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Nordrhein-Westfalen

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on Consumer Research



Programme Book

Challenges for Consumer Research and Consumer Policy in Europe
September 29-30, 2014

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1 Conference Programme

Day 1: September 29, 2014

08:00 Registration

09:00-09:30 Welcome

Address by Svenja Schulze | Minister of Innovation, Science and Research of the German State of North Rhine-Westphalia

Address by Peter Knitsch | State Secretary, Ministry for Climate Protection, Environment, Agriculture, Nature Conservation and Consumer Protection of the German State of North Rhine-Westphalia

Address by Wolfgang Schuldzinski | Chairman of the Consumer Association of North-Rhine Westphalia

09:30-10:15 **Keynote: Markets, morals and consumers**

Prof. Dr Armin Falk | University of Bonn, Center for Economics and Neuroscience

10:15-10:45 Coffee break

10:45-12:15 **Round-table discussion: "Consumer research on the move? Re-thinking the European Consumer Agenda, Horizon 2020, and the Research Strategy 'Progress NRW'"**

Dr Elke Anklam | Joint Research Centre of the European Commission, Director of the Institute for Reference Materials and Measurements (IRMM)

Engelbert Beyer | Federal Ministry of Education and Research, Head of Directorate 11: Innovation Strategies

Prof. Dr Dirk Messner | Director of the German Development Institute (DIE) and Co-Chair of the German Advisory Council on Global Change (WBGU)

Prof. Dr Lucia Reisch | Copenhagen Business School, Department of Intercultural Communication and Management and Editor in Chief of the "Journal of Consumer Policy"

Dr Beate Wieland | Ministry of Innovation, Science and Research of the German State of North Rhine-Westphalia, Director General, Department 3 "Research and Technology"

Moderation: Armin Himmelrath | Scientific Journalist

12:15-13:30 Lunch

13:30-15:30 **Workshop 1: What's on the European Consumer agenda? (Part I)**

Session 1.1: The digital revolution

Chair: Prof. Dr Franziska Boehm | University of Münster

Rapporteur: Dr Dominik Schäfers | University of Münster

A more European approach to net neutrality: EU policy, national measures and a look at developments in the USA

Shane McNamee (Bayreuth, Germany) | University of Bayreuth

Consumer policy action in growing possibilities of manipulation of consumer interest by uncontrollable data analysis by companies

Prof. Dr Michael Schleusener, Dr Sarah Stevens,

Prof. Dr Monika Eigenstetter and Prof. Dr Silvia Zaharia (Krefeld and Mönchengladbach, Germany) | Hochschule Niederrhein (University of Applied Sciences)

Consumer Informatics: Some consideration on theoretical foundation and on outlining a research agenda

Prof. Dr Gunnar Stevens (Siegen, Germany) | University of Siegen and Dr Alexander Boden (Sankt Augustin, Germany) | FIT Fraunhofer Institute for Applied Information Technology

Session 1.2: Political consumerism in the EU

Chair: Prof. Dr Sigrid Baringhorst | University of Siegen
Rapporteur: Dr Mundo Yang | University of Siegen

Success factors of grassroots movements for sustainability

Janina Grabs, Gesa Maschkowski, Niko Schöpke and Dr Nina Langen (Bonn, Germany) | University of Bonn

How can we help you? Rethinking the contribution of culture studies to consumer research

Dr Dirk Hohnsträter (Hildesheim, Germany) | University of Hildesheim

Towards democratic consumption and shared Responsibilities in transnational value chains

Prof. Dr Jörn Lamla and Stefan Laser (Kassel, Germany) | University of Kassel

Session 1.3: Vulnerable consumers

Chair: Prof. Dr Hanna Schramm-Klein | University of Siegen
Rapporteur: Dr Gunnar Mau | University of Siegen

Consumer vulnerability among elderly people

Dr Lisbet Berg (Oslo, Norway) | National Institute for Consumer Research

The effects of consumer socialisation on impulsive buying behavior among adolescents: Data from South Korea

Dr Jung Eun Kim, Prof. Dr Jinhee Kim (College Park, USA) | University of Maryland and Dr Ji-Ha Kim (Seoul, South Korea) | Korean Educational Development Institute (KEDI)

The role of empowerment in enhancing financial capability among the young

Laura Luukkanen and Prof. Dr Outi Uusitalo (Jyväskylä, Finland) | Jyväskylä University School of Business and Economics

Session 1.4: Sustainable consumption

Chair: Prof. Dr Christa Liedtke | Wuppertal Institute for Climate, Environment and Energy and Folkwang University of the Arts, Essen and Dr Carolin Baedeker | Wuppertal Institute for Climate, Environment and Energy
Rapporteur: Alexandra Seibt | Wuppertal Institute for Climate, Environment and Energy

Mindfulness of the stone-age mind? Contrasting evolutionary cognitive biases and mindfulness in the context of sustainable consumption

Prof. Dr Sabrina V. Helm (Tucson, USA) | University of Arizona

Role of money, materialism and perceived ethical and social responsibility in promoting sustainable consumption

Prof. Duraipandian Israel (Jamshedpur, India) | XLRI School of Management and Sharad Agarwal (Jamshedpur, India) | Indian Institute of Management Ranchi

Equality and sustainable consumption in capability perspective

Dr Ortrud Leßmann (Hamburg, Germany) | Helmut Schmidt University, University of the Federal Armed Forces and Torsten Masson (Leipzig, Germany) | Helmholtz Centre for Environmental Research

15:30-16:00 **Coffee break**

16:00-17:30 **Round-table discussion: "Challenges of European consumer policy in the 21st century"**

Ulrich Kelber | Parliamentary State Secretary, Federal Ministry of Justice and Consumer Protection

Peter Knitsch | State Secretary, Ministry for Climate Protection, Environment, Agriculture, Nature Conservation and Consumer Protection of the German State of North Rhine-Westphalia

Dr Stephan Koppelberg | Head of the Office Bonn, EU Commission

Klaus Müller | Chairman, Federation of German Consumer Organisations (vzbv)

Ursula Pacht | Deputy Director General, Bureau Européen des Unions de Consommateurs (BEUC)

Miriam Schneider | Senior Advisor EU-Food law and consumer policy, Handelsverband Deutschland HDE (German Retail Federation)

Moderation: Prof. Dr Christian Thorun | Managing Director of the Institute for Consumer Policy (ConPolicy) and Professor at the Quadriga University of Applied Sciences Berlin

20:00-22:00 **Conference dinner with award ceremony for excellent young consumer researchers in North-Rhine Westphalia**

Awards presentation by

Peter Knitsch | State Secretary, Ministry for Climate Protection, Environment, Agriculture, Nature Conservation and Consumer Protection of the German State of North Rhine-Westphalia

Dr Beate Wieland | Ministry of Innovation, Science and Research of the German State of North Rhine-Westphalia, Director General, Department 3 "Research and Technology"

Moderation: Wolfgang Schuldzinski | Chairman of the Consumer Association of North-Rhine Westphalia

Day 2: September 30, 2014

08:30-08:50 **Welcome and presentation of agenda**

09:00-11:00 **Workshop 1: What's on the European Consumer agenda? (Part II)**

Session 1.5: Challenges regarding product, service and food safety

Chair: Prof. Dr Monika Hartmann | University of Bonn

Rapporteur: Dr Johannes Simons | University of Bonn

Pre-sliced or do it yourself? Determinants of children's acceptance of convenience fruits and vegetables

Jan-Paul von Germeten and Dr Stefan Hirsch (Bonn, Germany) | University of Bonn

Negotiating consumer responsibility for political issues: Contested food consumption and everyday agency in a Danish context

Prof. Bente Halkier (Roskilde, Denmark) | Roskilde University

Counterfeiting as a social issue: Should anti-counterfeiting discourses state it explicitly?

Dr Anne-Flore Maman Larraufie (Paris, France) | SémioConsult and École Supérieure des Sciences Économiques et Commerciales (ESSEC Business School)

Session 1.6: Information overload – knowledge deficit

Chair: Prof. Dr Birgit Weber | University of Cologne

Rapporteur: Ulrike Danier | University of Cologne

Consumer today: Homer Simpson or Superman?

Christophe Bernes (Paris, France) | National Institute for Consumer Affairs

A problem-oriented concept of consumer protection policy: Current controversies among ordoliberal ideas and behavioural economics

Prof. Dr Lothar Funk (Düsseldorf, Germany) | University of Applied Sciences

Financial literacy and financial stress

Prof. Gianni Nicolini (Rome, Italy) | University of Rome "Tor Vergata" and Prof. Brenda Cude (Athens, GA USA) | University of Georgia Athens

Session 1.7: Consumer Rights not fully respected in practice

Chair: Prof. Dr Peter Krebs | University of Siegen
Rapporteur: Sascha Stiegler | University of Siegen

Vulnerable consumer experience of complaints: Challenges for ADR development in hybrid public/private services in Europe

Carol Brennan and Jane Williams (Edinburgh, United Kingdom) | Queen Margaret University Consumer Insight Centre

Innovative regulatory tools for a more efficient consumer law

Dr Stefanie Jung (Siegen, Germany) | University of Siegen

Re-thinking EU digital policies: Integrating consumers' interest in the Single Market for digital content products

Agustin Reyna (Brussels, Belgium) | Bureau Européen des Unions de Consommateurs (BEUC)

Session 1.8: Specific challenges: Financial Markets

Chair: Prof. Dr Christian Wey | Heinrich Heine University Düsseldorf, Düsseldorf Institute for Competition Economics, DICE
Rapporteur: Miriam Thöne | Heinrich Heine University Düsseldorf, DICE

Consumer bankruptcy as new measure of social and consumer policy in Europe: general characteristics, national varieties, and the problem of social exclusion

Jan-Ocko Heuer (Bremen, Germany) | University of Bremen

Credible or biased? An analysis of insurance product ratings in Germany

Stephanie Meyr (Munich, Germany) | Ludwig-Maximilians-Universität Munich, Munich Risk and Insurance Center, Patricia Born (Tallahassee, USA) | Florida State University and Sharon Tennyson (Ithaca, USA) | Cornell University

Special challenges regarding financial markets

Prof. Dr Rolf H. Weber and Rainer Baisch (Zurich, Switzerland) | University of Zurich

11:00-11:30 Coffee break

11:30-13:30 **Workshop 2: Parallel sessions: Horizons for European consumer research (Part I)**

Session 2.1: Europe in a changing world – Inclusive, innovative and reflective societies

Chair: Prof. Dr Christoph Strünck | University of Siegen
Rapporteur: Anne-Kathrin Schwab | University of Siegen

From Consumer to Citizen – an approach of consumer research as an instrument for the emancipation of consumers

Prof. Dr Renate Hübner (Klagenfurt, Austria) | Alpen-Adria University, Prof. Dr Karl Kollmann (Vienna, Austria) | Vienna University of Economics and Business, Prof. Christian Fridrich (Vienna, Austria) | College of Education Vienna and Nina Tröger (Vienna, Austria) | Chamber of Labour

The collaborative consumption – emerging research area and preliminary findings

Prof. Dr Maciej Mitreęa and Agnieszka Matecka (Katowice, Poland) | University of Economics

Politics and media practices in the everyday life of German consumers on/offline

Katharina Witterhold (Siegen, Germany) | University of Siegen

Session 2.2: Food security, sustainable agriculture and forestry, marine, maritime and inland water research and the bioeconomy

Chair: Prof. Dr Carola Strassner | University of Applied Sciences Münster
Rapporteur: Melanie Lukas | Wuppertal Institute for Climate, Environment and Energy

The role of values and attitudes in determining organic consumption

Dr Jana Diels (Berlin, Germany) | ConPolicy – Institute for Consumer Policy

It's complicated: The environmental rebound effects of switching to vegetarianism. A microeconomic analysis of Swedish consumption behaviour

Janina Grabs (Uppsala, Sweden) | Swedish University of Agricultural Sciences

Exploring the concept of mindfulness of consumption

Prof. Dr Sabrina V. Helm (Tucson, USA) | University of Arizona

Session 2.3: Secure, clean and efficient energy

Chair: Prof. Dr Christoph Weber | University Duisburg-Essen, Institute for Business and Economic Studies (IBES)

Rapporteur: Andreas Dietrich | University Duisburg-Essen, IBES

Is Europe a paradigm of consumer behaviour for urban Chinese? An aspect of residential energy consumption

Guiying Cao (Laxenburg, Austria) | International Institute for Applied System Analysis, Junlian Gao (Beijing, China) | China University of Mining and Technology and Xiangyang Xu (Beijing, China) | China University of Mining and Technology

Implicit pricing of energy facility presence on real estate markets: Literature review and future directions

Sandra Ifrim and Tim Böker (Düsseldorf, Germany) | Heinrich Heine University

Sustainable Use of Washing Machines: The challenge of increasing machine capacities and smaller family sizes

Emir Lasic, Prof. Dr Rainer Stamminger (Bonn, Germany) | University of Bonn, Christian Nitsch and Arnd Kessler (Düsseldorf, Germany) | Henkel AG & Co. KGaA

Session 2.5: Health, demographic change and well-being

Chair: Prof. Dr Claudia Hornberg | Bielefeld University

Rapporteur: Timothy Mc Call | Bielefeld University

The same but not the same – Challenges in comparing patient opinions

Prof. Dr Michaela Geierhos and Sabine Schulze (Paderborn, Germany) | University of Paderborn

Alleviating self-objectification in women: The self-affirmation strategy

Alexander Gunz (Manchester, United Kingdom) | Manchester Business School and Prof. Dr Christine Logel (Waterloo, Canada) | Renison University College, University of Waterloo

Consumer protection in EU public health policies: Degrees of paternalism in vaccination and tobacco policies

Dr Remi Maier-Rigaud (Cologne, Germany) | University of Cologne, Institute of Sociology and Social Psychology

13:30-14:45 Lunch

14:45-16:45 **Workshop 2: Horizons for European consumer research (Part II)**

Session 2.4: Smart, green and integrated transport

Chair: Claus Seibt | Wuppertal Institute for Climate, Environment and Energy

Rapporteur: Miriam Müller | Wuppertal Institute for Climate, Environment and Energy

Why do people switch to environmentally friendly modes of transport? USEmobility – Understanding Social behaviour for Eco-friendly multimodal mobility

Jolanta Skalska (Berlin, Germany) | Pro-Rail Alliance

Integrated ticketing to support changing mobility patterns in wider urban areas: User and consumer aspects and operators perspectives beyond public transport

Herwig Schöbel (Vienna, Austria) | AustriaTech – Federal Agency for Technological Measures

Future Trends of carsharing – Opportunities for multimodal urban mobility from a consumer and provider perspective

Regine Rehaag and Gabriele Tils (Cologne, Germany) | KATALYSE Institute

Session 2.6: Climate action, resource efficiency and raw materials

Chair: Prof. Dr Wiltrud Terlau | Bonn-Rhein-Sieg University of Applied Sciences and Founding Director of the International Centre for Sustainable Development (IZNE)

Rapporteur: Dr Darya Hirsch | Bonn-Rhein-Sieg University of Applied Sciences, IZNE

Preparation methods of convenience food and their impact on energy consumption and consumer satisfaction

Dr Jasmin Geppert, S. Conin and Prof. Dr Rainer Stamminger (Bonn, Germany) | University of Bonn

How relevant is obsolescence – result of an empirical survey

Laura Hennies and Prof. Dr Rainer Stamminger (Bonn, Germany) | University of Bonn

Climate change impacts on agriculture, food prices and consumer welfare: Evidence from Israel

Iddo Kan, Ayal Kimhi and Jonathan Kaminski (Rehovot, Israel) | Hebrew University of Jerusalem

Session 2.7: Secure societies

Chair and Rapporteur:

Prof. Dr Artus Krohn-Grimberghe | University of Paderborn and Prof. Dr-Ing. Christoph Sorge | University of the Saarland

Social networking increases financial risk-taking

Eugene Y. Chan (Sydney, Australia) | University of Technology and Najam U. Saqib, PhD (Doha, Qatar) | Qatar University

Traditional vs "share economy"-based trust systems and their impact on buying decisions

Bastian Dinter, Prof. Dr Lothar Funk (Düsseldorf, Germany) | University of Applied Sciences and Prof. Dr Sven Pagel, Christian Seemann (Mainz, Germany) | University of Applied Sciences

Consumer interfaces in the smart grid – Dawn of a privacy divide?

Timo Jakobi and Prof. Dr Gunnar Stevens (Siegen, Germany) | University of Siegen

16:45-17:15 Coffee Break

17:15-18:00 Closing session: "What is good consumer policy for Europe?"

Prof. Dr Christoph Strünck | University of Siegen, Chair for Political Science, Social Policy, Labor Market Policy

Prof. Dr Sigrid Baringhorst | University of Siegen, Chair for Political Science, Political Systems, Comparative Political Science

2 Addresses and Keynotes



Source: MIWF / Wadewitz

Welcome Address by Svenja Schulze

Minister of Innovation, Science and Research
of the German State of North Rhine-Westphalia
September 29, 2014, Plenary Hall: 09:00-09:10



Source: MKULNV

Welcome Address by Peter Knitsch

State Secretary, Ministry of Climate Protection,
Environment, Agriculture, Nature Conservation
and Consumer Protection of the German State of
North Rhine-Westphalia
September 29, 2014, Plenary Hall: 09:10-09:20



Source: Verbraucherzentrale NRW
/ Gebäuer

Welcome Address by Wolfgang Schuldzinski

Chairman of the Consumer Association of
North-Rhine Westphalia
September 29, 2014, Plenary Hall: 09:20-09:30



Source: private

Keynote: Markets, morals and consumers by Prof. Dr Armin Falk

University of Bonn, Center for Economics and
Neuroscience
September 29, 2014, Plenary Hall: 09:30-10:15

3 Round-Table Discussions

Consumer research on the move? Re-thinking the European Consumer Agenda, Horizon 2020, and the Research Strategy 'Progress NRW'

*September 29, 2014,
Plenary Hall: 10:45-12:00*



Source: EU-Commission

Dr Elke Anklam | Joint Research Centre
of the European Commission, Director of
the Institute for Reference Materials and
Measurements (IRMM)



Source: DIE

Prof. Dr Dirk Messner | Director of the German
Development Institute (DIE) and Co-Chair of
the German Advisory Council on Global Change
(WBGU)



Source: private

Engelbert Beyer | Federal Ministry of Educa-
tion and Research, Head of Directorate 11:
Innovation Strategies



Source: private

Prof. Dr Lucia Reisch | Copenhagen Business
School, Department of Intercultural Communica-
tion and Management and Editor in Chief of the
"Journal of Consumer Policy"



Source: MWWF

Dr Beate Wieland | Ministry of Innovation, Science and Research of the German State of North Rhine-Westphalia, Director General, Department 3 "Research and Technology"



Source: private

Moderation:
Armin Himmelrath | Scientific Journalist



Source: EU-Commission/Mattphoto

Dr Stephan Koppelberg | Head of the Office Bonn, EU Commission



Source: vzbv/Marco Urban

Klaus Müller | Chairman of the Federation of German Consumer Organisations (vzbv)



Source: BEUC

Ursula Pachl | Deputy Director General, Bureau Européen des Unions de Consommateurs (BEUC)

Challenges of European consumer policy in the 21st century

September 29, 2014

Plenary Hall: 16:00-17:30



Source: Frank Nünberger

Ulrich Kelber | Parliamentary State Secretary, Federal Ministry of Justice and Consumer Protection



Source: MKULNV

Peter Knitsch | State Secretary, Ministry for Climate Protection, Environment, Agriculture, Nature Conservation and Consumer Protection of the German State of North Rhine-Westphalia



Source: HDE

Miriam Schneider | Senior Advisor EU-Food law and consumer policy, Handelsverband Deutschland HDE



Source: private

Moderation:
Prof. Dr Christian Thorun | Managing Director of the Institute for Consumer Policy (ConPolicy) and Professor for Political Science, International Politics and Public Affairs at the Quadriga University of Applied Sciences Berlin

4 Workshop Session Abstracts

Workshop Session 1: What's on the European Consumer agenda? (Part I)

September 29, 2014

13:30-15:30

Session 1.1: The digital revolution

Room 1

Chair: Prof. Dr Franziska Boehm | University of Münster
Rapporteur: Dr Dominik Schäfers | University of Münster

Abstract 1: A more European approach to net neutrality: EU policy, national measures and a look at developments in the USA

Author: Shane McNamee (Bayreuth, Germany) | University of Bayreuth

Net neutrality (short for network neutrality), coined by Columbia media law professor Tim Wu, is a difficult concept to define; the basic idea of net neutrality is the principle that ISPs and governments should treat all data on the Internet equally, without discriminating or charging differentially by user, content, site, platform, or mode of communication - an extension of the longstanding concept of a common carrier. There are two main categories of net neutrality; 'positive' net neutrality, opposes where ISPs charge more for a better quality of service; and 'negative' net neutrality, opposes where ISPs throttle or block certain services. These issues have come to the forefront of discussion within the EU, primarily under the blanket of harmonisation of telecommunications.

The European Commission has issued a number of declarations, communications and press releases addressing issues surrounding net neutrality, however has primarily delegated the implementation of the 2009 reforms to National Regulatory Authorities (NRAs) and the Body of European Regulators of Electronic Communications (BEREC). The concept is often more specifically defined and regulated at national level. The European Commission and Parliament have also often diverged in their approaches to this question. The Telecoms Package review from 2007-2009 and reforms in 2009 updated the EU's position on net neutrality, phrased as a protection of an 'open' and 'neutral' Internet.

A cornerstone of this discussion is the suitability of the market as a regulating force for net neutrality; the idea being that an effectively competitive market will ensure

that consumers have the option of choosing a provider who better protects net neutrality. It is questionable as to whether this approach is effective enough in Europe, and certainly seems to not have been effective in the USA. There has traditionally been less of a call for direct regulation in Europe due to a perceived abundance of competition and to a great extent European telecommunications are market-regulated.

There is room for further clarification and harmonisation of rules pertaining to net neutrality within the EU, as well as scope for more robust protection in light of developments both to the infrastructure as well as service-models of high-speed Internet.

Abstract 2: Consumer policy action in growing possibilities of manipulation of consumer interest by uncontrollable data analysis by companies

Authors: Prof. Dr Michael Schleusener, Dr Sarah Stevens, Prof. Dr Monika Eigenstetter and Prof. Dr Silvia Zaharia (Krefeld and Mönchengladbach, Germany) | Hochschule Niederrhein (University of Applied Sciences)

Today consumers leave their traces and their data in each electronic transaction and even when carrying around their mobile telephones. These data are collected and from the combination of the data conclusions about current and future behaviour of consumers can be drawn. These conclusions help companies to influence consumers in a more effective way than ever before, without being noticeable to consumers. The threat is that consumers' minds are manipulated in such a manner that they believe to have made a decision under their own free will. Therefore the main objective of this research is to get a better understanding of the possibilities to protect consumers against manipulation. It is a contribution to the consumer policy discussion.

The study included secondary studies to determine the short-and medium-term risk potential, an expert survey, qualitative focus groups, the identification of different types of consumers and their respective behaviour patterns and Recommendations for political and social framework for the protection of different types of consumers. The ways consumers deal with digital technologies are described in five heuristics: "Total refusal", "Partial refusal", "Reduction in the complexity", "Reliance on own research" and "Ingenuous adaptation". Consumers with different levels of vulnerability exist and they need protection in different ways. Five escalation levels of adopted threats have been developed and tested. Four types of consumers were

identified. The expected perceived threat from the expert survey was compared with the perceived threat by each of the four types of consumers. With regard to the heuristics, a correlation between the perceived threat and a kind of illusion of control of consumers about the disclosure of data and information about themselves is conceivable. Finally, the four types of consumers were contrasted with the heuristics. Different interests of consumers can be effectively represented and recommendations for the protection of different types of consumers can be given.

Abstract 3: Consumer Informatics: Some consideration on theoretical foundation and on outlining a research agenda

Authors: Prof. Dr Gunnar Stevens (Siegen, Germany) | University of Siegen and Dr Alexander Boden (Sankt Augustin, Germany) | FIT Fraunhofer Institute for Applied Information Technology

Computers have permeated all spheres of life and the appropriate design and competent use of information systems has gained an important role for modern economy. The well-established discipline of Information Systems demonstrates that this is evident for business and organisations. However, computers have not just radically changed the production sphere, but the proliferation of online sales, auctions, rating, or sharing platforms also changed the sphere of consumer practices. In particular, the digital age opens up great new opportunities, but also new risks for consumers that been only selectively researched so far. In behavioural science, some effects on the consumer are partially evaluated. In contrast in design science, little research has been done on how information systems, infrastructures, and related legal frameworks could and should be designed from a consumer point of view. First step towards closing this gap, we argue for an full-fledged Consumer Informatics (Verbraucherinformatik) defined as the field which systematically investigate the design and appropriation of information systems that supports people's consumption practices and everyday life economies in order to increase the consumer literacy and consumer responsibility. In addition, as underlying concepts, metaphors, guiding principles etc. implicitly or explicitly frame the problem/solution spaces of design, we should reflect carefully on what we means with consumers and the theoretic, normative, and empirical foundation. Coming from the Scandinavian design school of Participatory Design, we argue for practice-theoretical informed design action research methodology that take household ecologies and

related domestic practices as the primate unit of analysis and design. Still, we also argue for the benefits of methodological and theoretical pluralism. Moreover, even if it has a strong design impetus by definition, consumer informatics will be an inter-disciplinary endeavour by its very nature.

*Session 1.2: Political consumerism in the EU
Room 1*

Chair: Prof. Dr Sigrid Baringhorst | University of Siegen
Rapporteur: Dr Mundo Yang | University of Siegen

Abstract 1: Success factors of grassroots movements for sustainability

Authors: Janina Grabs, Gesa Maschkowski, Niko Schöpke and Dr Nina Langen (Bonn, Germany) | University of Bonn

Grassroots organizations as a form of civil society movements may play a crucial role in societal sustainability transitions. Despite their similarities regarding the overall goal, they differ dramatically in their accomplishments in engendering change and often struggle to keep their organisations relevant and their members engaged. The purpose of this study is (i) to organise the interdisciplinary theoretical literature presenting motivations for grassroots involvement and explanatory factors for successful behaviour change; (ii) to explore why individuals (co)-found a grassroots initiative; and (iii) to identify the success factors as perceived by the actors, as well as the conditions needed to scale-up the movement. A cross-disciplinary comparison revealed that explanatory factors for grassroots involvement and sustainable behaviour change can be categorised into individual-level, interpersonal, group- and societal-level causes. Particular concepts within these levels – such as self-efficacy, perceived responsibility, or social learning – emerged repeatedly and under slightly different names in separate disciplines. Based on these findings, we carried out semi-structured interviews with the founders and/or leaders of three sustainable food initiatives and determined which success factors are most relevant to their specific context. Results indicate that the co-founders of the grassroots initiatives explain their courage and self-efficacy by referring to past positive mastery experiences as well as by setting very low, realistic expectations. The underlying motives for action include curiosity, anger, the enjoyment of community, and the wish to act according

to one's own values. Success factors of particular relevance were the possibility of experiencing tangible results and positive group processes, as well as the expansion of social capital. According to these insights, the upscaling of grassroots initiatives necessitates the creation of opportunities for community-based experiences of empowerment that address broad segments of society.

Abstract 2: How can we help you? Rethinking the contribution of Culture Studies to Consumer Research

Author: Dr Dirk Hohnsträter (Hildesheim, Germany) | University of Hildesheim

After a long period of critical opposition to consumerism, Culture Studies are now shifting towards a more balanced approach, acknowledging ambivalences and looking for more appropriate ways to analyse the highly complex consumer culture of our time. However, given the many diverse positions within the field, the specific contribution of Culture Studies to consumer research has yet to be outlined. My paper elaborates the idea that a reformulated, well understood notion of difference can serve as a fruitful vantage point for Culture Studies scrutinising consumer culture. This expanded and deepened notion of difference has three dimensions: First, it enables historical comparisons (e.g., the department store of the 19th century vs the Apple Store), second, it analyses how meaning is constructed by means of comparison (i.e., by designing, exposing and using products in different ways), and third, it not only observes differences within consumer culture but also analyses how elements excluded by consumerism may re-entry into it. The third aspect is, of course, the crucial one and an attempt to scrutinise phenomena like the so-called "moralisation of markets" (Stehr) not only on a theoretical level but also by closer examination of products and other aesthetic artefacts. How do products actually integrate aspects formerly excluded from consumer culture? And how do the arts reflect the ever growing complexity of consumerism?

Abstract 3: Towards democratic consumption and shared responsibilities in transnational value chains

Authors: Prof. Dr Jörn Lamla and Stefan Laser (Kassel, Germany) | University of Kassel

It is a commonplace both in academic as well as public discourses that today's worldwide consumption is excessive and, therefore, destructive. Consumption is expanding and transforming rapidly; but so is its political reflection. A new consumer democracy (Lamla 2013) is emerging. However, methodological and theoretical adjustments are required to unveil transnational dimensions of political consumerism. Our goal is to evaluate sustainability using a new toolbox which embraces an experimentalist approach. For the workshop, we will present new thoughts for Europe's role in a changing world. The example of hazardous electronic waste will be used to explain eminent challenges.

Our leading hypothesis is that transnational value chains are the units one has to analyse. They may be defined as collective practices of heterogeneous actor-networks which together stabilise the production and consumption of goods. These collective practices induce problems if they produce excessive outputs. No sole actor thus is responsible for a problematic situation but the whole program of a value chain is. However, these value chains may be programmed anew with regard to sustainable outcomes. Sustainability, then, is a specific task a public strives to achieve.

We will focus on the value chain of electronic waste to exemplify the insights of a transnational consumer democracy. The democratic experimentalism suggests interesting questions:

Who can develop power and influence in the arena of electronic waste? Who has a legitimate right to be included but is persistently ignored? Which changes influence existing value chains in a positive manner, thus making them more sustainable? And on the other hand: Which processes do quite the opposite, hence generating rebound-effects? Apart from the arena, we propose, one may also look for processes which want to leave the "old" trajectory completely behind. Hence, a stimulating question for consumer research appears: Are there laboratories in which new value chains are being designed? To be more precise: Are there certain laboratories European politicians should endorse?

Session 1.3: Vulnerable consumers
Room 2

Chair: Prof. Dr Hanna Schramm-Klein | University of Siegen
Rapporteur: Dr Gunnar Mau | University of Siegen

Abstract 1: Consumer vulnerability among elderly people

Author: Dr Lisbet Berg (Oslo, Norway) | National Institute for Consumer Research

This paper investigates some factors that are assumed to stimulate to unfortunate consumer practices. More precisely, whether or not, reduced capabilities make elderly people particularly vulnerable in selected market situations.

Building on Amartya Sen's capability approach, the level of individual resources is operationalised by each individual's set of capabilities. According to Sen, capability is a kind of power that gives freedom (Sen 2009, 271). A person's capability is his or her overall resources – such as knowledge, available time, physical abilities, social network, financial situation, etc. – i.e. everything that determines a person's advantages and opportunities. In our understanding, gender and age in itself cannot be considered as capabilities. What is interesting, though, is whether or not capabilities are unevenly distributed according to e.g. age, gender or class. Initially, this paper intends to map probable individual vulnerability drivers, distinguishing between 16 different capabilities – or rather the lack of such. Are capabilities evenly distributed in the population, or are some groups, like the elderly, expected to be more vulnerable than others according to their lack of capabilities? What distinguishes the elderly's capability pattern?

Three markets with different characteristics and different requirements to consumer competences are given a closer look; that is the food market, the financial market and the consumer electronics market. Do the elderly consumers master these markets differently than younger generations?

Eventually, we investigate whether or not reduced capabilities among elderly people actually do make them more vulnerable in specific market situations. In the analysis we also separate between unfortunate consumer practices seen from (i) the consumers, (ii) the functioning of the markets, and (iii) seen from the global climate and environment situation.

Methodologically, we build on 2.103 telephone interviews among Norwegian consumers that are between 18 and 100 years old. The data were collected during spring 2014 by Response analyse and the elderly was oversampled.

Abstract 2: The effects of consumer socialisation on impulsive buying behaviour among adolescents: Data from South Korea

Authors: Jung Eun Kim and Prof. Dr Jinhee Kim (College Park, USA) | University of Maryland and Ji-Ha Kim (Seoul, South Korea) | Korean Educational Development Institute (KEDI)

The purpose of the study was to examine the effects of financial socialisation, as well as personal traits related to the impulsive buying behavior of adolescents. The current study used the 3rd wave data from the KEEP (Korean Education and Employment Panel) survey, which began in 2004. Respondents were high school juniors, with the final sample including 1,739 individuals (male n=867 and female n=872) after screening. Three major agents of socialisation, namely parents (parents' financial practices such as saving/preparing ahead for children's college expenses and giving their children pocket money), peers (whether the major activities and most common topics of conversation with friends were related to shopping/making a purchase), and school (the level of helpfulness of economic/finance related education in school) were included in the model, as well as personal traits/characteristics (future orientation, job experience, stress level and self-efficacy) based on previous research.

Regression analyses were conducted using STATA 12.0 statistical program software. Prior to the main analysis, pretests to verify whether the data met the regression assumptions were undertaken. In addition, multicollinearity and influential observations/outliers were checked. Results revealed that almost half of respondents exhibited the tendency of impulsive purchasing behavior, with girls showing a higher tendency compared to boys. Among the major agents for consumer socialisation, school and parents/family effects were found not to be significant, while peers showed a significant and relatively greater influence. As for personal traits, the experience of working for money, self-efficacy, severity of stress/concern, and the interaction term between self-efficacy and stress level were significant. In addition, gender differences were found and additional analysis by gender was performed. Implications for policy makers/practitioners were identified.

Abstract 3: The role of empowerment in enhancing financial capability among the young

Authors: Laura Luukkanen and Prof. Dr Outi Uusitalo (Jyväskylä, Finland) | Jyväskylä University School of Business and Economics

The importance of advancing financial capability is widely recognised. Financial literacy and capability have been studied especially among potentially vulnerable consumer groups, including young people. However, the learning outcomes from initiatives and educational programmes directed at the young are mixed. Moreover, previous studies have established that the mere provision of information is not necessarily the most effective way to help consumers to become financially capable. Thus, further research is needed in order to establish the best practices in enhancing the ability of the young to master their daily financial activities. This study examines the prospect of empowerment by exploring the dimensions of financial empowerment as a "bottom-up" approach to financial capability. These dimensions entail the presence of financial choices, the ability to participate in financial life, the provision of adequate financial information, the inculcation of financial attitudes, the possession of relevant financial skills, and the development of financial knowledge. In addition, the study addresses the potential for synergy between consumer protection and financial empowerment. Within the dimensions of empowerment, the paper highlights two routes towards empowerment, one via context change and the other via cognition change. Based on the empowerment routes, the paper suggests strategies implying bottom-up thinking, which facilitates empowerment of the young to become financially capable actors in society. The study employs data from focus group discussions with young people aged 15-26, interviews with the public, private and non-profit sector actors participating in the promotion of young people's financial capability and secondary material to analyse the financial empowerment of young people in the Finnish context.

*Session 1.4: Sustainable consumption
Plenary Hall*

Chair: Prof. Dr Christa Liedtke | Wuppertal Institute for Climate, Environment and Energy and Folkwang University of the Arts, Essen and
Dr Carolin Baedeker | Wuppertal Institute for Climate, Environment and Energy
Rapporteur: Alexandra Seibt | Wuppertal Institute for Climate, Environment and Energy

Abstract 1: Mindfulness of the stone-age mind? Contrasting evolutionary cognitive biases and mindfulness in the context of sustainable consumption

Author: Prof. Dr Sabrina V. Helm (Tucson, USA) | University of Arizona

In the context of fostering pro-environmental behaviours, some emphasise that harnessing unconscious "Stone-Age" psychological biases is most effective and scalable. Examples of such biases include people's tendency to (i) prioritise self-interest over collective interests, (ii) be shortsighted and valuing the present more than the future, (iii) seek relative status, (iv) copy what others around them are doing, and (v) care about sensory information and ignore threats and dangers they cannot see, smell or touch. Many interventions designed to promote sustainable behaviours have not been successful because they tended to ignore important facets of human evolved psychology that helped us solve recurring challenges in our ancestral past. However, this perspective conflicts with a notion of mindful consumption which is premised on consciousness in thought and behaviour about consequences of consumption, and posits that mindful individuals' behaviours are carefully reflected and result from a deliberate and conscious choice. In order to tackle the problem of overconsumption, the consumer's mindset pertaining to his or her attitudes, values and expectations surrounding consumption behaviour needs to evolve. Mindfulness, in general, can be understood as the state of being attentive to and aware of what is taking place in the present and is associated with positive effects on learning, mental and physical health, well-being, and behavioural regulation. The goal of the current research is to develop a model integrating evolutionary-psychological perspectives of natural/biological decision-making biases and approaches for increasing mindfulness based on the proposition that both perspectives have common grounds and may complement each other. Cultivating mindfulness in a consumption context may provide a mechanism to tackle overconsumption and

its detrimental effects on consumers (e.g., depression due to overspending or materialism), and the environment (e.g., resource waste, pollution). Additionally, from a public-policy perspective, it is important to recognise the active role of consumer-citizens in determining whether interventions based on increased mindfulness or based on unconscious biases are more likely to succeed.

Abstract 2: Role of money, materialism and perceived ethical and social responsibility in promoting sustainable consumption

Authors: Prof. Duraipandian Israel (Jamshedpur, India) | XLRI School of Management and Sharad Agarwal (Jamshedpur, India) | Indian Institute of Management Ranchi

The marketing practices of the corporations have led to the emergence of consumption across the globe. The companies however claim to be socially responsible citizen and promote sustainability through their numerous initiatives. To be able to adapt sustainable and suitable product development and relevant communication strategies to the needs of society, it is necessary to know more about the basic consumption orientations, current consumption habits, their antecedents and future consumption aspirations. In order to contribute towards filling that knowledge gap, we explore the relationship of materialism, perceived ethical and social orientation (PRESOR) and importance of money with the sustainable consumption orientation of young consumers in the emerging economy, India.

Scholars in the past have found strong positive correlations between materialism and consumption habits of the consumers. While many marketing efforts encourage materialism, Muncy & Eastman (1998), notes that the encouraged materialism may have negative societal effects. Companies across the globe proactively indulge and advertise their socially and environmentally responsible behaviour towards the society. The consumers now care for the environmental and societal impact of the products they use and the processes used to produce those products. Companies have now started promoting their products as 'green' or 'environment friendly' as they put 'recyclable' or other environment friendly symbols on their products.

In our research, we explore the role of materialism, money and perceived ethical and social responsibility (PRESOR) of the young affluent Indian consumers on their attitude towards sustainable consumption behaviour. For each of the constructs

studied in our study, we use the established scales from the literature and on the data acquired through survey of 238 respondents, we use exploratory and confirmatory factor analysis (structural equation modelling) to explore the hypothesis proposed in our study.

Abstract 3: Equality and sustainable consumption in capability perspective

Authors: Dr Ortrud Leßmann (Hamburg, Germany) | Helmut Schmidt University, University of the Federal Armed Forces and Torsten Masson (Leipzig, Germany) | Helmholtz Centre for Environmental Research

Viewing sustainable consumption from a capability perspective shifts the emphasis of research to the question how and how far individuals can contribute to sustainable development by making choices about their life today. Thus, the focus is on individuals and the concept of sustainable consumption goes beyond market activities to include any behaviour aiming at fostering sustainability. For operationalizing the concept we suggest combining the capability approach (CA) with the theory of planned behaviour (TPB) which is well established for investigating sustainable consumption. The approaches bear some similarities, but differ in that the CA attaches more importance to autonomy and the way they model social influence (TPB proposes direct influence while CA highlights the indirect influence). We develop this proposal in several steps: First we briefly introduce the CA and the TPB, and then merge both approaches in an empirical model. Testing the model based on cross-sectional data of the German Socio-Economic Panel (GSOEP-IS) confirms the model and points to further research demand with respect to the indirect effects of norms, the motivational role of autonomy and the policy implications of the findings. Based on this model of sustainable consumption the paper analyses how (in-)equality and sustainable consumption are linked. We analyse first the influence of inequality on individual variables, then on the model as a whole to identify patterns of personal characteristics, predictor values and actual behaviour and finally we take the growing uncertainty ("precariousness") in society into account. Last not least, we view the capability of sustainable consumption can be seen as an area of (in-)equality itself. Thus, the aim of the paper is also to inform public policy about the in- or exclusion of groups in contributing to sustainable development.

Workshop Session 1: What's on the European Consumer agenda? (Part I I)

September 30, 2014

09:00-11:00

Session 1.5: Challenges regarding product, service and food safety

Room: 3

Chair: Prof. Dr Monika Hartmann | University of Bonn

Rapporteur: Dr Johannes Simons | University of Bonn

Abstract 1: Pre-sliced or do it yourself? Determinants of children's acceptance of convenience fruits and vegetables

Authors: Jan-Paul von Germeten and Dr Stefan Hirsch (Bonn, Germany) | University of Bonn

Previous research shows that the method of preparation can influence children's fruit and vegetable (F&V) acceptance significantly. The purpose of this study is to analyse the drivers of children's acceptance of industrial pre-sliced and single packed F&V within the framework of the EU School Fruit Scheme (SFS). Furthermore, it was analysed how the acceptance of pre-sliced F&V influences the choice for pre-sliced vs non pre-sliced F&V. 60 schoolchildren receiving normal F&V in the framework of the SFS were surveyed regarding the preparation and characteristics of F&V. After an intervention period of six weeks with pre-sliced F&V the survey was conducted again with complementing questions concerning pre-sliced F&V and its packaging. The survey results indicate that the acceptance of F&V significantly decreased in the intervention classes while acceptance in a control group (n=58) only decreased marginally. In total four models have been estimated to determine the drivers of acceptance of pre-sliced F&V. The results show that F&V characteristics regarding to sensory and packaging aspects as well as cultural and social aspects have a significant influence on acceptance. Furthermore, the analysis shows that the pre-sliced F&V acceptance has a significant influence on the choice for pre-sliced F&V. In contrast, a positive attitude towards F&V preparation influences the choice for these products negatively. In accordance with the results a general distribution of pre-sliced F&V cannot be recommended in the framework of F&V intervention programs. However, if a distribution of pre-sliced F&V is considered in the framework

of a school F&V intervention program, it should be taken into account that children react sensible to quality changes and packaging characteristics.

Abstract 2: Negotiating consumer responsibility for political issues: Contested food consumption and everyday agency in a Danish context

Author: Prof. Bente Halkier (Roskilde, Denmark) | Roskilde University

Food consumers are not only mobilising in relation to consumer issues, they are also attempted mobilised by other societal actors in relation to a variety of societal issues and political challenges. Thus, food consumers are attempted involved as potential citizen-consumers (Jacobsen & Dulsrud 2006). In Denmark, strategic communication aimed at consumers play an important part of the governance of food issues. Behaviour change campaigns seem to have framed ordinary food consumers as individually responsible for helping to solve problems with risk, quality, health and environment by way of changing their food routines in their everyday lives. The question is however, how consumers concretely handle such ascriptions of responsibility in their everyday lives. The research literature of the field sees citizens and consumers to be very different phenomena regarding their social constitution (Holzer 2006; Soper & Trentmann 2008). In this paper, I present three distinct ways of negotiating responsibility for political food issues among consumers in everyday life: Empowerment, governmentality and do-ability. Empirically, the typology builds on a comparison of patterns in four different qualitative studies of Danish consumers' handling of political food issues in everyday life (Halkier 2010). Theoretically, the paper is based on a practice theoretical approach to consumption, media-use and everyday agency (Warde 2005).

Reference online available: www.vz-nrw.de/iccr-schedule

Abstract 3: Counterfeiting as a social issue: Should anti-counterfeiting discourses state it explicitly?

Author: Dr Anne-Flore Maman Larraufie (Paris, France) | SémioConsult and École Supérieure des Sciences Économiques et Commerciales (ESSEC Business School)

Counterfeiting has been described by officials as the new plague of our century, with negative consequences on social welfare, states' economies and brands' equities. Official entities and big companies regularly try to convince consumers not to engage

knowingly in this illegal trade. We aim at understanding how they could communicate more efficiently, using the social argument.

The analysis of official communication on counterfeiting reveals first that social consequences of the illegal trade are systematically mentioned and advanced as strong arguments supporting anti-counterfeiting measures. The official action can be broken down in the 6 traditional facets of the Actantial Model (Greimas), and change depending on the set objective. The dominant one (with objective to educate on the socially-negative consequences of counterfeiting), shows: Any French citizen potentially exposed to fakes (subject); knowledge of side-effects of counterfeiting (object); official entity behind the campaign (sender); social welfare (receiver); the campaign (helper) and simple ignorance (opponent). Other objects identified are: Changing consumers' attitude towards counterfeiting; retaining people from buying fakes; denouncing accomplices to the illegal trade and convincing people that real products are those manufactured in a socially responsible.

The semiotic analysis of anti-counterfeiting ads leads to 2 semiotic squares. One is built based on the tone conveyed by the ads: Accusing vs explaining & making fun vs describing. Each tone implies specific consumers' feelings/thoughts and actions: Active vs passive reaction & showing interest vs dilettante attitude.

Thus, while objects are similar in both discourses, the themes are not at all the same, with some from official discourses not at all used when communicating with the general public. Tones used are quite consistent however. Re-aligning both would help public entities (Unifab, CNAC...) being more efficient in their communication strategy.

Session 1.6: Information overload – knowledge deficit Plenary Hall

Chair: Prof. Dr Birgit Weber | University of Cologne
Rapporteur: Ulrike Danier | University of Cologne

Abstract 1: Consumer today: Homer Simpson or Superman?

Author: Christophe Bernes (Paris, France) | National Institute for Consumer Affairs

To be a responsible, aware and informed consumer means now that she or he is lawyer, scientist, economist, journalist, engineer, etc., all together and in same time,

dealing also with her or his environment. In a way, this consumer would be much more closer to Superman than Homer Simpson who is now much more in the real life. Too much consumer information or ununderstandable consumer information? All structures (businesses, government, NGOs) playing a role in consumer information should be aware of what consumers understand at the end.

Of course main messages delivered by businesses to consumers are produced with a profit aim. Marketing and Communication services of businesses are already very good to analyse these messages.

But what about messages delivered by government or NGOs? Of course main messages delivered by government or NGOs are at higher level of quality, credibility and seriously produced in a way of general interest, in a way of responsible living for some of them. But do consumers understand these messages?

Through the example of a Public channel TV Program dedicated to consumer issues, we analysed some of them that they didn't produced the effect searched. We would like to present the results of focus groups organised with consumers watching a selection of 70 films from a Public channel TV Program on consumer issues.

This analysis tries to show why the message is rejected, or why is the message not understood, or why is the message contre-productive.

Following this analysis, we can draw some basic rules in the art of producing efficient messages, delivered by government or NGOs, on responsible living in order to have tomorrow more better informed, aware and responsible citizens.

Abstract 2: A problem-oriented concept of consumer protection policy: Current controversies among ordoliberal ideas and behavioural economics

Author: Prof. Dr Lothar Funk (Düsseldorf, Germany) | University of Applied Sciences

Ordoliberalism, a German school of economic thought originating in the 1940s, has been traditionally wide-spread among German economists and lawyers after World-War II and influenced very much the (West) German concept of consumer policy. At least modern ordoliberals accept that a focus foremost on competition policy is insufficient. The economics of information has had strong influence on recent amendments of modern ordoliberal-guided consumer-protection policy. Increasingly, academics and institutions that can be regarded as adherents to German ordoliberal thinking support also taking into account behavioural economics in consumer policy if sober theoretical and empirical analysis demonstrates beneficial effects to indi-

viduals and society. Moreover, also 'nudging' can under certain conditions lead to superior results for society without the side-effects alleged by libertarians that usually oppose state interventions beyond protection of classical liberty rights. Quite a few criticisms in the anti-interventionist libertarian debate against soft paternalism are highly questionable as the paper will demonstrate. Furthermore, it is unclear whether a consistent anti-paternalism (as supported by many libertarians) is really reasonable and if it is sustainable at all. Today there is not only a case for embedding the ideas of behavioural economics into ordoliberal approaches of consumer protection policy as long as justified criticisms against potential side-effects of nudging are taken into account. Indeed, there is a need to do this in order to ensure problem-oriented solutions for consumers and to achieve better well-being for society in the future.

Abstract 3: Financial Literacy and Financial Stress

Authors: Prof. Gianni Nicolini (Rome, Italy) | University of Rome "Tor Vergata" and Prof. Brenda Cude (Athens, GA USA) | University of Georgia Athens

Previous studies on financial literacy support the hypothesis that people with greater financial knowledge show positive behaviours such as being more responsible in the use of debts, participating more in the stock markets and being more ready for retirement. On the base of these evidences the development of financial education programs has bloomed, trying to support financial consumers by a better knowledge on financial topics. Anyway the role of financial literacy on financial outcomes could be mediated by other relevant factors, such as a drop in income or unexpected medical expenditures. These events could be followed by financial difficulties even when people are financial literate. In the meanwhile financial literacy could be relevant in a different manner, playing a role that is not only related to objective financial difficulties and that could be relevant from a psychological perspective. In this paper the authors analysis the relationship between financial literacy and financial stress, testing the hypothesis that the role of financial literacy in explaining financial stress could be different between people with different levels of income. Using data from the FINRA National Financial Capability Survey 2012 on a large sample of American adults, different measures of financial stress (subjective and objective) and different methodologies (regressions, factor analysis and cluster analysis) are used to analyse the role of financial literacy on financial stress. Results suggest that measuring financial stress by the evidence of financial difficulties, higher levels of financial knowledge reduce the likelihood of financial stress.

Session 1.7: Consumer Rights not fully respected in practice Room: 1

Chair: Prof. Dr Peter Krebs | University of Siegen
Rapporteur: Sascha Stiegler | University of Siegen

Abstract 1: Vulnerable consumer experience of complaints: Challenges for ADR development in hybrid public/private services in Europe

Authors: Carol Brennan and Jane Williams (Edinburgh, United Kingdom) | Queen Margaret University Consumer Insight Centre

The implications of recent research on vulnerable consumer experiences of complaints in the care sector in the UK will be explored in light of developments in the European Union regarding consumer alternative dispute resolution (ADR) and its application to hybrid public/private services.

The Directive on Alternative Dispute Resolution for Consumer Disputes COM (2011) 793 and the Regulation on Online Dispute Resolution for Consumer Disputes COM (2011) 794 are due to be implemented by the end of 2015. The Directive will require Member States to ensure that all contractual disputes arising from the supply of goods or services to a consumer can be submitted to an ADR body. In addition the Regulation on online dispute resolution (ODR) requires that consumers and businesses have access to an online platform which will transfer cross border complaints to an ADR entity competent to deal with the dispute in the member state.

So what are consumers looking for in relation to redress and customer satisfaction with complaint handling? The literature on justice theory suggests that distributive justice is not the only factor that consumers take into account in relation to customer satisfaction with complaint outcomes; interactional and procedural justice are also important to the outcome of complaints. Drawing from interviews with complainants, the research found that while consumers wanted an apology, that was not enough; compensation was not a priority; and people wanted 'hard' outcomes (such as updating care plans) and 'soft' outcomes (such as providing services with dignity). Consumers thought it was worth complaining where the recommendations led to service improvement. Other research has suggested that consumers see complaining to a third party, such as an ombudsman, as a significant escalation in a complaint and do so with an expectation that an organisation will take enforcement

action. Despite this, complaint handling bodies have been wary of being seen as regulators and been reluctant to proactively take on such roles.

Where complaints cross the public/private divide, ADR mechanisms will be more effective if they provide a strong voice for consumers. The Care Inspectorate is a body which combines both a regulatory and complaint handling role, providing an interesting model which may be more appropriate in these sectors.

Abstract 2: Innovative regulatory tools for a more efficient consumer law

Author: Dr Stefanie Jung (Siegen, Germany) | University of Siegen

The need for consumer protection is not debated in Germany. Only the level of consumer protection is discussed. Compared to other countries Germany is setting high standards in consumer law. But despite all the political efforts and regulatory initiatives consumer rights are still not fully respected in practice. This is partly due to the regulatory tools chosen to implement consumer protection. First, this presentation will demonstrate weaknesses of common regulatory tools in the field of consumer law. Second, this presentation will analyse some innovative regulatory tools and mechanisms that might help to improve the effectiveness and efficiency of consumer law.

In specific terms, this presentation will address topics such as information obligations and default rules. More standardised information may help consumers to make better decisions, especially if standardised information prevents information overload at the same time. But research results in the field of behavioural economics show that people do not always relate abstract data to their personal situation. In those situations standardised information is not taken into account by consumers. The lawmaker can try to fight this deterred perception of reality by obliging companies to provide consumers with personalised information.

The lawmaker is also working a lot with default rules in consumer law. The problem with default rules is the information gap between the parties. Business is aware of the advantages and disadvantages of the default rules and will use this knowledge in its favor. One remedy is to let only one party – here the consumer – be able to opt out. But the lawmaker can also regulate the opt-out itself for example by requiring disclosure and records if the parties agree to opt-out. The higher these standards in case of an opt-out, the more likely it is that the parties will stick to the default rules. This is why this regulatory tool can be called "sticky opt-out".

Abstract 3: Re-thinking EU digital policies: Integrating consumers' interest in the Single Market for digital content products

Author: Agustin Reyna (Brussels, Belgium) | The European Consumer Organisation/ Bureau Européen des Unions de Consommateurs (BEUC)

EU "digital" policies require the integration of consumers' interest within different measures adopted (or to be adopted) by European legislators in order to stimulate the establishment and functioning of the Single Market. Several areas of EU law lack an holistic approach when referring to consumer protection in the digital environment; as illustrated by the discrimination between copyright protected content supplied on-line (e.g. via downloading or streaming) and off-line in tangible media. The purpose of this paper is to examine both how the current legal framework addresses this differentiated market and future regulatory perspectives:

Firstly, we will transversely assess EU consumer law and copyright rules, which are two areas of the *acquis communautaire* that converge when defining the legal regime applicable to B2C contracts for the supply of digital content.

Secondly, we will critically examine how the European Commission has dealt with this problem within the Common European Sales Law proposal, which explicitly includes in its material scope contracts for the supply of digital content.

The quoted aim of this proposal is to be 'optional' and an alternative to national regimes of contract law, but it could potentially be seen as a first step towards the codification of EU consumer contract law as opposite to the traditional approximation of laws. This process raises sensitive questions related to the future of the consumer *acquis* and the practical value of regulating consumer rights in optional contract law regimes.

Finally, after identifying any gaps in the current legislation and considering the appropriateness of the Common European Sales Law to address consumer rights in digital content contracts, we will conclude with an examination of whether further harmonisation is needed in this sector, with a particular focus on the field of guarantee rights.

*Session 1.8: Specific challenges: Financial Markets
Room: 2*

Chair: Prof. Dr Christian Wey | Heinrich Heine University Düsseldorf
Rapporteur: Miriam Thöne | Heinrich Heine University Düsseldorf, DICE

Abstract 1: Consumer bankruptcy as new measure of social and consumer policy in Europe: General characteristics, national varieties, and the problem of social exclusion

Author: Jan-Ocko Heuer (Bremen, Germany) | University of Bremen

The growth of consumer credit markets in Europe has had positive effects on private households and economic growth but also contributed to the rise of consumer over-indebtedness. In response, many countries have introduced consumer bankruptcy laws which enable insolvent individuals a financial 'fresh start' via discharge of debts. This paper discusses consumer bankruptcy as new measure of consumer policy, shows the variety of approaches to consumer debt relief, and highlights the problem of exclusion of insolvent households from relief in European consumer bankruptcy systems. The first part discusses consumer bankruptcy as combination of economic regulation, social policy, and consumer protection. The second part outlines the variety of consumer debt relief regimes in Europe and beyond. Based on detailed case studies and a new dataset, four approaches to consumer bankruptcy are discerned: (i) a 'market model' which views consumer bankruptcy as a means of risk allocation in the credit market (USA, CAN); (ii) a 'restrictions model' which is based on notions of insolvency as deviancy and imposes restrictions and disqualifications on debtors (GBR, AUS, NZL); (iii) a 'liability model' which insists on the debtor's responsibility for debt payment and imposes behavioural obligations on debtors and hampers relief for 'no income, no assets' debtors (DEU, AUT); and (iv) a 'mercy model' which restricts relief to debtors affected by economic shocks (DNK, FIN, NOR, SWE, FRA, BEL, NLD). Finally, it is shown that the European consumer bankruptcy systems exclude many insolvent households from debt relief, but that they differ regarding normative foundations, mechanisms of exclusion, and types of debtors excluded. It is argued that exclusion of over-indebted households harms debtors and societies, and that this problem can be tackled by strengthening consumer bankruptcy's function of regulating the credit market, not by bringing welfare policies into consumer debt relief.

Abstract 2: Credible or biased? An analysis of insurance product ratings in Germany

Authors: Stephanie Meyr (Munich, Germany) | Ludwig-Maximilians-Universität Munich, Munich Risk and Insurance Center, Patricia Born (Tallahassee, USA) | Florida State University and Sharon Tennyson (Ithaca, USA) | Cornell University

Although the quality of rating markets has been academically debated for various types of product and credit ratings this is not the case for insurance product ratings. This article provides the first empirical investigation of the quality of insurance product ratings with an emphasis on the potential sources of bias that undermine the credibility of ratings. Rating certificates for certain insurance products (e.g., life and disability insurance) were established in the German insurance market after deregulation in 1994. These ratings play an important role by increasing customer awareness of differential product quality, thereby encouraging more optimal insurance purchases. However, their capacity for enhancing market transparency and improving consumer protection depends critically on whether they are credible. In this paper, we consider potential conflicts of interest and other common agency problems that might lead to systematic biases and imprecision in rating outcomes. Using prior analysis of other rating types as a guide, we test a series of hypotheses regarding factors that may explain the variation in rating outcomes over time and across rating agencies. The empirical analysis employs a unique panel-data set containing rating data for disability insurance products over a fifteen year period. The ratings data from two rating agencies are combined with additional financial data on the supplying insurance companies. Our initial results suggest that the market structure and governance of the German market seem to avert major concerns regarding the credibility of insurance product ratings, as compared to other rating markets.

Abstract 3: Special challenges regarding financial markets

Authors: Prof. Dr Rolf H. Weber and Rainer Baisch (Zurich, Switzerland) | University of Zurich

Patterns based on biases and heuristics as studied by behavioural researchers should be taken into account when formulating up-to-date regulation; but ...

- ... the traditional disclosure-paradigm is based on the assumption that transparent and effectively processed information will enable the investor to make well-founded investment decisions.

- ... having this type of a homo oeconomicus in mind, financial market laws used to be designed for responsible and knowledgeable actors.
- ... despite the fact that the European regulatory approach within MiFID requires a suitability test, German private investors lost money with Lehman certificates; therefore, regulators are still strengthening rules and their surveillance.

Approach

Assessment of the effectiveness of a regulatory approach in financial markets embracing the objectives to ...

- ... enforce a Code of Conduct to be developed for financial intermediaries assuming a certain behaviour is shown by retail investors,
- ... optimize the documentation for financial products sold to retail investors,
- ... and perform a mandatory suitability test prior to any investment advice as well as an ongoing assessment of the suitability of the recommended financial instruments.

Objective and intention of proposal

The study is going to shed light on the MiFID II regulation reflecting the results of behavioural research and the experiences under MiFID I:

- Does the design of legal measures for transparency sufficiently takes into consideration, whether an investor is capable and (under the behavioural aspects) willing to assimilate the information made available to him?
- Will the modified suitability requirements at the point of sale lead to better investor protection?
- Is enforcement through documentation appropriate to modify the business models of the financial industry?
- If financial intermediaries are deterred through tough regulation, who will serve retail clients in the future?

Workshop 2: Parallel sessions: Horizons for European consumer research (Part I)

September 30, 2014
11:30-13:30

Session 2.1: Europe in a changing world – Inclusive, innovative and reflective societies
Plenary Hall

Chair: Prof. Dr Christoph Strünck | University of Siegen
Rapporteur: Anne-Kathrin Schwab | University of Siegen

Abstract 1: From Consumer to Citizen – an approach of consumer research as an instrument for the emancipation of consumers

Authors: Prof. Dr Renate Hübner (Klagenfurt, Austria) | Alpen-Adria University, Prof. Dr Karl Kollmann (Vienna, Austria) | Vienna University of Economics and Business, Prof. Christian Fridrich (Vienna, Austria) | College of Education Vienna and Nina Tröger (Vienna, Austria) | Chamber of Labour

We are critical of the current position of consumer research since it rests on a Market – Purchase paradigm which reduces consumers to their role as buyers or customers, and thus contributes mainly to the repair of market weaknesses. This narrow focus neglects people's need for self-determination in their own lives, which requires action competences that go beyond market transactions. Our type of understanding of the consumer includes consumer acts also outside the market and their corresponding contexts. A few theses are base of this approach of consumer research fostering societal transformation towards sustainability, which are to be presented at the ICCR 2014 Conference.

The number of areas of life which are non-market-led or market-free are steadily decreasing, since more and more areas are undergoing marketisation: Education, health, leisure time, sport, etc. In all these areas individuals are becoming customers, and consequently part of customer loyalty and customer analysis programmes. These developments invade the private sphere of every individual in order to discover further more market opportunities and so to make them usable "through becoming a product". In this growing embracing of every field of life through markets we see dangers, firstly of humans becoming dependent solely on buying and

shopping, secondly of all fields of life functioning — and being forced to function — according to the logic of continual growth, given the growth paradigm inherent in the current, dominant economic theory, which in turn and thirdly, accelerates the destruction of the basis of our way of life.

Consumer research which is oriented towards sustainability and the emancipation of the consumer would have to be based on two pillars: An extended understanding of consumption and a non-behaviourist concept of the consumer.

Abstract 2: The collaborative consumption – emerging research area and preliminary findings

Authors: Prof. Dr Maciej Mitreęa and Agnieszka Małecka (Katowice, Poland) | University of Economics

Collaborative consumption (CC) as the consumer phenomenon getting increased research attention is strictly connected with sustainable development and, more specifically, sustainable consumption as the mega-trend in current economy (McDonald, Oates, Young & Hwang 2006; Sanne 2002; Tanner & Kast 2003). CC is of the special importance especially in the time of the economic crisis which is now dominating force in the global economy. Sustainable consumption and CC are similar but not the same constructs. We propose CC to be treated as the building block of sustainable consumption, complementing some other aspects. Namely, we define CC as sharing products or services between two people or more in order to either save some money or manifest given ideology, i.e. ecology friendliness or pro-social behaviour (Ozanne & Ballantine 2010; Leismann et al. 2013).

Our study is "work in progress" and it is devoted to identify the motivations behind consumers' propensity to consume collaboratively. The study is based on the explorative online survey among individual customers. We assume that consumers' motivation divides CC into few types: Savings-driven CC (i.e. join renting an apartment to save some money), pro-social CC (i.e. joint renting an apartment to share more time with friendly people) and pro-ecology CC (i.e. sharing rented apartment to prevent the planet from the waste of its natural resources). We hypothesise that Polish customers involved in CC are driven mainly by the economic and the pro-social reasons.

Abstract 3: Politics and media practices in the everyday life of German consumers on/offline

Author: Katharina Witterhold (Siegen, Germany) | University of Siegen

Optimistic views on the democratizing impact of the Internet assume that it potentially alters the relation between citizens and governments, between producers and consumers as well as between consumers. New (social) technologies not only provide ample information and knowledge resources on ethical aspects of production and consumption, they also foster platforms for interactive discursive practices and community building as well as innovative technical infrastructure for new forms of collaborative shopping. The paper highlights the varying interrelations between social relations and biographical dispositions that influence consumer and political behaviour on the one hand and the complex interrelation between media, consumer and political practices of ethical and/or political consumption in everyday life on the other hand. It is based on some findings of a research project on "Consumer Netizens" conducted at the University of Siegen following an ethnographical research methodology. About 30 German consumers who consider themselves to be ethically or politically consuming were asked to write diaries on their political consumption, participation and media use and afterwards interrogated individually as well as in focus groups. An important finding is the interrelation of media use, consumption patterns and modes of participation in respect to dimensions of on/offline, private/public and individualistic/collectivistic action. The paper gives an overview on some types of consumer citizens/netizens which differ in their daily political consumption practices, their self-understanding as political consumers, and their political/economic use of the Internet. Concluding from the empirical findings the paper ends with addressing some considerations for further research. It also discusses some implications for future consumer policies supporting consumers as political actors.

Session 2.2: Food security, sustainable agriculture and forestry, marine, maritime and inland water research and the bioeconomy

Room: 1

Chair: Prof. Dr Carola Strassner, MBA | University of Applied Sciences Münster
Rapporteur: Melanie Lukas | Wuppertal Institute for Climate, Environment and Energy

Abstract 1: The role of values and attitudes in determining organic consumption

Author: Dr Jana Diels (Berlin, Germany) | ConPolicy – Institute for Consumer Policy

Despite its continuous expansion, the market for organic products remains rather small. Still, marketing organic products constitutes an attractive and profitable retail strategy since, as a reaction to repeated food scandals, customers have shown an increased awareness of issues such as food safety and have further been demonstrated to pay substantial price premiums for green products. Against this background, the necessity to better understand decision-making vis-à-vis organic products is underlined.

This paper seeks to corroborate the prevailing contention found in experimental research that preferences for organic products are primarily driven by health and environmental motives. To this end, it integrates comprehensive purchase data in five categories (butter, milk, yogurt, soap and face care) and corresponding survey data concerning households' demographics and attitudinal measures.

PLS structural equation modeling reveals a positive relationship between attitudes towards organic products and customers' relative preference for buying them. That is, the more favorable a person perceives organic items in contrast to normally produced products, the more likely this person is to eventually buy them. Further, it shows that the preference for buying organic items is indeed influenced by individuals' concern for their health and the environment but that this influence is only of indirect nature. As such, the results demonstrate that the impact of health and environmental consciousness on relative preferences for organic products is significantly mediated by individuals' attitudes towards these products. That is, customers with strong concern for their health and for the environment also tend to have a positive attitude towards environmentally friendly products. However, these customers do not necessarily exhibit an increased probability of actually buying them. The results provide a greater and more realistic understanding of what drives green consumption behaviour.

Abstract 2: It's complicated: The environmental rebound effects of switching to vegetarianism: A microeconomic analysis of Swedish consumption behaviour

Author: Janina Grabs (Uppsala, Sweden) | Swedish University of Agricultural Sciences

In order to reduce our environmental footprint, policy-makers have increasingly focused on influencing individual-level consumption choices. Recent years have seen a special focus on sustainable eating patterns, in particular the environmental benefits of a vegetarian diet. However, reliable conclusions on this issue need to take full-scale behaviour changes into consideration. This can be achieved using the concept of the indirect rebound effect, which describes the amount of potential environmental improvements not realised due to the re-spending of expenditure saved during the initial behaviour shift. This study aims to quantify the potential environmental savings stemming from the shift of an average Swedish consumer to vegetarianism, as well as the most likely rebound effects, in terms of both energy use and greenhouse gas emissions. To this end, it estimates Engel curves of 117 consumption goods, derives marginal expenditure shares from them, and links these values to environmental intensity indicators. Results indicate that switching to a vegetarian diet could save an average Swedish consumer 16% of the energy use and 20% of the greenhouse gas emissions related to their food and drink consumption. However, if they re-spend the saved income according to their current preferences, they would forego 96% of the potential energy savings and 49% of the greenhouse gas emission savings. These rebound effects are even higher for lower-income consumers, since they tend to re-spend on more environmentally intensive goods. Yet, the adverse effect could be tempered by simultaneously purchasing organic goods or by re-spending the money exclusively on services. Thus, consumption advice should shift to promoting holistic sustainable lifestyle changes.

Abstract 3: Exploring the concept of mindfulness of consumption

Author: Prof. Dr Sabrina V. Helm (Tucson, USA) | University of Arizona

Mindfulness can be understood as the state of being attentive to and aware of what is taking place in the present. Increasing mindfulness of consumption has been suggested as a pathway to tackle overconsumption, a main driver of climate change, in that the consumer's mindset pertaining to his or her attitudes, values and

expectations surrounding consumption behavior needs to evolve. MC not only addresses decisions made once a purchase need is elicited (e.g. choice of appliances with the energy star; "green" labels) but involves consideration whether a purchase is needed at all, and how consumers create new sustainable consumption and conservation options to fit their lifestyle. The goal of the current research project is to better understand mindfulness in the context of consumer wellbeing and environmental sustainability and investigates how MC can be conceptualised, and what are mechanisms/interventions that increase consumers' mindfulness of consumption practices, as well as their effects on self, others, and the environment. The research compares the two theoretical perspectives on mindfulness (i.e. the Western socio-cognitive based approach and the Eastern Buddhist-meditation based approach) in the context of food overconsumption/food waste.

Session 2.3: Secure, clean and efficient energy
Room: 3

Chair: Prof. Dr Christoph Weber | University Duisburg-Essen, IBES
Rapporteur: Andreas Dietrich | University Duisburg-Essen, IBES

Abstract 1: Is Europe a paradigm of consumer behaviour for urban Chinese? An aspect of residential energy consumption

Authors: Guiying Cao (Laxenburg, Austria) | International Institute for Applied System Analysis, Junlian Gao (Beijing, China) | China University of Mining and Technology and Xiangyang Xu (Beijing, China) | China University of Mining and Technology

Household consumption is of great significance for environment impacts, which could be mitigated through changing the composition of energy services. This paper provides the locus of responsibility for CO₂ emissions addressing on the household consumption in comparison with selected European countries. In China the direct and indirect CO₂ emission from household consumption is accounted about 40% of total carbon emissions from primary energy utilization 2011. The increase of household consumption per capita, residential building, dramatic increasing car users all contribute to an increase of direct carbon emissions, which are derived by the increasing income of per capita of in urban regions. Consequently, the expendi-

ture of household has promoted household energy demand. Hence the total household energy consumption plays a large role in determining the CO₂ emissions. In this paper, we intend to analyse the Chinese urban residential energy consumption and its impact on emission with focusing questions: What is the residential trend of urban Chinese? What are the main drivers behind the household energy consumption in China and selected EU countries? Is energy consumption in the household sector decreasing in Europe? What is the consumers' responsibility for sustainable growth? For analysis, the input-output table is employed to calculate the indirect residential energy use and residential emissions for urban Chinese household. In the analysis, direct energy and indirect energy use, structure of energy sources, and direct and indirect emissions will be addressed. The data sources are from household survey and energy statistics from 1990 to 2011. To compare with selected European countries, data are drawn from Energy statistics (Eurostat) and IEA Energy Balances. In the analysis, direct energy use and indirect energy use, the Direct Energy Use and Energy Structure, and direct and indirect emissions will be addressed.

Abstract 2: Implicit pricing of energy facility presence on real estate markets: Literature review and future directions

Authors: Sandra Ifrim and Tim Böker (Düsseldorf, Germany) | Heinrich Heine University

This work examines if costs of living near non-fossil fuel power plants are being incorporated into real estate values. When combined with the theory of disamenities, Lancasterian consumer theory suggests that house buyers charge a financial compensation for living near such a facility – the implicit price. Against the background of the nuclear phase out, the search for a nuclear waste repository and the increasing energy production from renewable energy sources the quantification of this implicit price is of particular interest. This paper provides an overview of the existing empirical literature on the property value impact of nuclear, wind and biomass power plants. Evidence speaks for an implicit price ranging from -2% to -10% for nuclear power plants. If any implicit price is detectable at all for wind energy facilities its range changes to -1.11% to -0.047%. Further research is required to determine the implicit price of biomass plant presence.

Abstract 3: Sustainable Use of Washing Machines: The challenge of increasing machine capacities and smaller family sizes

Authors: Emir Lasic and Prof. Dr Rainer Stamminger (Bonn, Germany) | University of Bonn, Christian Nitsch and Arnd Kessler (Düsseldorf, Germany) | Henkel AG & Co. KgaA

Two opposing trends are observed in Europe: Increase of the washing machine's rated capacity and the decrease of the household size (hence a decrease of laundry that has to be washed). Taking into consideration those two trends, the question arises: What kind of consumer behaviour is necessary to use the washing machines with a higher rated capacity in a more sustainable manner?

To answer this question, real life washing machines are tested and the data from the tests is used to develop a model of a washing machine ("virtual washing machine").

Furthermore, a model that reproduces to some extent the household's washing behaviour ("virtual washing household") is also developed.

By conducting parallel simulations of the usage of the virtual washing machine by the virtual washing household and by varying device-, household- and behavioural parameters an optimal parameter combination with the lowest environmental impact can be determined.

The basis for the "virtual washing machine" is the data received by testing nine washing machine of different rated capacity (5 kg, 6 kg, 7 kg, 8 kg and 11 kg). All tests are conducted in accordance with EN60456:2005 with some modifications regarding the washing temperatures, load size and detergent dosage.

"Virtual washing household" is designed in such a manner that a washing cycle is conducted when the household has enough laundry collected, so that the capacity of the washing machine can be used. It also offers a possibility to conduct an "emergency washing cycle" when the time needed for accumulating enough laundry (to use capacity of the washing machine) exceeds the waiting time acceptable by the consumer (so-called "maximal laundry waiting time"). This model offers a high range of possibilities to simulate some of the consumer's behavioural patterns.

As result it turns out that the consumer has either the chance to collect long enough textiles of a specific type to utilise the capacity of his washing machine or he has to combine loads of different kinds and wash them together. Both alternatives are discussed in terms of resource consumption and CO2 equivalents emissions compared to the basic behaviour.

Session 2.5: Health, demographic change and well-being

Room: 2

Chair: Prof. Dr Claudia Hornberg | Bielefeld University

Rapporteur: Timothy Mc Call | Bielefeld University

Abstract 1: The same but not the same – Challenges in comparing patient opinions

Authors: Prof. Dr Michaela Geierhos and Sabine Schulze (Paderborn, Germany) | University of Paderborn

What people mean when saying that some things are the same but not the same is that they might wait the same number of days for a doctor's appointment but are not equally satisfied with this period. For example, public health patients requesting an internist's appointment or a rehab appointment have to wait about 61 days. When rating these doctors with a numerical score, internists reviewed on jameda.de receive a grade of 2.0 (good) while rehabilitation physicians get a grade of 2.4 (still good). Why is the same waiting period sometimes a cause of complaint and sometimes not? What service quality dimensions seem to be crucial for patients? Therefore, on the one hand, we investigate quality independent factors that affect the satisfaction level. We thus try to answer the following questions: (i) Do elderly people complain more frequently, quicker or more intensely than younger ones do? (ii) Are persons with higher income more likely to complain than people with lower income? On the other hand, we want to clarify the so-called patient myths such as (iii) Do private patients really spend less time in the waiting room than public health patients?

In order to answer these questions, we analysed about 240,000 freely available review texts on jameda.de and docinsider.de using natural language processing techniques. Results so far show, for example, that 28% out of all discussed dimensions in jameda's reviews are about "kindness" while "waiting time" appears only in 7% of all review texts. Moreover, patient data confirms that in general, private patients rate their doctors better than public health patients but the gap between the grades differs dependent on the medical specialist.

Consequently, our results are proposed to provide especially older people that are searching for health care service providers with reliable information that allows them to judge the quality of reviews and thereby encourage them to use the Web 2.0 as a valuable decision support.

Abstract 2: Alleviating self-objectification in women: The self-affirmation strategy

Authors: Alexander Gunz (Manchester, United Kingdom) | Manchester Business School and Prof. Dr Christine Logel (Waterloo, Canada) | Renison University College, University of Waterloo

Self-objectification theory holds that women internalize a vantage point of themselves as objects, seen by others (Fredrickson & Tomi-Ann 1997). This has negative physical and mental effects (e.g., Fredrickson et al. 1998; Richins 1991), but few effective solutions — Commercial media and advertisers make too much money from objectifying imagery to voluntarily eliminate their usage of it. The present paper presents empirical evidence that a simple psychological manipulation (i.e., self-affirmation) may help women reduce harmful preoccupation with their appearance. Self-affirmation (or "values-affirmation") is a procedure that asks participants to write about the value (such as relationships, or religious beliefs) that they identify as most important to them. This has long been known to help people resolve many types of internal struggle (Steele 1988), such as reducing impulsiveness (Schmeichel & Vohs 2009) and cognitive dissonance (Steele 1988). Recent work has also shown that it can reduce women's body dissatisfaction, even though the manipulation never directly mentions appearance (Logel & Cohen 2011). The current study extends this finding, showing that it also reduces women's preoccupation with their appearance. In a pre-post test with 100 young women, an affirmation had a moderately strong effect in reducing endorsement of items such as "I usually spend a lot of time getting ready before going out", "When I look good, I am confident in social situations", "It is important to constantly improve my physical appearance", "My female identity is defined by my physical appearance", and "When I look good, I am confident in social situations". This is remarkable given the trait-like wording of the items. A planned follow up study (to be run in time for the conference) adds measures of self-esteem contingency on appearance, persuasiveness of adverts for cosmetics (vs control products), and the willingness of women to opt for extreme hypothetical cosmetic surgery procedures, and a new control manipulation with a highly emotive message aimed directly at body-image concerns.

Reference online available: www.vz-nrw/iccr-schedule

Abstract 3: Consumer protection in EU public health policies: Degrees of paternalism in vaccination and tobacco policies

Authors: Dr Remi Maier-Rigaud (Cologne, Germany) | University of Cologne, Institute of Sociology and Social Psychology

The paper compares the degrees of paternalism present in vaccination and tobacco policies at EU-level. The main thesis is confirmed that applying both, the perspective of goods theory as developed by information economics and extended to include merit goods as well as the perspective of specific consumer risk-groups, yield the result that vaccination and tobacco display striking common features suggesting similar degrees of paternalism in EU policy.

Tobacco is a private good with negative externalities and credence good features. These characteristics as well as the heightened vulnerability of young people are accounted for in the revision of the Tobacco Products Directive. In particular cigarettes are considered gateway drugs for children and young adults. Accordingly, the revised Directive is less restrictive for products that are predominantly consumed by older consumers. For example, exceptions to the prohibition of products with characterising flavors are made for cigars, cigarillos and pipe tobacco because they are primarily used by older consumers.

Similarly, vaccinations are private goods with externalities (however positive ones) and, as applies to pharmaceuticals in general, exhibiting credence good characteristics as well. This is endorsed by EU policy. For example, Member States are encouraged to ensure maximum coverage rates for the main childhood vaccines and strategies are developed to foster education and vaccination advocacy by health care professionals. Also to some extent analogous to the group-sensitivity of EU tobacco policy, risk groups are identified including older people and people with chronic medical conditions for which a vaccination rate of 75% is deemed desirable concerning seasonal influenza and should be reached by the 2014/15 winter season.

The comparison of these two public health fields is based on document analysis and should yield preliminary generalizations. Ultimately, a general typology of paternalist intervention in consumer policy is proposed, combining the perspective of goods theory with the perspective of specific consumer risk-groups.

Workshop 2: Horizons for European consumer research (Part II)

September 30, 2014

14:45-16:45

Session 2.4: Smart, green and integrated transport

Room: 3

Chair: Claus Seibt | Wuppertal Institute for Climate, Environment and Energy
Rapporteur: Miriam Müller | Wuppertal Institute for Climate, Environment and Energy

Abstract 1: Why do people switch to environmentally friendly modes of transport? Project USEmobility ,Understanding Social behaviour for Eco-friendly multimodal mobility'

Author: Jolanta Skalska (Berlin, Germany) | Pro-Rail Alliance

The decision in favour or against a certain means of transport is complex and depends on many influencing factors. The EU-funded project USEmobility: 'Understanding Social behaviour for Eco-friendly multimodal mobility' (January 2011 - February 2013) analysed the individual reasons that lie behind selecting a mode of transport. Over 10,000 persons that already changed their mobility behaviour were surveyed in 6 European countries about the reasons behind their modal choices. Such approach - an 'ex-post' analysis - is rarely chosen in the public transport research. USEmobility focused on regional and local mobility since short- and medium-distance travel is the biggest part of people's daily mobility. The ebb and flow between public transport and motorised personal transport was of particular importance. USEmobility showed that in choosing their mode of transport, users behave far more dynamically than one would expect when examining today's modal split, which appears to be rather static. Further surprising insight of the project was how strongly changes in people's personal situation (relocation, a new job, birth of children etc.) influence changes in their choice of means of transport. In all surveyed countries mobility pragmatists comprised a considerable segment of surveyed persons (on average more than a quarter), considerably bigger than the strictly car oriented group. USEmobility elaborated recommendations with steps and measures towards more sustainable mobility in the future. The insights gained in the project could help

decision makers in politics, as well as in transportation companies, to develop a transport system that motivates more people to opt for public transport and multimodal combinations. At the same time, better understanding the reasons for change provides valuable support for civil society organisations willing to take action in the field of sustainable transport. More details at: www.usemobility.eu.

Abstract 2: Intergrated ticketing to support changing mobility patterns in wider urban areas: User and consumer aspects and operators perspectives beyond public transport

Author: Herwig Schöbel (Vienna, Austria) | AustriaTech – Federal Agency for Technological Measures

The realisation of seamless multimodal mobility and transport solutions still represents a significant challenge for improving public transport. Nevertheless, an emerging number of multimodal information systems have already been realised providing by today very valuable support for individual journey planning and daily mobility. In addition, integrated ticketing schemes are allowing for the user of mobility services smarter access to a system of various transport and mobility providers with just one single ticket (conventional paper ticket or/and an electronic ticket). In many European cities and conurbation zones integrated ticketing schemes in public transport have been implemented successfully and have attracted additional customers, among them numerous former monomodal car users. The progress of ICT applications in the transport sector is facilitating multimodal door-to-door mobility solutions. Electronic ticketing schemes (e-ticketing) are therefore expected to support an increasing modal share in public transport and a less car oriented mobility behaviour.

Transport operators are strongly focusing on the implementation of cost efficient ticketing systems. They have already identified with progressing digitalisation e-ticketing as an enabler to easily generate electronic journey data sets of their customers. The analysis of these data sets is on the one hand side allowing the design of more customer-tailoured mobility services for both the qualitative offer and the pricing. On the other hand side this data is of high value for marketing communication; in particular by merging individual mobility data (route data) with personal data. Doing so, benefits for customers are not necessarily guaranteed. Most recent technologies for electronic ticketing are built upon GPS tracking of individual mo-

bile smart phones (location based services - LBS). LBS and electronic fare management (EFM) therefore tackle basic questions regarding data protection and privacy and are inducing significant demand regarding data security. High awareness already exists in the supplying industry in order to guarantee adequate technological solutions on data security. Nevertheless, today's discussions on the introduction of EFM solutions for e-ticketing are mainly focused on operative solutions and on the design of suitable business models. End user and consumer interests as well as protection and security for "users as consumers" are poorly involved and considered in the debate.

Abstract 3: Future Trends of carsharing – Opportunities for multimodal urban mobility from a consumer and provider perspective

Authors: Regine Rehaag and Gabriele Tils (Cologne, Germany) | KATALYSE Institute

A new paradigm of sustainable urban mobility implies a shift from individual to public means of transport. Therefore multimodal and networked offers of public transport are required as well as the willingness of the citizens to change their mobility behaviour. Collaborative consumption such as carsharing is regarded as an indicator for shifting consumer behaviour. In Germany snowballing numbers of carsharing users (from about 260,000 in 2012 to 730,000 in 2014) corroborate this trend. At the same time new types of mobility offers ranging from sharing concepts like peer-to-peer sharing to business models (free-floating) came to the mobility market. Carsharing ('public vehicles') is just one option. Key challenge is the integration of multimodal mobility offers and providing convenient servicetools, which help citizens to find the best modal split for their individual needs.

Stabilisation and dissemination of new practices of sustainable consumption depend on their compatibility with daily life requirements. For this reason it is crucial, to highlight the consumer perspective (KonsumentInnenperspektive see Hayn et al. 2005). Group discussions with consumers are the empirical basis to gain insights into consumer needs and barriers concerning sustainable mobility offers (short range public transportation, car- and bicycle sharing) a research desideratum according to Wappelhorst et al. (2013: 2). Matching consumer and expert perspective (empirical basis in-depth interviews) will result in recommendations for local stakeholders and decision makers how to address citizens in an efficient way and how to develop customer oriented sustainable mobility offers, preferably taking in account social differences and social inclusion. Reference online available: www.vz-nrw/iccr-schedule

Session 2.6: Climate action, resource efficiency and raw materials Room: 1

Chair: Prof. Dr Wiltrud Terlau | Bonn-Rhein-Sieg University of Applied Sciences and Founding Director of the International Centre for Sustainable Development (IZNE)
Rapporteur: Dr Darya Hirsch | Bonn-Rhein-Sieg University of Applied Sciences, IZNE

Abstract 1: Preparation methods of convenience food and their impact on energy consumption and consumer satisfaction

Authors: Dr Jasmin Geppert, S. Conin and Prof. Dr Rainer Stamminger (Bonn, Germany) | University of Bonn

Along with work and living conditions, nutritional behaviour of consumers has changed within the last decades. The main focus of food consumption patterns today is on dietary and health aspects as well as on convenience. This is the reason why convenience products have continuously been on the rise during the last years in Germany and other European countries. One of the fastest growing and most innovative food markets is the sector of chilled food comprising all food products that have to be stored at refrigeration temperatures of 8 °C or below. For consumers, a reduced workload with regard to food handling and food preparation and an assured success of the dishes may be seen as the main advantages of these products. At the same time, the products need to fulfil high sensory requirements to be successful in the long term.

The quality of a certain chilled food product is significantly influenced by the way it is reheated in domestic kitchens. There is a common advice to apply heating methods that affect sensory and nutritional aspects of the food as little as possible. Some of these methods are indicated on the packaging of a product. But the consumer does normally not know, which of these alternatives is the best with regard to sensory, nutritional and energetic aspects.

The objective of the present project was to investigate the impact of different heating methods of chilled food on sensory, nutritional values and energy consumption. By way of example, all investigations were carried out using carrot-potato stew as a chilled food product. Besides sensory tests and measurements of energy consumption, the content of β -carotenoids was analysed as an indicator for nutritive changes during the heating process. Following package cooking instructions, the stew was heated by using a hot water bath, a microwave and an oven.

The comparison of the different heating methods has revealed remarkable differences

in nutritional and sensory aspects as well as in energy consumption. The most significant differences (up to 500%) were observed concerning the energy consumption. To heat up one portion of the stew, between 76 Wh (microwave) and 398 Wh (oven) of energy was consumed. In view of these results and the importance of the topic on everyday life, it seems to be advisable to intensify the research in this field and to improve information for consumers.

Abstract 2: How relevant is obsolescence – result of an empirical survey

Authors: Laura Hennies and Prof. Dr Rainer Stamminger (Bonn, Germany) | University of Bonn

A depreciation or aging process caused artificially is called planned obsolescence. This is often represented negatively for the consumer. The possibilities of the planned obsolescence are variously and for the consumer extremely non-transparent. Such obsolescence can be also sustainable if the expectations of the consumer are met. An Internet-based survey was designed in which consumers were questioned about equipment they already disposed of. Five goods stood in the focus: Washing machine, notebook computer, water boiler, television set and hand stirring equipment. Inter alia, the life time of the goods and the reasons of replacing them were investigated. The data evaluation was carried out on an Internet-based interview portal in the time period from 12-1-2013 up to 4-6-2014. The interview was filled out by 1295 participants. The evaluation is completed at present.

Abstract 3: Climate change impacts on agriculture, food prices and consumer welfare: Evidence from Israel

Authors: Iddo Kan, Ayal Kimhi and Jonathan Kaminski (Rehovot, Israel) | Hebrew University of Jerusalem

Having a reliable measure of the effects of climate change on agriculture and food prices is particularly important as governments and international organisations alike are called upon to revise current policies in order to adapt to climate change, and to integrate agricultural policies with a broader set of policies targeting sustainable development and natural resource management. Furthermore, taking food prices into

consideration is extremely important given its relevance to the critical issues of poverty, food security and malnutrition around the world.

The purpose of this paper is to model and simulate the impact of climate change on agriculture, food prices and consumer welfare. Our modelling approach consists of three stages. First, we estimate farmers' response to climate change, in terms of crop portfolios, farmland allocation and quantities produced, using spatial climate variability. Second, we use the first stage results to derive aggregate supply of agricultural products, and interact it with a demand model to derive equilibrium food prices and quantities, from which we can compute consumer welfare. Finally, we simulate the model using climate change forecasts in order to obtain future food price and consumer welfare responses to climate change.

We estimate the model using Israeli data for the years 1990-2000 and simulate the impact of projected climate changes for the years 2000-2060. Simulation results show that consumer welfare is expected to decline as well, as food consumption declines while food prices rise. Quantitatively, over the 2000-2060 period, Israeli consumers are expected to lose welfare equivalent to 1.6 billion dollars due to the changes in food supply. In contrast, if free food imports were allowed, consumer welfare would not have changed, but the loss in agricultural profits would exceed 4 billion dollars.

*Session 2.7: Secure societies
Plenary Hall*

Chair and Rapporteur:

Prof. Dr Artus Krohn-Grimberghe | University of Paderborn

Prof. Dr-Ing. Christoph Sorge | University of the Saarland

Abstract 1: Social networking increases financial risk-taking

Authors: Eugene Y. Chan (Sydney, Australia) | University of Technology and Najam U. Saqib, PhD (Doha, Qatar) | Qatar University

Abstract not available.

Abstract 2: Traditional vs "share economy"-based trust systems and their impact on buying decisions

Authors: Bastian Dinter, Prof. Dr Lothar Funk (Düsseldorf, Germany) | University of Applied Sciences and Prof. Dr Sven Pagel, Christian Seemann (Mainz, Germany) | University of Applied Sciences

Consumer protection is often related to overcoming informational deficiencies on the side of potential customers as well as contributing to overcome market failures. Consumers need to be able to distinguish between high and low-quality goods or services. This is why they "may also solicit the services of information intermediaries, [...] that specialise in evaluating goods and services produced [...], and publish and distribute product or company ratings" (VanHoose 2011, 130). Current problems have been highlighted recently in the quality press in order to increase public awareness of a field which has been neglected in governmental policies and among academics. It is often noted that seemingly nearly "everything has changed" in the "knowledge economy" (Boyes 2012, 270 f.). One issue is an easier access to information at low costs on the Internet: Sharing is the defining activity of Web 2.0. A related problem to this shift in communication is the question of information quality.

This paper compares the roles of traditional consumer organisations and recommendation providers (such as "Stiftung Warentest") to customer-based recommendation approaches during the purchasing process based on an experiment:

What are the reasons for using traditional or collaborative seals of quality? Are they substitute or complementary to each other? May we see "crowding-out" effects in shared services replacing traditional evaluations? What institutional strategies will be appropriate to avoid biased information leading to negative effects for customers? To gain a conclusive answer, this paper will summarize the current state of research on trust in reviews, giving new insights into what kind of review creates credibility and how this affects decision making.

Reference online available: www.vz-nrw/iccr-schedule

Abstract 3: Consumer interfaces in the smart grid – Dawn of a privacy divide?

Authors: Timo Jakobi and Prof. Dr Gunnar Stevens (Siegen, Germany) | University of Siegen

The widespread introduction of intelligent metering systems has meant a massive invasion of end users' privacy. This report analyses potential implementation scenarios from the perspective of dedicated users. In doing so, the danger of a privacy divide will be shown. We suggest that this could be avoided by taking greater account of socio-economic aspects while drafting safety precautions and regulatory guidelines which would enable secure, accessible and utilisable solutions for the general populace.

5 Award Ceremony for Excellent Young Consumer Researchers in North-Rhine Westphalia

September 29, 2014

Plenary Hall: 20:00-20:30

Awards presentation by

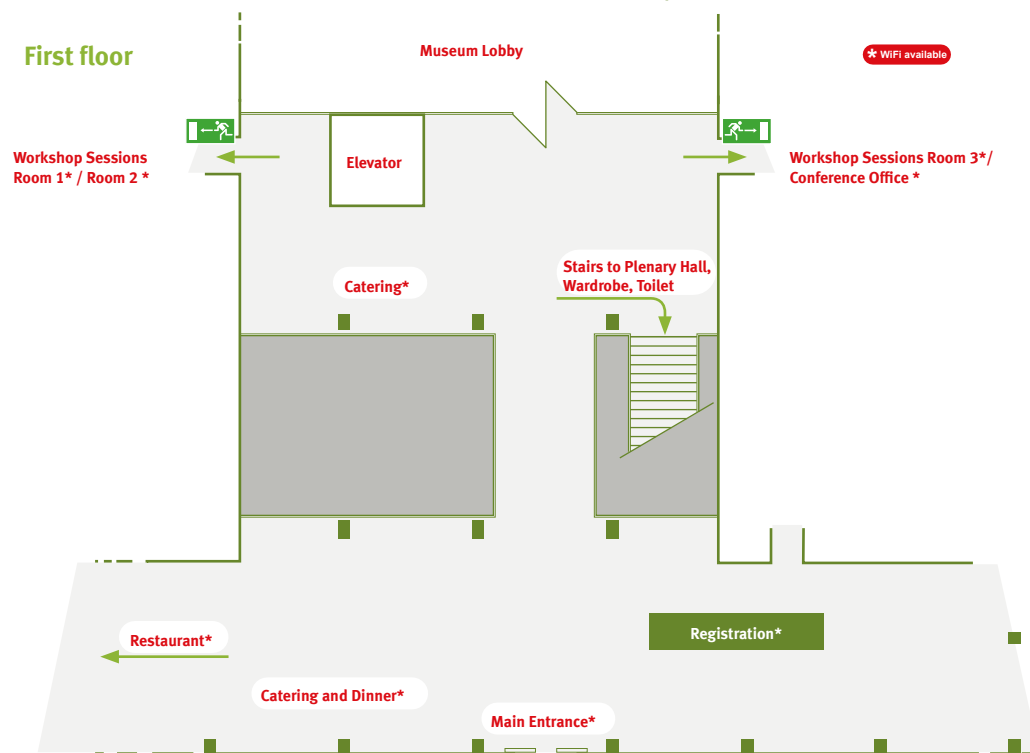
Peter Knitsch | State Secretary, Ministry for Climate Protection, Environment, Agriculture, Nature Conservation and Consumer Protection of the German State of North-Rhine Westphalia

Dr Beate Wieland | Ministry of Innovation, Science and Research of the German State of North Rhine-Westphalia, Director General, Department 3 "Research and Technology"

Wolfgang Schuldzinski | Chairman of the Consumer Association of North-Rhine Westphalia

6 Conference Venue

First floor



Workshop Sessions:

Day 1: September 29, 2014

Day 2: September 30, 2014

13:30-15:30

Session 1.1: Room 1
Session 1.2: Room 3
Session 1.3: Room 2

09:00-11:00

Session 1.5: Room 3
Session 1.7: Room 1
Session 1.8: Room 2

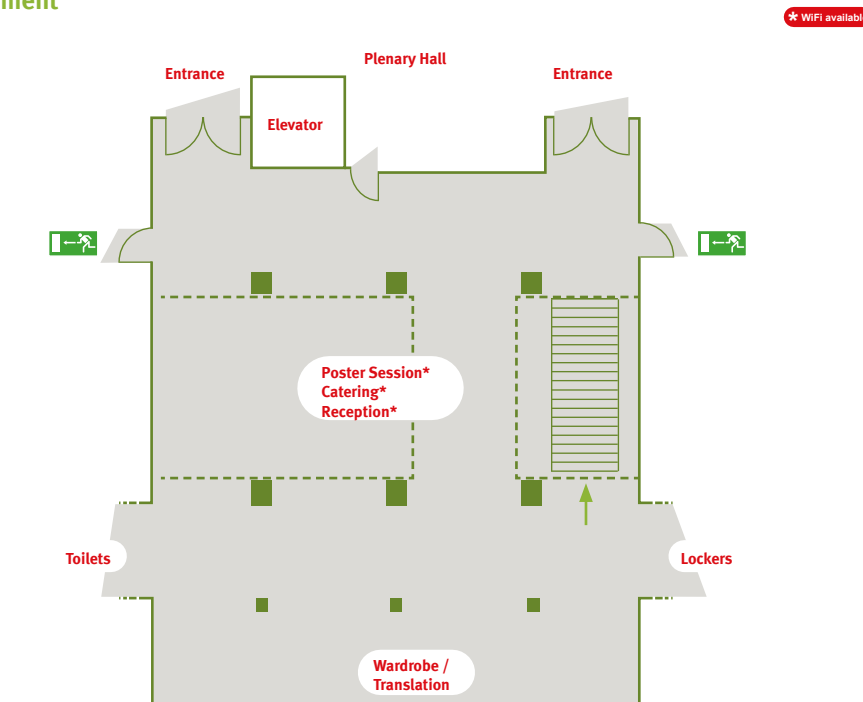
14:45-16:45

Session 2.4: Room 3
Session 2.6: Room 1

11:30-13:30

Session 2.2: Room 1
Session 2.3: Room 3
Session 2.5: Room 2

Basement



Workshop Sessions:

Day 1: September 29, 2014

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13:30-15:30

Session 1.4: Plenary Hall

09:00-11:00

Session 1.6: Plenary Hall

11:30-13:30

Session 2.1: Plenary Hall

14:45-16:45

Session 2.7: Plenary Hall

Useful Information

Emergency telephone numbers:

Police/emergency call: **110**

Fire emergency: **112**

Emergency medical service: **116 117**

Contact Registration Management:

Sandra Mayer: **+49 163 - 96 77 739**

Contact Tourist Information Bonn:

Service hours:

Monday until Friday - from 10 a.m. until 6 p.m.

Contact details:

Windeckstraße 1/am Münsterplatz

53111 Bonn

Telephone: **+49 228 - 77 50 00**

Fax: **+49 228 - 77 50 77**

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Taxi Bonn : **+49 228 - 55 55 55**

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Taxi fares:

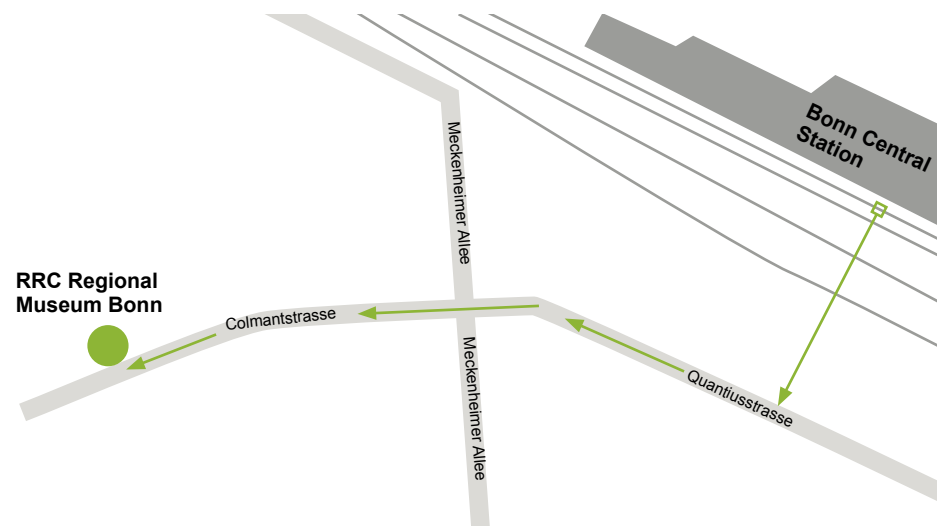
From Bonn central train station - ca. 5.50€ (0,9 km, 2 minutes)

From Cologne/Bonn Airport - ca. 51€ (26,2 km, 20 minutes)

From Cologne central train station - ca. 57€ (29,4 km, 28 minutes)

Public Transport to RRC Regional Museum Bonn/ LVR-LandesMuseum Bonn:

From Bonn central train station about 3 minutes on foot:



From Cologne/Bonn Airport:

Take the bus SB60 (Terminal 1/2) in the direction of Bonn central train station "Bonn Hauptbahnhof", afterwards from Bonn central train station about 3 minutes on foot.

From Cologne central train station:

Take the train RE 5 in the direction of "Koblenz Hauptbahnhof"/the train MRB26 in the direction of "Koblenz Hauptbahnhof"/the train RB 48 in the direction of "Bonn-Mehlem" to Bonn central train station "Bonn Hauptbahnhof", afterwards from Bonn central train station about 3 minutes on foot.

Parking:

RRC Regional Museum Bonn has a parking garage that is conveniently located underneath the museum and includes 70 parking spaces. Arrival via the Colmantstraße. The daily rate is 3,50 €.

General information:

Information on time zone: Central European Time Zone
<http://www.timeanddate.com/time/zone/germany/bonn>

Climate:

September is beautiful time of year in Bonn. Average temperature ranges from a low of 6 °C / 42,8 °F to a high of 19 °C / 66,2 °F. You may want to bring a jacket or coat for the mornings and evenings. And you should never forget an umbrella.

Currency: Euro

Currency can be exchanged at ReiseBank located at Bonn central train station (Am Hauptbahnhof 1, 53111 Bonn). Service hours: Monday until Friday from 8 a.m. until 7 p.m.

The ICCR 2014 is funded by:

**Ministry for Climate Protection, Environment,
Agriculture, Nature Conservation and Consumer
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**Ministry of Innovation, Science
and Research of the German State
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