The Pleasure and Pain of Paying: Understanding How Payment Aesthetics Shape the Purchase Experience

Financial institutions, service providers, and retailers all offer credit, debit, and gift cards to customers in a plethora of attractive designs. Given the rising popularity of credit and gift card aesthetics, the current research examines the impact that payment aesthetics can have on the overall purchase experience. Across a series of studies, we demonstrate that the aesthetics and design of a payment card can enhance the consumption experience by increasing the “pleasure of paying,” or the positive affect derived from spending money. In other words, payment aesthetics make the act of spending more pleasurable, which in turn results in greater purchase likelihood and evaluations. However, when the payment’s attractiveness must be compromised through spending (e.g. ripping attractive gift card packaging to access a gift card), we propose consumers will experience greater pain from paying, which in turn reduces purchase likelihood and decreases purchase evaluations. Taken together, our work not only introduces the pleasure of payment construct to the marketing literature, which we argue is conceptually distinct from the pain of payment, but we also identify payment aesthetics as a novel source of pain of payment, one that is unrelated to its functional or fiscal value and regularly controlled by managers.

I Have a Bad Feeling About This: How the Law of Similarity Shapes Consumer Responses to Photo Customization

Despite its growing popularity and positioning in the marketplace as an important source of gifts, party favors, and branded promotional giveaways, the impact of photo customization on the actual consumption experience is relatively unknown. The current research draws on sympathetic magical thinking, specifically the law of similarity, to propose that in the context of nondurable goods, photo customization can lead to negative consumer responses that inhibit consumption. We contend this inhibition occurs because consumption ruins the image of the person depicted on the customized product, which inherently produces feelings of wrongness and consequently reduces consumption of photo-customized goods. While people may readily acknowledge that physically compromising a photo-customized product through consumption cannot possibly cause harm to the depicted individual, the law of similarity suggests it may still shape consumer responses to these products, as it holds that images (i.e., photo representations) are non-arbitrary equivalents of their referents. Across a series of six studies, we elucidate the negative impact of photo customization on consumption, pinpoint the theoretical mechanism driving the effect, and identify theoretically derived and managerially relevant moderators.