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Review

Emergency purchasing situations: Implications for consumer decision-making



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ABSTRACT

This article introduces the emergency purchasing situation (EPS) as a distinct buying context. EPSs stem from an unexpected event (unanticipated need or timing of a need), as well as high product importance, which are associated with a short time frame for consumer decision-making. Our conceptual review integrates largely disconnected strands of research and theories relevant to EPSs and offers a series of independent propositions to understand how these situations might affect consumer decision-making, specifically heuristic versus reflective information processing in product evaluation. We discuss changes induced by the buying context in terms of regulatory focus, perceived time pressure, and stress. Our propositions further account for purchase involvement in the form of product importance, purchase risk, and product substitutability. Finally, we consider how individual differences (expertise and trust) may affect evaluation processes. Our discussion reflects on the implications of our model, avenues for future research, and how an understanding of EPSs can be used to improve managerial practice.

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1. Introduction

Consumers sometimes find themselves in situations when they must unexpectedly purchase a product within a short time frame. These include product failures (e.g., washing machine breaks down), losses (e.g., bicycle used for commuting to work is stolen), or changes in circumstances in which a new need must be met quickly (e.g., a need for an umbrella in an unanticipated downpour). We define these buying contexts as emergency purchasing situations (EPSs) in which two criteria must be simultaneously present. First, the situation and resulting need must be unexpected, either due to an unanticipated need (a change in circumstances) or the unanticipated timing of a need (usually product failure or loss). Second, the product must be of high importance to the consumer (e.g., a household appliance), such that the purchase decision occurs within a shorter time frame than if the consumer had expected the need. Our definition of EPSs carries important consequences for decision making, especially in terms of heuristic versus reflective product evaluations: consumers may not have the time to optimally evaluate market information and construct precise preferences but will attempt to make an optimal purchase.

Emergency situations are not uncommon in consumers' lives. Yet the role of need recognition, time frame and associated situational constraints in which consumers must search for information, make a decision, and buy a product, have remained largely unexplored or disconnected in the literature. Consumer research on product failure has mainly examined post-purchase evaluations (Folkes, 1984; McCollough, Berry, & Yadav, 2000). Furthermore, regulatory focus theorists have identified the motivational orientations and purchase decision-making strategies arising from product failure as a current-state change, associated with a prevention focus, in contrast with a desired-state change, associated with a promotion focus (Pham & Higgins, 2005). Research on the replacement of durable goods, such as cars, has investigated the decision criteria used in early or late replacement without considering the reasons behind the purchase (e.g., Bayus, 1991). Prior work in economic and consumer psychology has investigated the impact of a purchase's temporal proximity on product evaluations (e.g., Theriault, Aaker, & Pennington, 2008) and the effects of time pressure (e.g., Rieskamp & Hoffrage, 2008) and stress (e.g., Keinan, 1987; Moschis, 2007) on decision making.

Regarding product and brand perceptions, scholars have developed the concept of involvement (Mittal & Lee, 1989; Zaichkowsky, 1986), including how levels of involvement for emergency purchases may differ from standard purchasing situations (Mittal, 1989). In a related vein, marketing texts have identified the concept of "unsought goods," or products that consumers do not normally think about or are bought when an unexpected problem arises (Mason, 2005). Adverse conditions can make the need for these types of goods salient—for example, when an accident produces a need for medical supplies.²

'Emergency buying' appears to have been a taken-for-granted concept in both economic life and the scholarly domain. The emergency purchase of goods and services as a multi-dimensional situational concept has not inspired any research

² Work on patients' decisions to use accident and emergency services (e.g., Brown et al., 2000) and studies on satisfaction with such services (e.g., Magaret, Clark, Warden, Magnusson, & Hedges, 2002) also constitute a body of research that is close to EPSS (e.g., seeking advice from a medical professional before deciding whether to use emergency services).

or theorizing. The present article addresses this gap and contributes to the literature in economic psychology by offering a new conceptualization of this purchasing context. We provide an integrative perspective that revives earlier streams of research (e.g., stress, involvement) and connects them to the more recent literature on consumer decision-making. In particular, we combine hitherto largely disconnected strands relevant to EPSs and outline several novel propositions associated with consumers' reliance on heuristic versus reflective processes in evaluating products. By doing so, we join EPS with more recent literature of dual process and systems theory (duality of mind) in consumer psychology (Alós-Ferrer & Strack, 2013; Chaiken, 1980; Kahneman, 2011; Samson & Voyer, 2012; Strack & Deutsch, 2004; Wilson, Lindsey, & Schooler, 2000).

We first review recent research on consumer decision making, more specifically on duality of mind and heuristic versus reflective processes. We highlight the specificity of EPSs and the ways they differ from standard purchasing situations in the areas of regulatory focus, perceived time pressure, and stress. We then discuss variables related to purchase involvement, specifically the roles of product importance, purchase risk, and product substitutability. In the process, we synthesize existing evidence and offer a series of independent propositions to understand how EPSs might induce consumers to rely on different types of information processing (heuristic versus reflective) in product evaluation. We then explain how enduring consumer factors, specifically expertise and trust, might affect EPS outcomes. Our discussion summarizes the integrative perspective offered by our model and sets an agenda for further EPS research.

2. 'Duality of mind' models and consumer decision-making

Psychologists have differentiated two systems of thought with different capacities and processes: System 1 and System 2 (Alós-Ferrer & Strack, 2013; Kahneman, 2011; Stanovich & West, 2000). System 1 consists of high-capacity intuitive processes, draws on associations acquired through experience, and computes information quickly and automatically. In contrast, System 2 involves low-capacity reflective processes, draws on rules acquired through culture or formal learning, and computes information in a relatively slow and controlled manner (e.g., Frankish & Evans, 2009; Kahneman, 2011; Sloman, 1996). According to dual process models in social psychology (Chaiken, 1980; Petty & Cacioppo, 1986), and recent advances in neuroscience (Brocas & Carrillo, 2013), consumers process persuasion material either extensively (reflectively or using a central route) or non-extensively (heuristically or using a peripheral route).

Before purchasing, consumers may evaluate products by taking a System 2 or reflective-processing approach and carefully evaluate a product by weighing its costs and benefits using all available information (Kahneman, 2011; Samson & Voyer, 2012; Strack, Werth, & Deutsch, 2006). We refer to this as *reflective* product evaluation. Alternatively, consumers may be influenced more by System 1 forces, such as affect (how they feel about a product; e.g., Finucane, Alhakami, Slovic, & Johnson, 2000) and easily retrievable information in memory (e.g., Folkes, 1988; Kahneman & Frederick, 2002), or cognitive shortcuts that rely on cues and peripheral information (Chaiken, 1980; Petty & Cacioppo, 1986). We refer to this as *heuristic* product evaluation. For example, consumers' judgments of or attitudes toward products may stem from packaging design, brand names, and non-conscious price anchors (heuristic evaluation) rather than a deliberate processing of product information and relevant features (reflective evaluation).

Variables frequently identified across duality models and decision making stages that make heuristic processing more likely include limited cognitive resources (e.g., time pressure, cognitive load, distraction) and positive mood. In contrast, knowledge or expertise, motivational factors (e.g., purchase importance, involvement, or relevance), and negative mood tend to favor reflective processing (see Samson & Voyer, 2012).

3. EPS characteristics and their implications for consumer decision-making

In this section, we introduce a series of independent propositions pertaining to the core elements and consequences of EPSs. We first discuss the concept of regulatory focus. We develop propositions about its relationship to time frames and need recognition stemming from changes in current versus desired states. We then offer a proposition about the relationship between regulatory focus and heuristic versus reflective thinking. Finally, we investigate the roles of two related consequences of EPSs on heuristic versus reflective product evaluation: perceived time pressure and stress.

Our EPS model (Fig. 1) summarizes the independent propositions discussed in this paper. The model postulates that the combination of an unexpected event and high product importance leads to the short time frame characteristic of emergency buying contexts (Postulates 1 and 2). It presents proposed relationships between these definitional variables of EPS and heuristic versus reflective product evaluations, mediated by subjective consumer states (regulatory focus, perceived time pressure and stress). The model includes purchase involvement as a situational dimension related to product characteristics. Purchase involvement is linked to perceived stress and directly affects heuristic versus reflective product evaluation through purchase risk and product substitutability. Finally, individual differences are represented by proposed effects of consumer trust and expertise on decision modes.

3.1. Regulatory focus

In contrast to other types of consumer decision making contexts, EPSs are characterized by a need that suddenly becomes salient. This need has important implications for consumer motivations. Regulatory focus theory (Florack, Keller, & Palcu, 2013; Higgins, 1998; Pham & Higgins, 2005) holds that human motivation is rooted in the approach of pleasure and the

avoidance of pain. It differentiates a *promotion* focus from a *prevention* focus. For example, a person can become healthy by either engaging in physical activity and eating organic food, or refraining from bad habits, such as smoking or eating junk food. Thus, under promotion, consumers pay more attention to the *desired* state, while prevention-focused consumers pay more attention to the *actual* state, perceived as a problem. The former involves the pursuit of goals that are achievement or advancement related, characterized by eagerness, whereas the latter focuses on security and protection, characterized by vigilance.

Typically, prevention-focused consumers worry about the short-term consequences of actions and are susceptible to short-term regret (Crowe & Higgins, 1997; Gilovich & Medvec, 1995). People tend to feel more accountable, focus more on potential causes of failure, and lose confidence in successfully attaining a goal as the “moment of truth” approaches (Gilovich, Kerr, & Medvec, 1993). They also construe relatively distant future events more in terms of their desirability than events in the near future, which are more likely to involve feasibility construals (Liberman & Trope, 1998). Previous research has found that a promotion focus dominates when people think about temporally distant events, whereas a prevention focus is more characteristic of proximate events (Pennington & Roese, 2003). When a purchase is imminent, consumers prefer prevention-framed products, whereas promotion-framed products are preferred for purchases that occur in the more distant future (Theriault et al., 2008). Similarly, sales promotions that expire in the distant future tend to activate a promotion focus, whereas more immediate expiration dates are associated with a prevention focus (Ramanathan & Dhar, 2010).

Our first proposition reflects the association between temporality and regulatory focus:

Proposition 1. Compared to purchases with a standard time frame, EPSs, which entail short time frames, induce consumers to be more prevention focused.

Pham and Higgins (2005) apply regulatory focus theory to the consumer decision-making process. In the problem recognition state, consumers typically become aware of a need from the discrepancy between an actual state (e.g., I'm out of milk) and a desired state (e.g., I would like milk with my coffee). Although a promotion and prevention focus may differ across people for the same circumstances, Pham and Higgins argue that discrepancies can lead to different foci in two ways. First, need recognition can arise from the desired state moving away from a stationary current state (e.g., a result of changing circumstances). For example, a consumer who usually commutes on public transportation may get a new job in a remote area and suddenly have a need for a car. In our definition of EPS, a desired state change corresponds to an unexpected need. In a second scenario, the desired state may remain the same, but the current state changes. For example, a consumer's car may be damaged irreparably and need to be replaced. In an EPS, a current state change corresponds to the unexpected timing of a need (a product requiring replacement or restoration to a previous state). These two scenarios trigger different motivational orientations. In the first case, the orientation is “advancement” activated by a promotion focus, and in the second case, it is “correcting a problem” activated by a prevention focus. This is because, under a promotion focus, consumers pay more attention to the *desired* state, whereas prevention-focused consumers pay more attention to the *actual* state (Pham & Higgins, 2005).

Building on the link between need recognition and regulatory focus, we posit that emergency purchases that correct an existing need due to a change in a current state (e.g., product failure or loss) are associated with greater prevention focus. In contrast, EPS in which a new need arises from a change in the desired state (due to changing circumstances) should be associated with greater promotion focus. Thus:

Proposition 2. EPSs that arise from a change in the current product state (desired product state) induce consumers to be more prevention (promotion) focused.

Förster, Higgins, and Taylor Bianco (2003) demonstrate how eagerness and vigilance can affect task performance by priming participants with either a promotion (gain) or a prevention (loss) mind-set and then instructing them to connect the dots of four subsequent pictures as fast and as thoroughly as possible. They show that a promotion focus leads to lower accuracy and greater speed in performance than a prevention focus. In the processing of information, promotion focus has also been linked to global processing (Förster & Higgins, 2005). In contrast to local processing, this processing style leads people to attend to the most relevant (rather than subsidiary) pieces of information when evaluating information. As a result, promotion focused consumers may focus on the main price component (i.e., the base price) without attending sufficiently to supplementary price information, such as surcharges (Lee, Choi, & Li, 2014).

It has been found that promotion-primed consumers perceive feelings toward an ad as more diagnostic of their judgment of the advertised product overall whereas prevention-primed participants perceive subjective assessments of ad claims as more diagnostic (Pham & Avnet, 2004, 2009). Similarly, research has shown that implicit preferences predict choices better for consumers with a promotion than a prevention focus (Florack, Friese, & Scarabis, 2010). Vigilance, which is a key feature of a prevention focus, reflects a “controlled and willful cognitive process aimed at reaching a valid conclusion” (Kossowska & Bar-Tal, 2012, p. 19; see also Lepisto, Stuenkel, & Anglin, 1991). In contrast, human aspirations and the need for growth associated with a promotion focus involve impulsive consumer choices (Sengupta & Zhou, 2007). Consistent with these findings, promotion-focused consumers should rely more on heuristic modes of evaluating products whereas prevention-focused consumers rely more on reflective modes of evaluation (Pham & Higgins, 2005), although certain heuristics, such as relying on other people's behavior, may fit prevention-focused individuals better (Florack et al., 2013).

Building on the link between regulatory focus and the heuristic versus reflective evaluation of products, we offer the following proposition:

Proposition 3. Consumers who are more prevention (promotion) focused in an EPS are more likely to evaluate products reflectively (heuristically).

3.2. Perceived time pressure

Humans have a limited capacity for deliberate and systematic thinking. This has been referred to as “bounded rationality,” or restrictions in the processing of information to arrive at decisions due to limits in knowledge (information), available time, and computational capacities (Gigerenzer & Goldstein, 1996; Kahneman, 2011; Simon, 1982). Time pressure increases the likelihood that consumer judgments about a product are affected by peripheral cues and the application of cognitive shortcuts rather than the integrating and weighing of all available information (Pachur & Hertwig, 2006; Rieskamp & Hoffrage, 2008; Verplanken, 1993). Under these conditions, consumers may choose products on the basis of heuristics such as recognition (Pachur & Hertwig, 2006), lexographic strategies (Rieskamp & Hoffrage, 2008; cf. Payne, Bettman, & Luce, 1996), or affect (Finucane et al., 2000). Consumers may evaluate options by applying a brand name heuristic (Suri & Monroe, 2003), which holds that people evaluate products more favorably if they have positively valenced names (Maheswaran, Mackie, & Chaiken, 1992), or a price heuristic (Mitra, 1995), in which consumers assume that quality is correlated with price.

For example, Nowlis (1995) experimentally investigated the effect of time pressure on the choice of brands with different levels of quality, price, and product features. In the experiment, participants needed to make choices either under time pressure (within four minutes and thirty seconds) or with an unlimited amount of time. The results showed that high-quality, high-price brands gained a 15% share on average when choices were made under time pressure. Top-of-the-line models (products with many sophisticated features) gained an average 13% share under those conditions. Suri and Monroe (2003, p. 93) interpret these results as an instance of consumers applying a price-quality heuristic: “When consumers process information reflectively, they are likely to place relatively more weight on price as an indicator of the monetary sacrifice associated with the purchase. However, when information is processed heuristically, they are likely to place relatively more weight on price as an indicator of quality.”

Because EPSs entail short time frames, we can expect them to be associated with greater perceived time pressure.³

Proposition 4a. Compared to purchases with a standard time frame, EPS, which entail short time frames, will lead to greater perceived time pressure among consumers.

Depending on the type of product to be acquired or replaced and the purchasing context, there will be within-EPS variations in time frames, ranging from minutes (e.g., car breaking down on the highway or a gushing water leak at home) to hours or days (e.g., having to fix a car’s broken tail light or treating an ant problem in the kitchen). Time pressure manipulations used in laboratory settings, which may be objectively measured on a scale of seconds or minutes, may only be comparable to more extreme EPSs. However, time pressure is mostly subjective, reflecting consumers’ perceived urgency of a limited amount of time remaining before they must satisfy their need (Jacoby, Szybillo, & Kohn Berning, 1976).

Based on past work that shows the effect of time pressure on information processing, consumers should evaluate products in a more heuristic manner with increasing levels of perceived time pressure.

Proposition 4b. Consumers with lower (higher) perceived time pressure in EPS will evaluate products more reflectively (heuristically).

3.3. Perceived stress

Stress refers to a “state of imbalance within a person, elicited by an actual or perceived disparity between environmental demands and the person’s capacity to cope with these demands” (Maes, Vingerhoets, & Van Heck, 1987, p. 567). Stress is often an important feature of emergency purchase decision making occurring from an event that has led to the need, which is further exacerbated by time pressure (Lepisto et al., 1991), uncertainty, and risk. Consumer researchers have mainly focused on stress in relation to consumption behavior, such as using consumption as a way to cope (e.g., Mathur, Moschis, & Lee, 2006), or stressful consumption episodes, such as crowded retail environments and other service encounters (e.g., Duhackek, 2005).

As discussed by Moschis (2007), psychologists have conceptualized stress as a stimulus, response, or both. The stimulus definitions tend to focus on external conditions in the form of situations or events. In this view, all change brought about by stressors is potentially harmful because people must adjust to the conditions. In contrast, response definitions emphasize the

³ Though distinct from time pressure (Setz et al., 2010), cognitive load may play a similar role in EPSs. Drolet and Luce (2004) show that consumers experiencing a high cognitive load are more likely to engage in trade-offs when making decisions about product attributes.

state of stress experienced or perceived by the person. According to this perspective, stress is subjective; it is a reaction to conditions. Stress can be either chronic or acute, the latter of which is often due to unexpected events. At a problem recognition stage, consumers' perceived need for products or services can itself create stress, along with factors such as budgeting, especially if they create conflicts. At an information-seeking stage, stress can arise from the amount of perceived risk and uncertainty, while the evaluation stage can be fraught with difficulties and conflicts in making choices (too much information or too many options), leading to stress. Finally, stress at the purchase stage can arise from problems due to the availability of products or services, along with transactional difficulties.

Perceived stress is the product of both the person and the situation. Event characteristics identified in relation to stressfulness include the event's relative importance, desirability, controllability, and (un)expectedness (Moschis, 2007). With respect to the last factor, stress results from a lack of preparation time: "A person has more time to prepare (e.g., seek more information to reduce risk) for important anticipatory consumer decisions than for decisions that are unexpected and must be made within a relatively short period (e.g., car replacement due to length of use versus unexpected severe damage)" Moschis (2007, p. 433). Thus:

Proposition 5a. Compared to purchases with a standard time frame, EPS, which entail short time frames, will lead to greater perceived stress among consumers.

Stress can impair information processing by narrowing attention and thereby limiting people's ability to assimilate new information. In this case, people are more likely to scan alternatives in a non-systematic way (Keinan, 1987) or use simplified (heuristic) decision rules (Janis, 1982). For example, people may let a minimally satisfactory criterion determine choice ("satisficing"), over-weight historical analogies, or neglect a detailed analysis in favor of general formulas based on ideological principles or an operational code (Janis, 1982). Stress accompanied by physiological arousal can lead to greater sensitivity to peripheral cues, thereby indicating shallow rather than deep information processing (Sanbonmatsu & Kardes, 1988).⁴ After consumers have evaluated information, stress may lead to a "premature closure": They make a decision before considering all available alternatives (Ibanez, Czermak, & Sutter, 2009; Keinan, 1987).

Severely stressful events, such as natural disasters, are associated with extreme hypervigilance decision-making (Janis & Mann, 1977). Under these conditions, responses to the situation are relatively automatic (heuristic). Under hypervigilance, information is often collected non-systematically (Bar-Tal, Kishon-Rabin, & Tabak, 1997). In contrast, vigilance is a less excited state in a threatening situation in which potential alternatives can still be considered (Janis & Mann, 1977; Lepisto et al., 1991). In this case, stress can be positive, possibly resulting in *heightened* (reflective) information processing (Lepisto et al., 1991). This is consistent with research on affect and dual process thinking, which indicates that negative moods lead to more reflective information processing whereas positive moods result in heuristic thinking (Howard & Barry, 1994; Kahneman, 2011). Taken together, research and theories on the relationship between stress and the evaluation of information indicates that compared with a low-level stress baseline, moderate levels of stress (vigilance) lead to greater reflective processing. Compared with that same baseline, high levels of stress lead to greater heuristic processing. Thus:

Proposition 5b. Compared to purchases with low levels of stress, EPSs with moderate (high) levels of stress lead consumers to evaluate products more reflectively (heuristically).

4. Purchase involvement in an EPS: The role of product importance, purchase risk, and product substitutability in the consumer decision making process

Aside from regulatory focus, perceived time pressure, and stress, which are core elements of consumers' subjective response to EPSs, we expect that emergency purchases differ such that various contexts also produce different levels of motivation to process product information. In this section we review three product-related factors that can affect decision-making processes in an EPS: perceived product importance (Bloch & Richins, 1983), purchase risk (e.g., Laurent & Kapferer, 1985), and product substitutability (Mittal, 1989; Zaichkowsky, 1986). Importance, risk and substitutability together represent the dimension of *purchase involvement*. Given the unexpected nature of EPSs, these three interrelated factors are likely to play an important role in consumers' decision making processes.

In the duality of mind literature, purchases of greater importance, such as expensive products or risky purchases, and purchases for which consumers expect to be held accountable by others lead to more reflective decisions (Strack et al., 2006) through greater involvement (Bloch & Richins, 1983). Product involvement is related to the concept of personal relevance, which occurs when an issue has significant consequences for a person's life, leading to greater motivation to elaborate on the content of a message (Petty & Cacioppo, 1986). For example, Petty, Cacioppo, and Schumann (1983) show that participants who were manipulated to be highly involved with a certain product were less likely to be affected by peripheral

⁴ Because stress is likely to induce anxiety, we expect risk reduction to be an important aspect of consumer decision making under stressful moments of need conditions. Such reduction is likely to include social cues and information seeking in the form of other consumers' recommendations. Indeed, researchers have treated risk (and, by extension, anxiety) reduction as one of the main reasons for seeking other people's advice, ranging from traditional word-of-mouth to online recommendations (Goldsmith & Horowitz, 2006; Roselius, 1971).

cues, such as celebrity endorsement. Conversely, participants who were not manipulated to be involved with the product were more likely to be affected by peripheral cues.

Since consumer choices in an EPS are evaluated and perceived in light of risks and goals (e.g., getting a product replaced by a certain deadline), which entail important and difficult decisions involving trade-offs (Luce, Bettman, & Payne, 2001), purchase involvement should also be related to stress (Moschis, 2007). Hence:

Proposition 6. EPSs associated with higher (lower) purchase involvement will lead to higher (lower) perceived stress among consumers.

4.1. Product importance

The short time frame characteristic of an EPS results from the combination of an unexpected event and high product importance. A product with enduring importance (e.g., car) may break down, leading to a need for an emergency repair or replacement. A product may also attain situational importance (e.g., snow chains) as a result of a change in circumstances (e.g., an approaching blizzard).

With respect to enduring importance, Maslow's (1943) classical hierarchy of needs is useful to understand which category of goods will have the most importance to consumers. For household goods, for example, consumers most likely will judge those pertaining to primary needs in the hierarchy—physiological needs (e.g., food, cooking appliances) or safety needs (e.g., a door lock)—as important products. They will consider other goods (e.g., a television, microwave oven) useful but not essential for the functioning of a household. However, this conceptualization neglects the subjective nature of product importance, which is reflected in Bloch and Richins's (1983, p. 72) definition of enduring importance as “a long-term, cross-situational perception of product importance, based on the strength of the product's relationship to central needs and values.” Bloch and Richins argue that for a product to carry high enduring importance, pleasure needs to be derived from the consumption of that product. Similarly, product importance can vary depending on the degree of symbolic significance of the product to be purchased. EPSs in which a product to be bought belongs to an upmarket, premium, or luxury category might also require additional attention because of the high-involvement nature of these categories of products (Vigneron & Johnson, 1999).

Second, products may be important because the situation makes them important. Bloch and Richins (1983, p. 72) refer to the situational nature of importance as instrumental product importance, or a “temporary perception of product importance based on the consumer's desire to obtain particular extrinsic goals that may derive from the purchase and/or usage of the product.” For example, a consumer who lives in a sub-tropical climate (and would not normally consider snow chains for her car as important) may find herself in an unexpected blizzard after taking her car to a mountainous region.

We postulate that, along with unexpectedness, high product importance is a prerequisite for the short time-frame characteristic of EPSs (Postulate 2, Fig. 1).

4.2. Purchase risk

Marketing scholars have traditionally distinguished between enduring involvement, defined as a consumer's degree of interest in a product category, and situational involvement, in which a consumer is motivated to make the right choice (Mittal & Lee, 1988). People who are more involved with a product category have greater interest in information search and attribute comparison, while also exhibiting stronger brand preferences (Zaichkowsky, 1986). Situationally, involvement is heightened with greater perceived risk associated with product purchase, which depends on both the perceived importance of negative consequences if the choice turns out to be a poor one and the perceived probability of making such a mistake or mis-purchase (Laurent & Kapferer, 1985). Factors that heighten purchase risk include potential consequences that come with the expense and the commitment evident in the acquisition of “subscription” products, such as services and durables (Murray, 1991; Sharp, Wright, & Goodhardt, 2002). This aspect of perceived risk overlaps⁵ with product importance (see Section 4.1). In addition, the short time frame associated with emergency purchases is likely to increase consumers' sensitivity to potential service failure, such as the non-timely delivery of a replacement product.

In short, perceived purchase risk in EPSs should motivate consumers to process information about products in a more careful and deliberate (reflective) manner to reduce potential negative consequences of a poor choice. Thus:

Proposition 7. EPSs associated with higher (lower) perceived purchase risk lead consumers to evaluate products more reflectively (heuristically).

4.3. Product substitutability

Mittal (1989) investigates differences in involvement between regular purchases and special circumstance purchases, including emergencies and special occasions. He measured involvement by asking respondents about their perceived

⁵ Although product importance increases purchase risk, the latter does not necessarily lead to the former.

differentiation of brands, their concerns about making the right brand choice, and the importance of the outcome of their choice. He conjectured that in contrast with buying wine for a special occasion, for example, an emergency situation would result in less caring about making a good purchase and, thus, lower purchase involvement. In the case of eyeglasses, [Mittal \(1989, p. 158\)](#) used the following scenario to describe the emergency context to research participants:

You are on a week-long out-of-town trip, and you forgot your eyeglasses back home. You absolutely wouldn't have bought a second pair of glasses but for the fact that you do need them during your trip. Fortunately, you always have your prescription with you, so you need to spend money only for eyeglasses.

Mittal's research shows that compared with the regular buy of eyeglasses (mean of 6.27 on the involvement scale), the emergency buy scored significantly lower (mean of 5.08). According to the author, the emergency situation induced less caring and concern about making a good purchase. Similar to product substitutability in relation to product-class involvement ([Zaichkowsky, 1986](#)), the temporary or secondary nature of such an emergency purchase is associated with low purchase decision involvement. It is likely that the involvement levels would have been more similar if the scenario had been about a loss or breakage of the existing glasses, implying a replacement rather than temporary substitution and acquisition of a secondary pair. Under those conditions, the perceived importance of the purchase and its outcome should have been relatively unaffected.

Thus, in contrast with EPSs in which permanent solutions or primary product acquisitions are made, indicating low product substitutability, purchases representing temporary fixes or secondary product acquisitions, indicating high product substitutability, should favor greater heuristic processing in product evaluations.

Proposition 8. EPSs that involve a permanent or primary (substitute or secondary) product purchase lead consumers to evaluate products more reflectively (heuristically).

5. Individual differences in EPSs: The role of expertise and trust

Given that a central element of the EPSs concept is unexpectedness, enduring variables are likely to play an important role in the consumer decision-making process. We show how two important characteristics, expertise and trust ([McGuire, 1976](#)), can potentially moderate situational variables, overall affecting consumers' decision making processes in an EPS. While expertise enables consumers to draw on previous knowledge to make better decisions, trust is likely to facilitate persuasion of consumers. For each variable, we discuss and suggest different ways in which they can interact with some of the previously mentioned situational factors.

5.1. Expertise in EPS

Due to the unexpected nature of an EPS, consumers will not have predicted the incidence or timing of the situation and are less likely to have acquired knowledge relevant to the purchase. As a consequence, previously acquired consumer expertise within the category of decision-making is likely to affect decision-making differently in an EPS than in a standard purchasing situation.

Consumer expertise has long been recognized as one of the core enduring variables in consumer psychology (see [Alba & Hutchinson, 1987](#)). Experts typically possess more elaborate personal knowledge than novices ([Alba & Hutchinson, 2000](#)) as a result of higher involvement in the processing of information and deeper processing of the information presented. The literature on attitude formation and decision making indeed suggests that experts, more than novices, rely on reflective thinking when processing information ([Petty & Cacioppo, 1986](#); [Petty, Cacioppo, & Goldman, 1981](#)). As a consequence of their extensive knowledge, experts tend to have more accessible attitudes toward the products and product categories in which they are experts ([Fazio, 1995](#)). In an EPS, experts may therefore mobilize existing knowledge more readily than novices, which in turn triggers different attitudes.

Consumers with low levels of expertise, on the other hand, are likely to exhibit the opposite pattern of information processing by relying on System 1 or fast thinking to process information ([Alba & Hutchinson, 2000](#)). This is because novices tend to find that systematic information processing takes a lot of time and is of little help ([Petty & Cacioppo, 1986](#)). Such attitudes toward reflective information processing are likely to be reinforced in an EPS, because non-experts see their information-processing capacities reduced by situational factors like perceived time pressure and stress. In turn, this could lead to an even greater reliance on heuristics. Low-expertise consumers might initially process a relatively large number of cues more extensively, not knowing what to search for. This might eventually cause them to rely on heuristics in order to save time and effort.

Proposition 9. In an EPS, experts (novices) will evaluate products more reflectively (heuristically).

5.2. Consumer trust in EPS

Trust has been referred to as one of the key variables in both persuasion and decision-making ([Rilling & Sanfey, 2011](#)). In itself, trust is a broad concept that has been conceptualized in several different ways in the literature ([Kennedy, Ferrell, &](#)

LeClair, 2001). For example, Matthews and Shimoff (1979) identify trust as a risk-related concept, in which people accept the risk of a potential loss when trusting a person. Mayer, Davis, and Schoorman (1995) define “consumer trust” as a multi-dimensional construct that comprises beliefs about the expertise of the provider of the goods, beliefs that the provider will serve the interests of the consumer, and the provider’s perceived integrity and honesty.

Trust, in term of both consumer trust and source trust, can play an important role in EPS decision making for several reasons. First, if greater prevention focus is triggered by an EPS, consumers will search for sources that inspire trust. This search may be based on both detailed information (e.g., product reviews) and heuristic cues (e.g., brand names or popularity). Second, trust is conceptually related to risk and risk perception. Trust involves accepting a certain degree of vulnerability in a consumer or business relationship (Rousseau, Sitkin, Burt, & Camerer, 1998) and plays a key role in situations in which the consumer has no previous experience with the source (McKnight, Choudhury, & Kacmar, 2002). This can be the case in many EPSs, in which purchases are so infrequent that consumers have stored no preferences or attitudes in memory.

Prior research has shown that consumer trust affects decision-making processes and is crucial for companies that want to establish long-term relationships (Doney & Cannon, 1997; Dwyer, Schurr, & Oh, 1987). Consumer trust is also sensitive to whether consumers suspect a source to be biased or to have received incentives to endorse a product (Folkes, 1988). Kang and Herr (2006) show that source characteristics can be processed both heuristically and reflectively. Because of consumers’ greater vigilance in EPSs and potentially heightened sensitivity to purchase risk, it can be assumed that consumer distrust should induce more careful information processing and the use of a reflective strategy. Consumer trust, on the other hand, can lower consumers’ guard and lead to a lighter information-processing strategy in the form of reliance on heuristics.

Proposition 10. In an EPS, consumers with low (high) levels of trust will evaluate products more reflectively (heuristically).

6. Summary and discussion

This article reflects on a new conceptualization of a specific type of buying context—namely, that of emergency purchasing situations (EPSs). We define EPSs as buying contexts characterized by unexpectedness (either due to an unanticipated need or an unanticipated timing of a need), high product importance and a shortened decision-making time frame. Our discussion offers an approach to understanding consumers’ evaluations of products in EPSs when pressing circumstances are likely to disrupt normal decision-making processes. We advance a series of independent propositions related to the core elements of EPSs and their effects on heuristic versus reflective decision making modes in product evaluation. These propositions cover subjective states in the form of changes in regulatory focus (induced by the short purchase time frame of EPSs and different types of need recognition), perceived time pressure and stress. We also consider the effects of purchase involvement factors (product importance, purchase risk, and product substitutability) and individual differences (consumer trust and expertise) on product evaluations.

Due to the short time frame characteristic of an EPS, our model suggests greater prevention focus and reflective product evaluations in emergency contexts. Prevention focus and reflectivity may be enhanced further if the unexpected event that triggers the EPS is a change in current product state (e.g., product failure or loss), which may represent a typical EPS scenario. This would imply that baseline product evaluation processes in an EPS are often relatively reflective. However, our model also suggests that other core consumer perceptions in these situations, namely perceived time pressure and stress, present subjective forces that may counter reflectivity through heuristic product evaluations. Heuristic processing should be particularly dominant if high levels of time pressure or stress coincide with the evaluation of inexpensive, low-involvement consumer goods, where a focus on basic functional attributes leads to high product substitutability in an emergency situation.

The nature of the products bought in an EPS is likely to affect the decision-making process. In many cases, EPSs will occur for goods with a long life span (e.g., household appliances), for which consumers typically have little experience or expertise. Nelson (1974) distinguishes between search and experience goods. Search goods can be researched. They are products for which ideal properties or qualities can be determined before purchase (e.g., a television set). Experience goods are products that cannot easily be evaluated until experienced (e.g., a plumber). Given the nature of EPSs, it might be that many products bought under an EPS will be experience goods. King and Balasubramanian (1994) suggest that consumers tend to rely on product attribute search and reflective information processing for search goods, whereas they are more likely to also rely on external sources (in the form of recommendations) for experience goods.

6.1. Further research

The predictive utility and power of EPS variables’ effects needs to be considered in future work. For example, would the impact of variables associated with heuristic processing (e.g., high levels of perceived stress or time pressure, high product substitutability) cancel out or even overrule the effect of other core EPS variables associated with reflective processing (e.g., prevention focus and high purchase risk)? Sequences of decision making can also be investigated. For instance, how do EPSs affect the order and composition of consumer decision-making stages? Following recent debates in the duality of mind literature, do any of these stages’ product evaluation processes occur in parallel or sequentially (Evans, 2007, 2008)? We can also expect associations between EPS variables that were treated as a core set of independent propositions here, most

notably between need recognition (i.e., change in current versus desired state) and aspects of purchase involvement (e.g., substitutability), as well as between regulatory focus, perceived time pressure and stress.

Further consideration and testing of potential independence and interactions between EPS variables could contribute to a more balanced and complete account of consumer decision-making. Research in the decision-making area has often highlighted the existence of a complex interaction and combination of contextual factors, dispositions, and level of involvement in determining whether a cue is processed using a central (reflective) or peripheral (heuristic) route (Maclnnis & Jaworski, 1989; Payne, Bettman, & Johnson, 1993). Research on regulatory fit, for example, implies that decision-making is sensitive to content, but that heuristic processing occurs independently of regulatory focus. Studies suggest that the congruence between individuals' regulatory focus and prevention or promotion cues will have a greater effect on attitudes and behavior under high time pressure and low involvement conditions than contexts fostering reflective processing (Aaker & Lee, 2006). We would also expect enduring variables (trust or expertise) to moderate some of the relationships between our model's situational variables. Consumer trust is likely to interact with perceived purchase risk, for example, as consumers should require more trust in a risky purchase context and less trust in a low-risk situation.

Integrating the present EPS propositions with the literature on dual-process models of persuasion could also open new and interesting research areas. Many providers of services related to EPSs (e.g. locksmiths or plumbers) heavily rely on advertising (including direct marketing) to attract new clients. Understanding how consumers process communication materials in an EPS will allow the elaboration of more persuasive messages. Following the literature on dual-process models of persuasion (Chaiken 1980; Eagly & Chaiken, 1993; Petty & Cacioppo, 1986), consumers are likely to pay attention to elements such as the quality and logic of arguments, when EPS induce reflective processing (Samson & Voyer, 2012, p. 51). In the case of EPS inducing heuristic processing, consumers are likely to pay more attention to the emotional nature of messages, such as the attractiveness of the source, or the aesthetics of goods (Samson & Voyer, 2012, p. 51). In addition, some variables traditionally studied in the persuasion literature might prove very relevant for EPS research. Word of mouth, for instance, could play a critical role in an EPS, as consumers might judge a source that experienced a similar situation as a highly trusted one.

Finally, if the EPS results from an event like product failure or loss, the consequence of EPS on decision making are likely to extend beyond the purchase of a replacement product. Consumers' satisfaction with an emergency purchase could be studied from the perspective of the literature on post-purchase satisfaction (e.g. Folkes, 1984; McCollough et al., 2000). This may include the extent to which satisfaction is determined by a replacement product's performance relative to the original (McCollough et al., 2000), as well as the consequence of an EPS resulting from different types of consumer attributions (Folkes, 1984). EPS associated with dispositional attributions (e.g. buying a pair of sunglasses because the consumer left

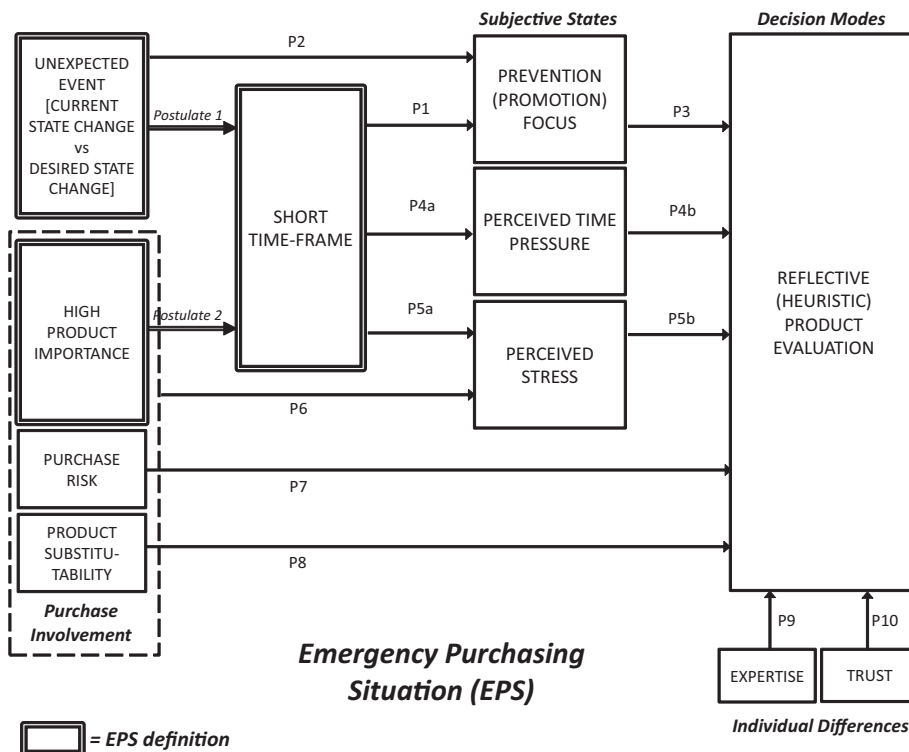


Fig. 1. Summary figure

them at home), for instance, might result in less favorable product evaluations than those associated with situational attributions (e.g. replacing sunglasses that were stolen). Testing propositions about EPSs and decision-making will require experimental designs that balance psychological and mundane realism with ethical research considerations.

6.2. Managerial implications

Our conceptualization of EPSs sheds more light on the duality of mind in consumers' evaluations of products by highlighting practical situations in which consumers are more or less likely to rely on heuristic versus reflective processes. This carries a series of managerial implications, especially for marketers working in service industries that traditionally target EPS customers (e.g., locksmiths, road-side assistance, pharmacies or insurance companies). Managers can use our conceptualization to better understand their customers and, in turn, adapt their marketing communications. Although consumers increasingly rely on the internet to purchase products, consumer goods are more readily available in bricks-and-mortar stores. The location of a store might also affect the likelihood that consumers shopping at that store will be an EPS situation. This would be the case, for instance, of convenience stores or gas stations, which might see a higher proportion of consumers buying in an EPS. Retail managers could use this research to adapt the type of information provided to customers who visit their store in emergency situations. These could, for instance, involve displaying information for easier heuristic processing (e.g. immediate availability of the good or service, non-verbal messages and/or concise communication, or recommended options) in an EPS. Managers could also test and implement heuristic cues (e.g., message frames) for low-involvement products or high time pressure situations that fit consumers' regulatory focus (Aaker & Lee, 2006). Finally, by gaining a better understanding of the affective and cognitive implications of emergency contexts more generally, companies and consumer advocates may also develop strategies to help consumers cope with those unexpected situations.

7. Conclusion

This article introduced emergency purchasing situations (EPSs), buying contexts characterized by unexpectedness, high product importance and shortened decision-making time frames. We advanced a series of independent propositions related to the core elements of EPSs and their effects on decision-making. Specifically, we discussed the role of subjective states (regulatory focus, time pressure and stress), purchase involvement and individual differences on heuristic versus reflective product evaluation modes. We further considered the implications of our model and how it can inform future research and theorizing. Finally, we discussed how our EPS framework can be used to improve managerial practice.

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