There is a sales person behind the counter organising some stock.

Control v Helped

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing.

You would like a closer look at the headphones and decide you need assistance.

You attempt to gain the attention of the sales person. The sales assistant rushes over to you and is happy to help answer your queries.

Control v Rejected

Imagine you need to shop for new headphones. You take a trip to a local electronics store. You find a pair of headphones that would fit your needs perfectly and you like them very much. When continuing to shop, you notice another shopper browsing.

You would like a closer look at the headphones and decide you need assistance.

You attempt to gain the attention of the sales person. The sales assistant ignores you and chooses to help the other shopper instead.

Appendix 4: Questionnaire

Would you buy headphones from this store for...

	Definitely no	Probably no	More no than yes	Neither yes or no	More yes than no	Probably yes	Definitely yes
Yourself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A Close Friend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How likely are you to purchase **any** item from this store?

Definitely not likely	Probably not likely	More likely no than yes	Neither likely nor not likely	More likely than not	Probably likely	Definitely likely
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How much would you be willing to pay for **the headphones** in this store?

\$\$\$

How likely are you to **return** to this store?

Extremely Unlikely	Moderately Unlikely	Slightly Unlikely	Neither likely nor unlikely	Slightly Likely	Moderately Likely	Extremely Likely
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How would you rate the **quality** of this store?

Quality

You decide to purchase the headphones. When you try to pay for your item, you are asked if you would like to donate to charity.

How much would you like to donate?

\$\$\$

You will now be asked questions relating to how you felt when imagining yourself in the scenario.

Please tell us how you felt when reading the scenario.

I felt:

	Strongly Disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
A sense of esteem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A sense of achievement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A sense of pride	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flattered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Happy with your shopping experience	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please tell us how you felt when you think about yourself while reading the scenario.

I felt like I am:

	Strongly Disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

A person of worth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A person of status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A failure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Just as good as others	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Satisfied with myself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lacking self-respect	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Useless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Positive towards myself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No good at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate the extent to which you agree with the following statements:

	Strongly Disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
The shop assistants behaviour made me angry as I feel they are restricting my freedom of choice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The shop assistants behaviour makes me want to buy the headphones even more	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want to contradict the shop assistants expectations of me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The shop assistants behaviour makes me want to spend a larger amount of money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It makes me angry that the other customer was treated differently by the shop assistant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please tell us how you felt while reading the scenario.

I felt:

	Strongly Disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly agree
Comfortable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Embarrassed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Relaxed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Inferior	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interested	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tense	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Proud	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Anxious	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nervous	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ashamed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Irritable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Angry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deflated	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pleased	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Determined	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disappointed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enthusiastic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rejected	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Thinking about the shopper, could they afford items **vastly above** or **vastly below** what you could afford to spend?

- Vastly Above
- Vastly Below

- 26-30
- 31-35
- 36-40
- 41-45
- 46-50
- 51-55
- 56-60
- 61-65
- 66-70
- 71-75
- 76-80
- 81+

Please indicate your primary employment status:

- Student (full time)
- Student (part time)
- Employed (full time)
- Employed (part time)
- Employed (casual)
- Unemployed

Please indicate your highest level of education:

- High School
- Certificate/Diploma
- Undergraduate (University)
- Post-Graduate Diploma
- Post-Graduate Certificate
- Post-Graduate Honours
- Master's Degree
- PhD

What is your gross income (before tax) per year?

- Less than \$20, 000
- \$21, 000 - \$25, 000
- \$26, 000 - \$30,000
- \$31, 000 - \$35, 000
- \$36, 000 - \$40, 000
- \$41, 000 - \$45, 000
- \$46, 000 - \$50, 000
- \$51, 000 - \$55, 000
- \$56, 000 - \$60, 000
- \$61, 000 - \$65, 000
- \$66, 000 - \$70, 000
- \$71, 000 - \$75, 000
- \$76, 000 - \$80, 000
- \$81, 000 - \$85, 000
- \$86, 000 - \$90, 000
- \$91, 000 - \$95, 000
- \$96, 000+

Appendix 5: Post-Hoc Analysis for Moderators

Self-Esteem

A one-way ANAVO revealed a significant difference between the self-esteem ratings of the three shop assistant groups ($F(2, 118) = 25.8, p = .000$). Scheffe post hoc analysis showed that the means for the helped group ($M = 27.06, SD = 4.99$) were significantly larger than the rejected group ($M = 18.06, SD = 6.28$) and the control group ($M = 22.4, SD = 6.45$) ($p = .000$ and $p = .004$ respectively). The difference between the rejected group and the control group was also significant ($p = .008$; see Figure 13).

Reactance

There was a significant difference between the three shop assistant groups for the variable *reactance* ($F(2, 104) = 3.49, p = .034$). Scheffe post hoc analysis revealed that the control group ($M = 18, SD = 4.03$) was significantly different from the *rejected* group ($M = 15.2, SD = 4.78$) ($p = .036$). *Helped* ($M = 16.58, SD = 3.52$) did not significantly differ from *rejected* ($p = .371$) or the control group ($p = .405$; see Figure 14).

Situational Feelings for the Wealth Groups

A one-way ANOVA revealed that there was a marginal difference within the three wealth groups for the variable *embarrassment* ($F(2, 92) = 2.49, p = .088$). Scheffe post hoc analysis showed that the control group ($M = 2.97, SD = 1.42$) was marginally lower than the *poor* group ($M = 3.79, SD = 1.54$) ($p = .092$). *Rich* ($M = 3.24, SD = 1.37$) was not significantly different from control ($p = .744$) or *poor* ($p = .346$).

Figure 13: Means of *Self-Esteem* for Shop Assistant Conditions

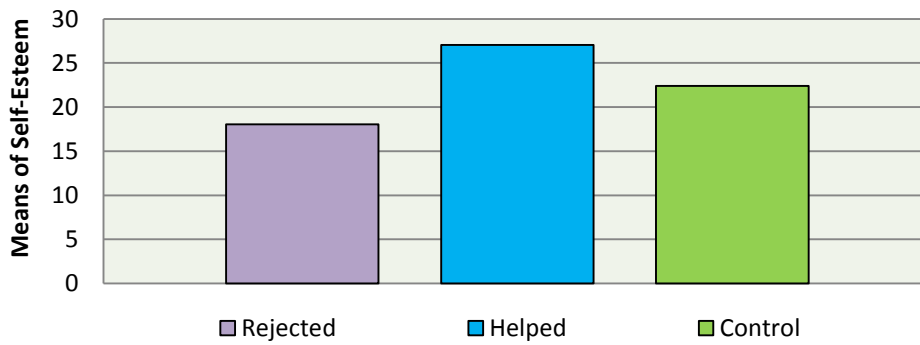


Figure 14: Means of *Reactance* for Shop Assistant Conditions

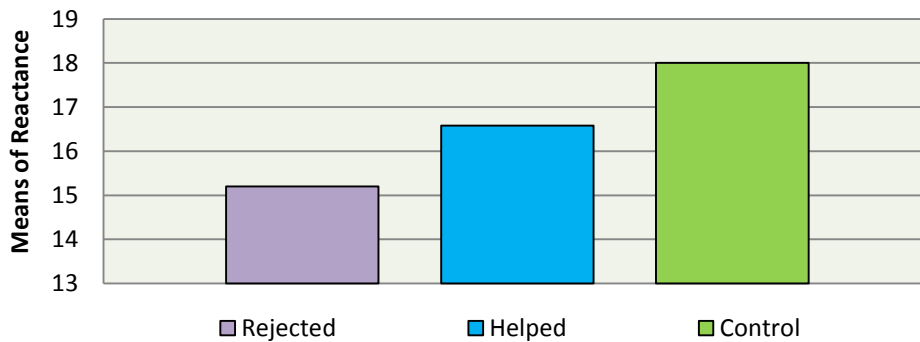
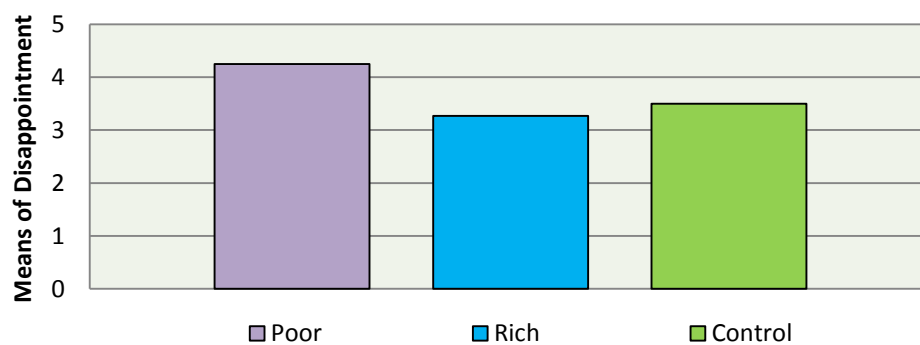


Figure 15: Means of *Disappointment* for Wealth Conditions



For the variable *disappointment*, there was a significant difference ($F(2, 92) = 3.10, p = .050$). Post hoc tests revealed that the *poor* group ($M = 4.25, SD = 1.66$) were marginally more disappointed than rich ($M = 3.27, SD = 1.54$) ($p = 0.061$). The control group ($M = 3.50, SD = 1.54$) was not significantly different from the poor group ($p = .184$) nor the rich group ($p = .842$; see Figure 15).

For the three shop assistant conditions, there was a significant difference in levels of comfort ($F(2, 92) = 8.39, p = .000$). Post hoc analysis showed that the control group ($M = 4.52, SD = 1.12$) and the *rejected* group ($M = 3.79, SD = 1.31$) were marginally different ($p = .067$). *Rejected* was also significantly different from *helped* ($p = .001$). *Helped* ($M = 4.93, SD = 1.08$) was not significantly different from control ($p = .468$; see Figure 16).

There was also a significant difference in how much each of the three groups felt relaxed ($F(2, 92) = 3.71, p = .028$). Scheffe post hoc revealed that the control group ($M = 4.39, SD = 1.11$) and the *rejected* group ($M = 3.90, SD = 1.47$) were not significantly different ($p = .378$). Nor was control and *helped* ($p = .600$). *Helped* ($M = 4.77, SD = 1.27$) was significantly different from *rejected* ($p = .030$; see Figure 16).

For the variable *interest*, there was a marginal difference within the three groups ($F(2, 92) = 3.41, p = .037$). Post hoc tests showed that the *rejected* group ($M = 3.69, SD = 1.31$) was marginally different from *helped* ($M = 4.4, SD = 1.16$) ($p = .056$). Control ($M = 4.26, SD = 1.09$) was not significantly different from *helped* ($p = .919$) nor *rejected* ($p = .202$; see Figure 16).

For the variable *tense*, the one-way ANOVA showed a significant difference among the three shop assistant conditions ($F(2, 92) = 3.2, p = .045$). A post hoc test revealed that the *rejected* group ($M = 3.67, SD = 1.55$) is

significantly different from *helped* ($M = 2.83$, $SD = 1.26$) ($p = .045$). Control ($M = 3.30$, $SD = 1.14$) was not significantly different from *helped* ($p = .470$) or *rejected* ($p = .599$; see Figure 16).

For the variable *irritation*, there was a significant result ($F(2, 92) = 6.43$, $p = .002$). Post hoc tests revealed that the *rejected* group ($M = 4.05$, $SD = 1.86$) was significantly different from *helped* ($M = 2.8$, $SD = 1.18$) ($p = .004$). Control ($M = 3.96$, $SD = 1.26$) was significantly different from *helped* ($p = .029$) but not *rejected* ($p = .974$; see Figure 17).

The variable *anger* also showed a significant result through the one-way ANOVA ($F(2, 92) = 7.49$, $p = .001$). Scheffe post hoc revealed that the *helped* group ($M = 2.43$, $SD = 1$) was significantly different from *rejected* ($M = 3.74$, $SD = 1.68$) ($p = .001$). Control ($M = 3.17$, $SD = 1.3$) was not significantly different from *rejected* ($p = .309$) nor *helped* ($p = .172$; see Figure 17).

Disappointment also differed across the three groups ($F(2, 92) = 9.25$, $p = .000$). Post hoc analysis showed that the *rejected* group ($M = 4.21$, $SD = 1.69$) was significantly different from *helped* ($M = 2.70$, $SD = 1.17$) ($p = .000$). Control ($M = 3.83$, $SD = 1.46$) was significantly different from *helped* ($p = .028$) but not *rejected* ($p = .606$; see Figure 17).

For the variable *rejection*, a one-way ANOVA showed a significant difference among the three shop assistant conditions ($F(2, 92) = 4.39$, $p = .015$). A Scheffe post hoc analysis revealed that the *rejected* condition ($M = 3.86$, $SD = 1.80$) felt more rejected than the *helped* group ($M = 2.80$, $SD = 1.24$) ($p = .016$). The control group ($M = 3.30$, $SD = 1.14$) was not significantly different from the *rejected* group ($p = .368$) nor the *helped* group ($p = .482$; see Figure 17).

One-way ANOVA analysis showed marginally significant results for the variable *pride* ($F(2, 92) = 2.57, p = .082$). Post hoc tests revealed that the *rejected* group ($M = 3.05, SD = 1.37$) and the *helped* group ($M = 3.70, SD = 1.23$) approached significance ($p = .101$) while control ($M = 3.52, SD = 1.03$) was not significant with helped ($p = .878$) nor rejected ($p = .353$; see Figure 18).

For the variable *pleased*, there was a significant difference among the three conditions ($F(2, 92) = 21.57, p = .000$). Scheffe post hoc analysis showed that the *rejected* group ($M = 2.88, SD = 1.38$) was significantly different from *helped* ($M = 4.7, SD = .794$) ($p = .000$). Control ($M = 3.48, SD = 1.12$) was significantly different from *helped* ($p = .001$) but not *rejected* ($p = .147$; see Figure 18).

For the variable *enthusiasm*, results from the ANOVA showed significance ($F(2, 92) = 3.99, p = .022$). Post hoc tests revealed that the *rejected* group ($M = 3.12, SD = 1.36$) was significantly different from *helped* ($M = 3.97, SD = 1.15$) ($p = .022$). Control ($M = 3.43, SD = 1.16$) was not significantly different from *rejected* ($p = .627$) nor *helped* ($p = .315$) (see Figure 18).

Figure 16: Means of *Comfort, Relaxation, Interest and Tense* Variables for Shop Assistant Conditions

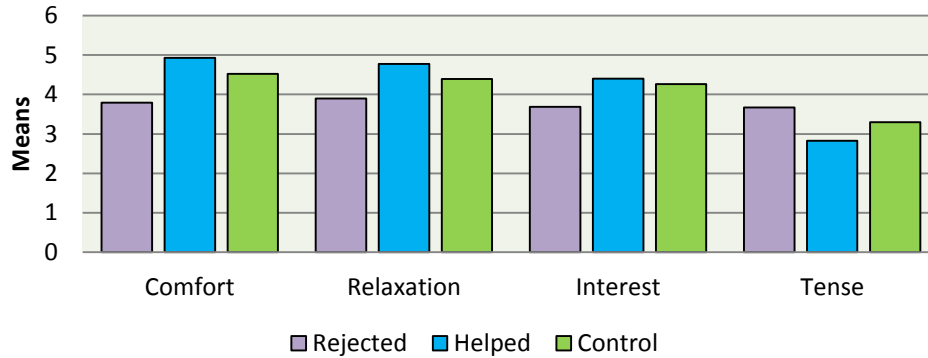


Figure 17: Means of *Irritation, Anger, Disappointment and Rejection* Variables for Shop Assistant Conditions

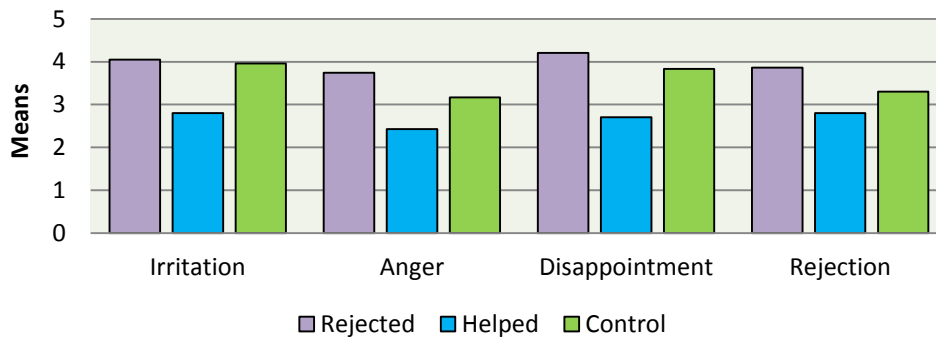
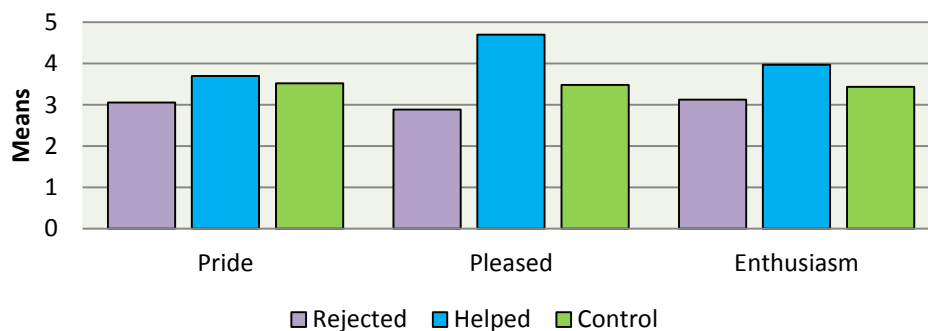


Figure 18: Means of *Pride, Pleased and Enthusiasm* Variables for Shop Assistant Conditions



Appendix 6: Mediation Coefficients

Mediation Coefficients for Poor v Control Dependent Variables

When stereotype threat is activated, purchase likelihood decreases. Mediation analysis showed no significance for purchase likelihood for self for *self-worth* (-0.923 to .1183), *reactance* (-.0273 to .4142) and the 18 *situational feelings* (-.9138 to 1.0664). Analysis also revealed no significant difference for the dependent variable purchase likelihood of anything for *self-worth* (-.0903 to .1671), *reactance* (-.0307 to .3552) or any of the 18 *situational feelings* (-.7894 to 1.0994). In terms of store return likelihood, the *poor* group were significantly less likely than the control group to return to the store. Analysis also showed no mediation effects for *self-worth* (-.1084 to .1984), *reactance* (-.0862 to .2948) or any of the 18 *situational feelings* (-1.0001 to 1.0809). The *poor* group were also less likely to rate the stores quality as being high in comparison to the control group. Analysis revealed that there are no mediation effects for *self-worth* (-.0801 to .1206), *reactance* (-.0422 to .2979) or *situational feelings* (-.6235 to 1.1395). It can be concluded that none of the dependent variables income stereotype threat negatively influenced are mediated by any of the possible mediators in this study as all of the coefficients cross zero.

Mediation Coefficients for Rich v Control Dependent Variables

Prior results showed that the control group had significantly higher purchase likelihoods than the *rich* group. Bootstrapping showed no significance for *purchase likelihood for others* for *self-worth* (-.0590 to .2407), *reactance* (-.4421 to .0543), *self-esteem* (-.4422 to .1619) or *situational feelings* (-1.3711 to .5703). The control group were also more likely to purchase *anything* from the store in

comparison to the *rich* group. Mediation analysis revealed no significance for *self-worth* (-.2097 to .0580), *reactance* (-.2517 to .0329) or *self-esteem* (-.4622 to .1959). It can be concluded that these possible mediators did not explain the un-hypothesised results of the control group as all of the coefficients cross zero.

Mediation Coefficients for Rejected v Control Dependent Variables

Comparing purchasing behaviours between groups that were *rejected* by a shop assistant and those in the control group yielded significant results. The *rejected* groups behaviour was not mediated by *situational feelings* (-.1634 to 1.7710) nor *self-worth* (-.2641 to .0766) in terms of *purchase likelihood for self*. For the dependent variable *purchase likelihood for others*, bootstrapping revealed no significant mediation effects for *self-worth* (-.0391 to .3504), *reactance* (-.3473 to .2129), *self-esteem* (-.0215 to .6704) or *situational feelings* (-.0911 to 1.9122). For the dependent variable *purchase likelihood of anything*, bootstrapping showed no significant mediation for *self-worth* (-.0863 to .2325) or *situational feelings* (-.2955 to 1.4082). For the dependent variable *store return likelihood*, there was no significant mediation for *self-worth* (-.1029 to .2260), *reactance* (-.4903 to .0934) or *situational feelings* (-.0931 to 1.6628). For the dependent variable *perceptions of store quality*, there were no mediation effects for *self-worth* (-.0536 to .1669) or *reactance* (-.4378 to .0454).

Mediation Coefficients for Helped v Control Dependent Variables

Between the *helped* and the control group, the means of the *helped* group were significantly larger for the dependent variable of *perceptions of store quality*. Analysis showed no significant mediation effect for *self-worth* (-.1319 to .1057), *reactance* (-.0581 to .2260), *self-esteem* (-.3742 to .0765) and *situational feelings*

(-1.6289 to .0619). Bootstrapping also showed no significant mediations for the dependent variable *store return likelihood* for *self-worth* (-.0550 to .2701), *reactance* (-.0346 to .3545) or *situational feelings* (-1.8164 to .4074). It is clear that, although *self-esteem* proved to be a significant mediator for the variable *store return likelihood*, the other possible mediators had no effect.

Appendix 7: Ethics Confirmation

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THE UNIVERSITY OF
WAIKATO
Te Whare Wānanga o Waikato

MANAGEMENT SCHOOL
Te Rauapa

25th January 2016

Talia East
10 Rata Street
Waihi 3610

Dear Talia

*Ethical Application WMS 16/5
Negative Income Stereotype Threat and the Effects on Consumer Behaviour*

The above research project has been granted Ethical Approval for Research by the Waikato Management School Ethics Committee.

Please note: should you make changes to the project outlined in the approved ethics application, you may need to reapply for ethics approval.

Best wishes for your research.

Regards,

Amanda Sircombe

Amanda Sircombe
Research Manager

Appendix 8: Study Participation Invitation Poster



WIN A \$50 PREZZY CARD!!

Complete a short survey regarding retail environments and consumer purchasing behaviours for your chance to win!

The survey will take 10-15 minutes to complete. The results will contribute towards the completion of a MMS Master's Thesis. All responses are 100% anonymous. You must complete the survey to be in to win. Any questions or concerns regarding this study should be directed to tre3@students.waikato.ac.nz.

Please tear off a survey link below. Thanks for participating!

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