

ACCOUNTS IN POST-PURCHASE BEHAVIOR: EXCUSES, JUSTIFICATIONS AND META-ACCOUNTS

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ABSTRACT

Post-purchase behavior, particularly in the event of a suboptimal consumer choice, is an area of consumer behavior in need of further research. Specifically, what happens when a consumer makes a suboptimal consumer choice which cannot be "undone" (e.g., the product cannot be returned)? This paper explores the common response to this situation in which the individual attempts to dissociate via linguistic devices employed to lessen or eliminate the negativity associated with an event. A framework of accounts is developed which employs excuses, justifications, and meta-accounts and a number of research propositions are presented.

INTRODUCTION

An individual makes a purchasing decision which in retrospect is clearly suboptimal; that is, a mistake has been made. When this situation involves the purchase of a physical product, the expected response would be to return the product for a refund or exchange in effect "undoing" the suboptimal choice. What if it is impossible to use this remedy? Furthermore what if the purchase involves a product with which the individual is highly involved? Such a suboptimal choice will often result in a personal or social predicament or an "event that casts undesired aspirations on the lineage, character, conduct, skills, or motives of an actor" (Schlenker 1980, p. 125).

This paper will explore typical responses to the situation in which the decision maker attempts to become separate from the event via accounts such as excuses, justifications, or meta-accounts. We will begin by establishing the rationale for accounts. In this we will include an examination of the basis of the personal or social predicament - the self -- and its relationship to responsibility and to one's physical possessions. The role of accounts as a response to personal and social predicaments arising from suboptimal purchasing decisions will be explored. Finally a hierarchy of excuses, justifications, and meta-accounts will be

presented with corresponding research propositions.

THE BASIS OF THE PERSONAL OR SOCIAL PREDICAMENT: THE SELF

The self or the self concept represents the answer to the question "Who am I?" It is who a person believes he/she is, or put more simply, the self is "the individual known to the individual" (Ziller 1973, p. xiv). An individual's self develops through maturity processes that differentiate the self from the phenomenal field. The basis of this developmental process is environmental interactions leading to the creation of relationships. In fact the self is formed through the establishment of relationships with other entities, and it is through these relationships that the self is expressed (Schlenker 1986; Tedeschi 1986).

The self has a distinct influence on the behavior of an individual. In the consumer behavior context, consumers are expected to engage in purchasing behavior that is congruent with their self-images (Samli 1989). Empirical research findings have generally been consistent with this view (e.g., Onkvisit and Shaw 1985; Sirgy 1982).

The self appears to play a major role in individual behavior through the channel of self-esteem (Coopersmith 1967). An individual's self-esteem represents an affective value assessment of the self (Ziller 1973). Many psychology theorists believe that the maintenance of self-esteem represents a fundamental force in motivating an individual's behavior (e.g., Adler 1927; Fromm 1941; Horney 1945). This is a contention which has received substantial empirical support (see Greenberg, Pyszczynski and Solomon 1986). Indeed James (1890) regarded self-esteem maintenance as a fundamental instinctive impulse, and Allport (1937) considered self-esteem maintenance to be "nature's oldest law" (p. 170).

Responsibility and the Self

An individual's actions directly affect the self and self-esteem by a responsibility linkage (Snyder, Higgins and Stucky 1983). Responsibility is "a judgement made about the moral accountability of a person of normal capabilities, which usually but not always involves a causal connection between the person being judged and some morally disapproved action or event" (Shaver 1985, p. 5). This responsibility linkage or attribution about how events relate to one's self is influenced by the potential effects of an action and its outcome on the self concept (Heider 1944).

It can be expected that an individual will tend to attempt to strengthen connections with and/or responsibility for positive events and to attempt to absolve the self for connections with and/or responsibility for negative events. Empirical research has provided substantial support. For example, individuals have been found readily to claim credit for positive events and to place blame for negative events elsewhere (e.g., Goleman 1985; Richins 1985; Zuckerman 1979). Along these lines, Whitehead and Smith claim "regardless of the public or private nature of responses, people attempt to present a desirable image and disclaim an undesirable image" (1986, p. 161). This process is also referred to as a self-serving bias in attribution theory (Arkin and Baumgardner 1985).

An individual can attempt to maintain self-esteem by damaging the causal linkage for negative events using attributions in either of two cases: 1) in the absence of other observers where one's own self becomes the audience for one's behavior (Greenwald and Beckler 1985; Martin 1985; Schlenker 1985); or 2) through others where other individuals are the audience (Carver and Scheier 1985; Schlenker 1985). The second case is also referred to as impression management.

Impression Management

Impression management consists of "any behavior by a person that has the purpose of controlling or manipulating the attributions and impressions formed of that person by others" (Tedeschi and Reiss 1981a, p. 3) through "the manner by which individuals plan, adopt, and

carry out the process of conveying an image of self and of the interaction context to others" (Arkin 1981, p. 311). Jones and Davis (1976) propose that individuals make attributions concerning another's behavior by seeking to eliminate any impediments to drawing a direct correspondence between the other individual's behavior and the attributed personal dispositions. Impression management involves an intervention in this process by facilitating the correspondence in the instance of positively viewed behavior and by obfuscating the process in the instance of negatively viewed behavior; therefore, an individual's explanation of why he/she engaged in a certain behavior is "meant not just to satisfy someone's curiosity, but to get someone (usually himself) out of a bind" (Antaki and Fielding 1981, p. 46).

The level of correspondence which is deemed to exist directly relates to the level of responsibility which can be assigned to an individual for a certain behavior. Indeed, "once a person has been found responsible for a morally objectionable occurrence (a negative event), that person stands liable for blame" (Shaver 1985, p. 162) unless "he can successfully account for the action." (Tedeschi and Reiss 1981b, p. 275). Since negative events are more likely to be attributable to the individual deemed responsible than are positive events (Bohner, Bless, Schwartz and Strack 1988; Weiner 1985), it would appear that impression management may play a vital role in self-esteem maintenance. Within the realm of impression management then, what matters most to an individual is "not how he views his own behaviors and their consequences, but rather how others view them" (Tedeschi and Ries 1981a, p. 6). Substantial empirical evidence verifying the success of impression management techniques exists (e.g., Tedeschi, Gaes, Norman and Melborg 1986; Wayne and Ferris 1990; Wayne and Kachar 1991).

It can be expected, therefore, that an individual will attempt to lessen or eliminate any adverse effects which a suboptimal choice may have on the self concept. A suboptimal choice can be defined as "any action or behavior on the part of a person that falls below the standards that have been established as being typical for that person or people in general" (Snyder, Higgins and Stucky

1983, pp. 39-40). The attempt to ameliorate adverse effects logically extends to suboptimal consumer choices as well.

Physical Possessions and the Self

Products have long been viewed as being an integral part of our "selves" (Belk 1988; James 1890; Veblen 1934). Prelinger (1959) and Dixon and Street (1975) empirically tested this view and found support. Based on the results of these studies, McCarthy (1984) suggested that the self may be rooted to a greater extent in an individual's possessions than in the individual. An individual's self concept, therefore, appears to be intrinsically tied to owned material possessions.

Given the relative visibility inherent in many consumer choices, an individual may be "forced" to deal with a suboptimal consumer choice through impression management. Mills (1940) and Peters (1960) observed that when faced with an unexpected or anti-normative choice, an explanation for the choice is often actively sought by others. The individual's response is then likely to have some bearing on the impression of that individual held by others.

When an individual attempts to lessen or to eliminate the perception of a negative suboptimal choice whether viewed by others or by one's self, two ways are available: 1) the individual can weaken or deny responsibility for the occurrence or 2) the undesirability of an action/outcome can be minimized. Both of these outcomes can be achieved through the use of accounts. Since an individual's possessions can be an integral part of the self, it can be expected that accounts may also be a viable means by which the self can be protected from the negative impact of a suboptimal consumer choice.

ACCOUNTS

An individual can attempt to lessen or to eliminate any negative effect associated with a suboptimal consumer choice through the use of accounts which are "linguistic devices (spoken or unspoken) employed whenever an action is subjected to a valiative enquiry" (Lyman and Scott 1970, p. 112). The purpose of accounts is to provide an explanation of an action such as a

suboptimal consumer choice and to bridge the gap between the expectation and the action (Toby 1952) with the goal of lessening or eliminating any negativity associated with the action. In other words, accounts are explanations that "lessen the negative implication of [one's] performance, thereby maintaining a positive image for one's self and others" (Snyder, Higgins and Stucky 1983, p. 45). This is accomplished by providing "a protective mechanism whereby a person tries to shield himself from unpleasant or anxiety-producing realities" (Wahlroos 1981, p. 2). Two key types of accounts are agency accounts and morality accounts.

Agency accounts attempt to explain why an action was performed by addressing the decision maker's motivations and intentions. Morality accounts, however, address the "rightness" or "wrongness" of an action (Pettit 1976). In morality accounts, "the questioner here knows enough about the action and what brought it about to make him want to ask about its propriety ... [the account] will need to persuade his audience not just that things took place for certain reasons, but also that these reasons made what took place all right" (Antaki and Fielding 1981, p. 29). These two types of accounts are often referred to as excuses and justifications. The objective of justifications is to minimize the undesirability associated with an action/outcome, whereas the objective of excuses is to weaken or deny responsibility for the occurrence. (It should be noted that some researchers (e.g., Snyder, Higgins and Stucky 1983) use the term "excuse" to apply to both excuses and justifications).

Since an individual's possessions are often an integral part of the self, it can be expected that accounts can serve as a viable means to protect the self concept from the negative effects associated with a suboptimal consumer choice. Hence, the following proposition is offered.

Given a suboptimal consumer choice,

P1: one possible response is the use of an account.

The propensity to use accounts can be expected to be affected by the perceived degree of negativity in the situation in question. The term "perceived degree of negativity" refers to the

magnitude of the difference between the perceived desirability of the optimal purchasing decision and of the choice actually made. A situation perceived as involving a greater degree of negativity will have a greater potential to affect adversely an individual's self concept thereby increasing the probability that accounts will be used.

Given a suboptimal consumer choice,
P2: the greater the perceived negativity, the greater the probability that accounts will be used.

The perceived degree of negativity is affected by qualities associated with the situation. These qualities include the strength of the responsibility connection (Kelly 1967, 1971, 1973) and performance issues (Snyder, Higgins and Stucky 1983). These qualities relate directly to excuses and justifications and will be discussed below.

It should be noted that no previous published work has developed a sequential ordering of accounts. This paper will present a hypothesized

hierarchy of accounts with the objective of providing a basis for empirical research. The hierarchy assumes that when faced with a suboptimal consumer choice, consumers will first consider the accounts which have the greatest possible outcome; i.e., where consumers can separate themselves from the choice. If these accounts are not viable given the particular circumstances of the situation, it can be expected that consumers will consider both increasingly complex accounts and those with potentially lesser outcomes.

Given this conjecture, logically it can be expected that consumers first will attempt to sever their responsibility for the suboptimal choice. By severing this connection, consumers will be able to separate themselves from not only the negativity associated with the choice, but also from the choice itself. This is the goal of excuses. If consumers cannot effectively sever the relationship through the use of excuses, it can be expected that they will attempt to minimize the negativity associated with the choice. This is the goal of

Figure 1
Overall Posited Process

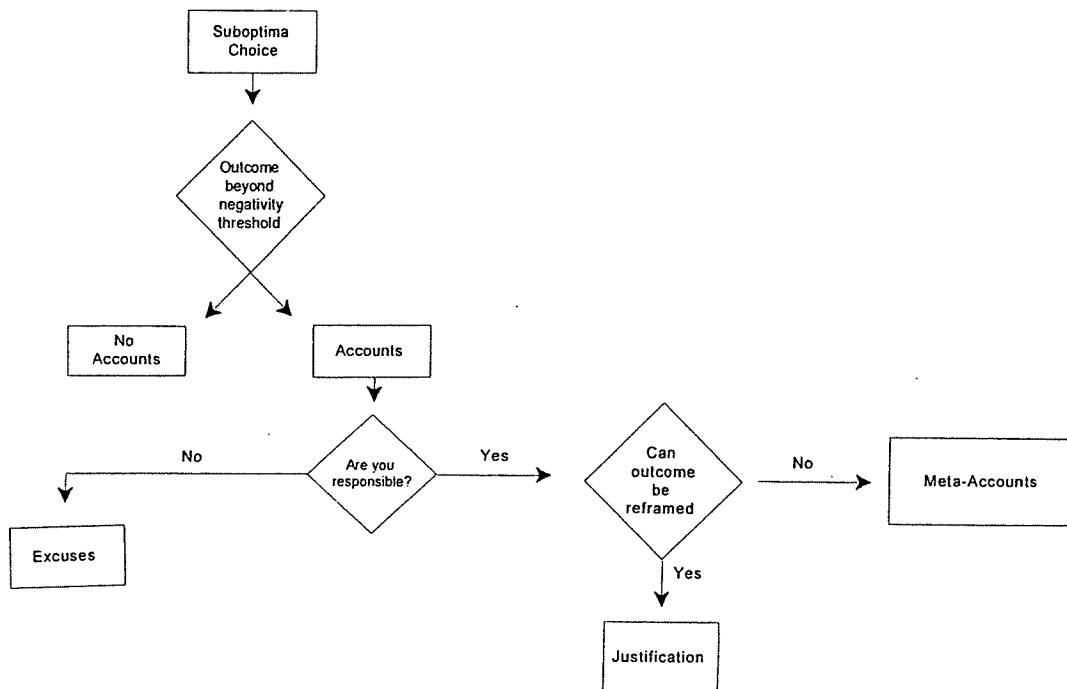
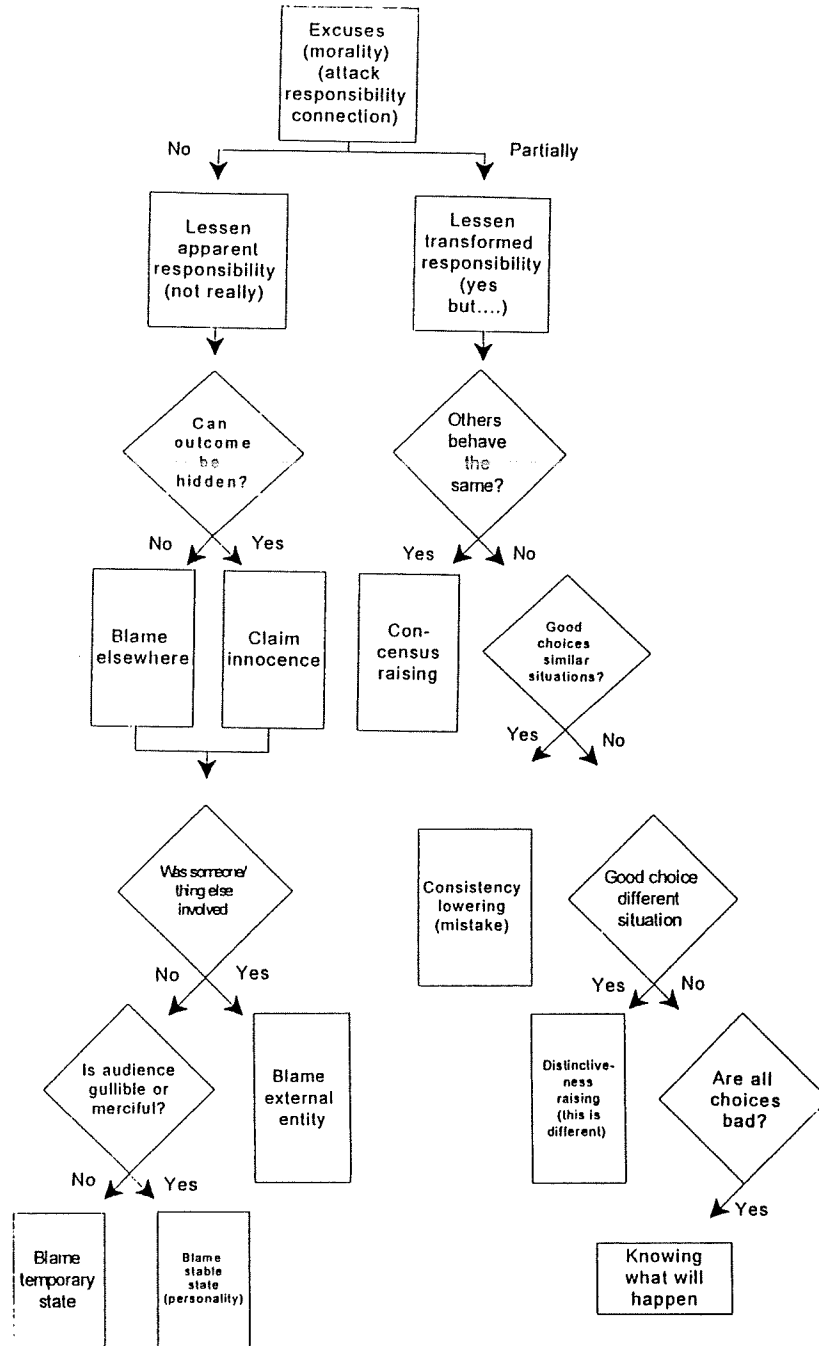


Figure 2
Posited Hierarchy of Excuses



justifications. Finally if consumers cannot sever the relationship and if they cannot minimize the negativity, the use of meta-accounts appears to be the likely option. Meta-accounts involve an attempt to avoid an explanation of the suboptimal choice. Figure 1 provides a decision tree of the overall posited process.

It is further hypothesized that consumers will decide to use excuses, justifications, and meta-accounts in order of increasing complexity of implementation. Figures 2, 3, and 4 are the

respective decision trees for these.

Because most of the propositions are predicated on the inability of the decision maker to use simpler means, very long and complex propositions can result. As an aid to clarity, the following system has been adopted in specifying the propositions. Unavailable options are stated at the beginning of each proposition. When a condition can be specified a priori for the successful use of a technique, that condition is indicated by underlining. When a simple name could be provided, it appears in all capitals.

Figure 3
Posited Hierarchy of Justifications

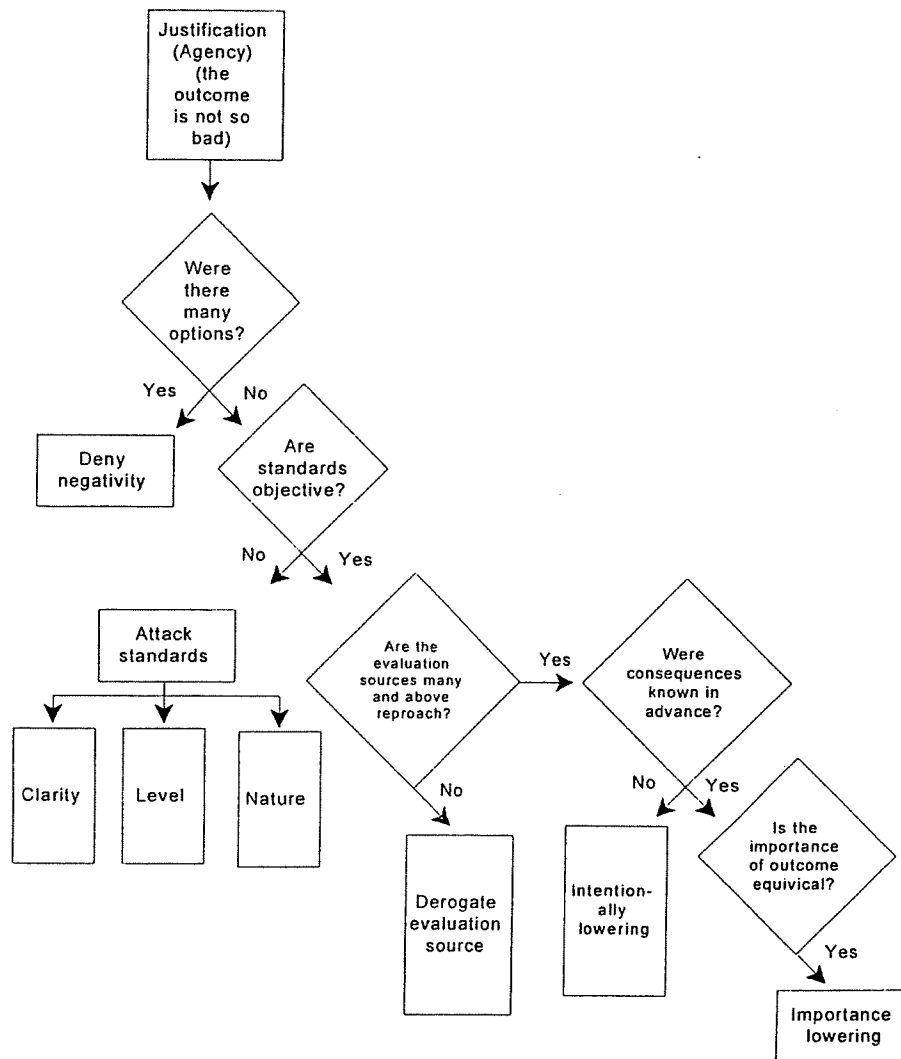
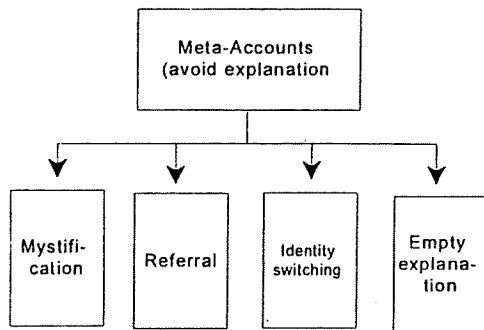


Figure 4
Classes of Meta-Accounts



TYPES OF EXCUSES IN POST PURCHASE BEHAVIOR

The objective of excuses is to "move the locus of causality (or more accurately, the locus of responsibility) for bad outcomes from sources that are relatively more central to the person's sense of self to sources that are relatively less central" (Snyder and Higgins 1988, p. 23). Excuses often involve the deception of one's self or others to the belief that only one choice was possible or reasonable given the set of circumstances facing the decision maker (Wahlroos 1981). Retrospective excuses are of two types: lessening apparent responsibility and lessening transformed responsibility. The order in which retrospective excuses are likely to be employed is depicted in Figure 2.

Lessening Apparent Responsibility

Lessening apparent responsibility involves an attempt to sever or to ameliorate the responsibility connection. When successful this tactic will free an individual from negative effects to the self concept.

The most simplistic form of this type of excuse is claiming INNOCENCE. Essentially this says, "I didn't do it" or "It wasn't me" (Snyder, Higgins and Stucky 1983), and either explicitly or implicitly will involve the process of lying. This form of excuse may be effective in protecting an individual's self from the adverse effects of a suboptimal consumer choice if the choice can be hidden from others or if the individual can

effectively "forget" making the choice. If the choice itself or the outcomes from that choice (i.e., the product) cannot be hidden from others or from one's self, then the viability of this alternative is greatly limited.

Given a suboptimal consumer choice,

P3: the more completely it can be hidden, the greater the likelihood that INNOCENCE will be claimed.

Another means by which apparent responsibility can be lessened is through BLAMING, where the typical response will be, "It wasn't me (or it wasn't my fault), it was the ..." (Snyder, Higgins and Stucky 1983). The possible objects of the blame can be classified into three forms: an external physical entity such as another individual (e.g., spouse, friend, salesperson), any group such as a family unit or colleagues (Johnston 1967; Schlenker and Miller 1977), or even objects or animals (e.g., computer or dog did it) (Bowerman 1981). Indeed Richins (1985) observed that marketing institutions are often blamed for product failures.

Given a suboptimal consumer choice and innocence cannot be claimed,

P4: and the greater the involvement or proximity of other people or objects to the choice process, the greater the likelihood of BLAMING AN EXTERNAL ENTITY.

Another class of possible objects of blame include some enduring or STABLE PREDISPOSITION of the individual such as a personality characteristic. For instance, some supposedly innate trait or habit pattern can be used as an object to blame (e.g., "I just do not have the patience to shop around" or "I can never resist a sale") (Wahlroos 1981). Indeed, it has been observed that "people cling tenaciously to the labels which help them feel that their destructive actions (or lack of constructive actions) are unavoidable" (Wahlroos 1981, p. 29). Due to the circular reasoning inherent in blaming a personality characteristic, the viability of this alternative will depend upon the gullibility or desire of the audience to free the excuse-maker

from the predicament. This is particularly true if the excuse is directed to one's self as the audience.

Given a suboptimal consumer choice and innocence cannot be claimed, or an external entity blamed,

P5: and the greater the gullibility or mercy of the audience, the greater the likelihood that one's STABLE PREDISPOSITION will be implicated.

The TEMPORARY STATE of an individual's mind or body represents the final possible object of blame. For example, "I was feeling sick" (Wahlroos 1981). Such an excuse is less easily refuted than when one's personality characteristics are blamed since the target of the blame, in this instance, is generally a temporary infirmity. The employability of this excuse is very limited since repeated usage will result in the inference of a permanent rather than a temporary state of mind or body.

Given a suboptimal consumer choice and innocence cannot be claimed, external entities blamed, or stable predispositions implicated,

P6: the greater the likelihood that one's TEMPORARY STATE of mind or body will be blamed.

Lessening Transformed Responsibility

Lessening transformed responsibility involves accepting **partial** rather than the **total** responsibility for the choice. This process often results in the use of "yes, but ..." (Tedeschi and Reiss 1981b).

Kelly (1967, 1971, 1973) suggests that three information factors affect the level of transformed responsibility: consensus, consistency, and distinctiveness. This suggests the existence of three types of excuses with the common goal of lessening the perceived level of transformed responsibility: consensus raising, consistency lowering, and distinctiveness raising (Mehlman and Snyder 1985). Wahlroos (1981) furthermore, suggests "knowing what will happen" as an additional lessening transformed responsibility excuse.

Consensus refers to the likelihood that others

would act similarly when faced with the same circumstances (Kelly 1967). CONSENSUS RAISING involves presenting the choice situation in such a manner that almost anyone placed in the same situation, or anyone with the same background, would tend to make the same suboptimal choice. Examples of such excuses may include stressing the difficulties faced by the decision maker caused by time pressures, product complexity, etc. (Wills 1981; Zuckerman 1979).

Given a suboptimal consumer choice and apparent responsibility cannot be lessened,

P7: and the greater the likelihood that similar others would behave the same, the greater the likelihood that CONSENSUS RAISING will be used.

Individuals concerned with maintaining a public image of competence may be less likely to use consensus raising as an excuse since it implies that the decision maker's competence is insufficient to overcome "ordinary" hindrances and this can often be easily refuted (Smith and Whitehead 1988; Whitehead and Smith 1986).

P8: The more the individual desires a public image of competence, the less the likelihood that CONSENSUS RAISING will be used in impression management situations.

Consistency refers to an individual's choices in **similar** situations over time (Kelly 1967). A level of responsibility is typically perceived for those decisions which are different or not in keeping with one's typical behavior. If a suboptimal choice can be set within the framework of a history of optimal choices in similar situations, then it more easily can be cast as a "mistake" or "exception" (Snyder, Higgins and Stucky 1983). This process is CONSISTENCY LOWERING where the occurrence is set as one out of character and not representing what an individual is capable of doing as proven in the past (Mehlman and Snyder 1985).

Given a suboptimal consumer choice and apparent responsibility cannot be lessened, or consensus raising employed,

P9: and the more the choice negatively varies from the individual's norm, the greater the likelihood that **CONSISTENCY LOWERING** excuses will be used.

Distinctiveness refers to how an individual's action relates to his/her choices in **different** situations (Kelly 1967). An individual who consistently makes optimal choices in most consumer decision making areas may appeal to such successes when confronted with a suboptimal choice in a different consumer decision making area. This is the process of **DISTINCTIVENESS RAISING** (Hollander 1958). For example, an individual who has just made a suboptimal automobile purchase may appeal to a record of optimal choices in other product areas.

Given a suboptimal consumer choice and apparent responsibility cannot be lessened, and consensus raising or consistency lowering cannot be employed,

P10: and the more the choice negatively varies from the decision making norm of the individual for other product areas, the greater the likelihood that **DISTINCTIVENESS RAISING** will be used.

The excuse of **KNOWING WHAT WILL HAPPEN** may appear initially to be the pretense of having a crystal ball (Wahlroos 1981). But this excuse is actually a Murphy's law excuse. It consists of expressing the sentiment that a predicament would have resulted for any of the alternatives which may have been present. In a sense the decision maker states that one's decision making ability is essentially useless in the instance in question.

Given a suboptimal consumer choice and apparent responsibility cannot be lessened, and consensus raising, consistency lowering, or distinctiveness raising employed,

P11: the greater the likelihood that **KNOWING WHAT WILL HAPPEN** excuses will be used.

TYPES OF JUSTIFICATIONS IN POST PURCHASE BEHAVIOR

At times it may not be possible to lessen the responsibility connection between the suboptimal choice and one's self through the use of excuses. In such instances a justification aimed at lessening the perceived negativity of the choice may be an effective self protection mechanism. Basically "the actor implicitly or explicitly agrees that the actor is responsible for the consequences in question but denies that the act was wrong or bad or faulty" (Tedeschi and Reiss 1981b, p. 287). There are of five types of justifications: denying the existence of negativity, attacking the standards for a "bad" choice, discrediting the source of negative feedback, lowering the perceived intentionality of the choice, and lowering the product's importance to one's self (Snyder, Higgins and Stucky 1983). The order in which retrospective justifications are likely to be employed is depicted in Figure 3.

DENIAL or the "see no evil, hear no evil" justification involves perceptual reframing whereby the negativity associated with a choice is underestimated or denied. It has been shown that the greater the degree of freedom within which a consumer choice is made, the greater the tendency for the individual to deny any negativity associated with the choice (Brock and Buss 1962). This phenomenon was termed the choice-harm de-escalator effect by Snyder, Higgins and Stucky (1983).

Given a suboptimal consumer choice and excuses are not acceptable,

P12: and the number of choice alternatives is large, the greater the likelihood that **DENIAL** of negativity will be employed.

When the circumstances are such that the negativity associated with a suboptimal choice cannot simply be denied, it can be reframed as a more "acceptable" choice. The fact that a choice can be evaluated as having negative consequences expressly implies the existence of standards upon which such evaluations can be made. Indeed a negative outcome consists of "any action or behavior on the part of a person that falls below the standards that have been established as being

typical for that person or people in general" (Snyder, Higgins and Stucky 1983, p. 39-40). The clearer or more apparent the standard for a particular performance, the easier substandard performance can be determined (Jellison 1977) creating the potential for a more negative evaluation; therefore, it is logical that a change in the standards can have the effect of changing one's perception of the negativity involved in a choice.

If the standards are in any way subjective or open to disagreement, the negativity perceived in a choice can be lessened by ATTACKING THE STANDARDS for a bad choice (Snyder, Higgins and Stucky 1983). Three techniques by which the evaluation criteria can be altered include attacking: 1) the clarity of the standard (Festinger, Riecken and Schachter 1965), 2) the level of the standard whereby a case for lowered standards is made, and 3) the nature of the standard whereby the standards are adapted to fit the choice made.

Given a suboptimal consumer choice and excuses are not acceptable and outcome negativity cannot be denied,

P13: and the more subjective evaluation standards are, the more likely that MANIPULATED STANDARDS will be employed based on clarity, level, or nature.

Negative feedback is regarded (Halperin, Snyder, Shenkel and Houston 1976) and remembered (Snyder and Newburg 1981) more readily from a high-status information source. Furthermore the greater the number of such negative evaluations and the more unanimity among the sources, the greater the impact unfavorable feedback will have upon a person's self. If the sources of negative evaluation are few and can be discredited, then the negativity associated with that choice can be lessened or eliminated. This discreditation can be attempted by SOURCE DEROGATION (Snyder, Higgins and Stucky 1983). For example, if an article antagonistic to the choice is published by Consumer Reports, one can simply attack the magazine as biased (Snyder and Clair 1976).

Given a suboptimal consumer choice and excuses are not acceptable, outcome negativity

cannot be denied, or the standards attacked,

P14: and the more the evaluations arise externally, the greater the likelihood of SOURCE DEROGATION.

The INTENTIONALITY attributed in the making of a suboptimal choice will affect perceived negativity. Assigning intention assumes that the individual making the decision knew what the outcome would be and believed in the connection between the means used and the outcome obtained (Tedeschi and Reiss 1981b). Hence the higher the perceived intentionality, the greater the negativity associated with the choice since the negativity would be viewed as being planned (Fincham and Jaspers 1979; Rotenburg 1980); therefore, casting the choice as a "mistake" or an "exception" is a likely form of justification. Although the justification itself may not differ in form from consistency lowering excuses, the desired outcome does. As opposed to consistency lowering where lessened transformed responsibility is sought, the desired outcome here is merely to lessen the level of negativity associated with the choice.

Given a suboptimal consumer choice and excuses are not acceptable, outcome negativity cannot be denied, the standards attacked, or sources derogated,

P15: and the more that a suboptimal consumer choice negatively varies from the individual's decision making norm, the greater the likelihood that INTENTIONALITY LOWERING justifications will be used.

In those instances where an individual desires to project an "expert" image, the idea of committing a "mistake" is not acceptable. Therefore:

P16: The more an individual desires to project an "expert" image, the less the likelihood that INTENTIONALITY LOWERING justifications will be used.

A suboptimal consumer choice involving a product which is strongly connected to one's self

concept will be viewed more negatively than a choice involving a product which is seemingly only weakly connected (Walster, Walster and Bercheid 1978). Indeed an individual's perception of the importance of the product has been shown to play a critical role in determining the negativity associated with a particular outcome (Snyder, Ford and Harris 1987); therefore, a suboptimal consumer choice can be perceived as more acceptable to the decision maker by **PRODUCT IMPORTANCE LESSENING** (Snyder and Higgins 1988).

Given a suboptimal consumer choice and excuses are not acceptable, outcome negativity cannot be denied, sources derogated, or intentionality lowered,

P17: the greater the likelihood of **PRODUCT IMPORTANCE LESSENING**.

META-ACCOUNTS

If excuses or justifications do not appear to be viable alternatives in addressing a predicament arising from a suboptimal choice, or if the use of excuses and/or justifications have proven inadequate, an individual may rely on the use of meta-accounts (Lyman and Scott 1970). The use of meta-accounts usually involves the acknowledgement that negativity may have resulted from a particular choice. As opposed to excuses and justifications, meta-accounts are attempts to avoid the explanation of the choice. Four types of meta-accounts are likely important in consumer behavior contexts: mystification, referral, identity switching, and the empty explanation (Figure 4).

MYSTIFICATION involves the acknowledgement that a "good" explanation exists for the choice made, but the reasons for the choice cannot be communicated at this time. The most common form of mystification involves stating, "It's a long story" (Lyman and Scott 1970) which implies that an explanation exists, but it cannot be shared. Other common appeals include the complex nature of the decision or that the explanation cannot be made public (Tedeschi and Reiss 1981b).

Individuals may also use **REFERRAL** in which responsibility for a choice is ascribed to someone

else such as a spouse, employer, or doctor. Within such a context, the individual is essentially stating that the choice was made by someone else, and that other person is in a much better position to provide an explanation.

Another meta-account involves the audience's right to question a choice. **IDENTITY SWITCHING** involves the claim that one's audience does not have the right to question the propriety of that choice. The success of this meta-account depends to a large extent on the relative power and/or status distribution among the parties involved such that the individual holds a significant power or status advantage over the audience.

Finally when all else fails, the **EMPTY EXPLANATION** of stating "I wanted to" can be employed. This alternative is a "last-ditch" effort as a result of not being able to develop a better explanation. Similar to the effect of the other meta-accounts, the empty explanation allows an escape from providing a more developed explanation while still leaving the possibility that one may exist.

Given a suboptimal consumer choice and excuses and justifications are not acceptable,

P18: the greater likelihood that meta-accounts (**MYSTIFICATION, REFERRAL, IDENTITY SWITCHING, or the EMPTY EXPLANATION**) will be employed.

SUMMARY

The purpose of this paper has been to propose a framework based on existing research and theory for the examination of responses to a relatively unrectifiable suboptimal consumer choice. One appropriate response to the model should be an awareness that account-making is a complex concept which possesses a distinct role in the maintenance of one's self-esteem.

Accounts can perform the role of self-esteem maintenance whereby a person's self can be at least partially shielded from the effects of a private or social predicament (McFarland and Ross 1982). The use of accounts also can be expected to affect future decision making behavior. "Once an excuse [account] is proffered, the excuse [account] giver continues to evaluate the excuse's [account's]

effectiveness and may modify it accordingly" (Snyder and Higgins 1988, p. 24); therefore, one's use of an account in a particular situation will be contingent on the relative success or failure in employing it in the past.

Although each of the accounts presented has been acknowledged in non-consumer settings, they have not received much research attention in suboptimal consumer situations. Furthermore the relative success of accounts has received little research attention in any setting. Given that the relative success of excuses employed can be expected to have an affect on subsequent behavior (e.g., the establishment or maintenance of brand or store loyalty), it would also appear that this is an area worthy of study.

The unique contribution of the model is the postulation of a specific sequential hierarchy between the various types of accounts which will allow for systematic investigation. Until now no hierarchy has been proposed or empirically tested. The proposed sequential hierarchy was based on the supposition that individuals will first attempt to sever any connection with the suboptimal choice (excuses), then attempt to minimize the negativity associated with the choice if severance cannot be achieved (justifications), and finally simply attempt to confuse the situation (meta-accounts) as a last resort.

In the context of the model, research is needed not only to verify the hypothesized sequential relationships, but also to examine interproduct and interpersonal variations. For instance, do the accounts used and the order of their usage vary across products and/or individuals? Research is also required to determine how the use of accounts can be minimized.

Research into the use of accounts can be expected to follow three primary avenues. The first approach involves relying on respondents' self-reports of their reactions to various suboptimal consumer choices experienced in the past. Though valuable as an initial step, the results from self reports can be expected to be biased due to under reporting. In situations in which accounts were successful in removing the negativity or separating the individual from the suboptimal choice itself, the event may no longer be viewed as suboptimal. A second research approach can consist of identifying individuals who have made

a suboptimal consumer choice and examining their responses to that situation. One example might be when a manufacturer has closed leaving poor products in the hands of consumers who now have no ready recourse. A third approach would involve the exposure of individuals to a suboptimal consumer choice event within a laboratory setting.

Implications for Practitioners

It has been estimated by some that up to 25 percent of consumer purchases result in dissatisfaction for the consumer either in terms of the performance of the product or the customer's interaction with the store. Furthermore, this percentage appears to be increasing (Koepp 1987). It is logical to assume, therefore, that reacting to suboptimal consumer choices through avenues such as account-making may be relatively common consumer activities. Indeed, the prevalence of account-making can be expected to affect consumers' future product and store choices. An understanding of accounts in the consumer decision making context may allow practitioners to affect repeat purchasing behavior.

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