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EDITORIAL

IDENTITE ET VALEURS : LA QUESTION DE LA CONGRUENCE

IDENTITY AND VALUES: THE QUESTION OF CONGRUENCE

Depuis bien longtemps les tenants d'une cause ont cherché à promouvoir une forte congruence émotionnelle avec leur public cible pour défendre leurs idées. Les « plus de vingt ans » ont toujours à l'esprit la photo historique de la petite Kim Phuc pleurant de douleur sur une route, mise en avant par les opposants à la guerre du Vietnam. Les images dramatiques d'une course blanche et de son ourson, perdus sur un bout de banquise ou d'un jeune koala, au milieu de la fournaise australienne, ont un impact émotionnel conséquent sur la prise de conscience climatique (Hanan et al. 2023). Les entreprises ont aussi cherché, souvent de manière plus subtile et moins dramatique, à établir cette congruence avec leurs consommateurs. L'objectif est de renforcer les liens qui les unissent, soit dans la défense de grandes causes sociétales, Malongo et la cause environnementale ou Dove et la diversité, soit dans la mise en évidence d'une communauté d'intérêt, Le Casier Français et la consommation de légumes naturels et locaux. Naturellement l'impact émotionnel voulu dépend d'une bonne connaissance préalable des valeurs partagées, des convictions et des identités communes. C'est sur divers aspects de ces politiques que se penchent les articles du présent numéro.

A l'heure de l'essor des banques en ligne, la cible des jeunes reste une priorité pour les banques traditionnelles qui intensifient leurs efforts pour les attirer et les fidéliser. S'appuyant sur les concepts de consommation visuelle et de congruence avec le soi, la recherche de Loubna Moudni, Michaël Korchia et Valérie Zeitoun vise à saisir comment la tranche des 15-30 ans est représentée dans les publicités et si ces représentations résonnent avec les vécus de ces jeunes consommateurs. Par le biais d'une analyse sémiotique couplée à des entretiens semi-directifs, ils mettent en évidence le manque de réalisme de certaines représentations « idéalisées » de cette génération. En revanche, la connexion émotionnelle est établie lorsque les banques traditionnelles emploient des signes symboliques subtils pour représenter les événements de la vie quotidienne des jeunes ou leurs valeurs personnelles.

L'essor des plateformes digitales appelle une meilleure compréhension des comportements des consommateurs face aux produits de seconde main. S'appuyant sur la théorie des usages et gratifications de Katz et al. (1974), Carolina Afonso et Beatriz Farinha proposent un cadre intégrateur de l'attitude à l'égard des produits de seconde main disponibles sur les plateformes en ligne. Ce cadre théorique permet de ne pas se limiter à la satisfaction directe des besoins de consommation mais de prendre en compte les gratifications émotionnelles, sociales et fonctionnelles associées avec ce comportement. Les résultats d'une enquête quantitative établissent que les facteurs motivationnels tels que la valeur perçue, la prise de conscience éthique et écologique, l'excitation de la découverte et la recherche d'unicité promeuvent une attitude positive, tandis que les barrières liées au manque de sécurité, aux aspects sociaux et au risque financier exercent un impact négatif, quoique moins important.

L'intégration des ressources est une étape essentielle du processus de co-création de valeur, nécessitant que les acteurs possèdent les compétences, les connaissances mais également la motivation pour les exploiter (Plé, 2016). S'intéressant à la résistance des consommateurs au service de livraison à domicile, la recherche de Scarano, Regany et Ertz

For a long time, advocates have sought to promote strong emotional congruence with their target audience in order to defend their ideas. Those over the age of 20 still remember the historic photo of little Kim Phuc crying in pain on a road, which was used by opponents of the Vietnam War. The dramatic images of a white bear and her cub, lost on a piece of ice floe, or a young koala in the middle of the Australian heatwave, have a significant emotional impact on climate awareness (Hanan et al. 2023). Companies have also sought, often in more subtle and less dramatic ways, to establish this congruence with their consumers. The aim is to strengthen the bonds that unite them, either in the defence of major social causes, such as Malongo and the environmental cause or Dove and diversity, or in highlighting a community of interest, such as Le Casier Français and the consumption of natural and local vegetables. Naturally, the desired emotional impact depends on a good prior understanding of shared values, beliefs, and common identities. The articles in this issue examine various aspects of these policies.

At a time when online banking is booming, young people remain a priority target for traditional banks, which are stepping up their efforts to attract and retain them. Drawing on the concepts of visual consumption and congruence with the self, the research conducted by Loubna Moudni, Michaël Korchia, and Valérie Zeitoun aims to understand how 15-30 year olds are represented in advertising and whether these representations resonate with the experiences of these young consumers. Through semiotic analysis coupled with semi-structured interviews, they highlight the lack of realism in certain "idealized" representations of this generation. On the other hand, an emotional connection is established when traditional banks use subtle symbolic signs to represent events in young people's daily lives or their personal values.

The rise of digital platforms calls for a better understanding of consumer behaviour towards second-hand products. Drawing on Katz et al.'s (1974) uses and gratifications theory, Carolina Afonso and Beatriz Farinha propose an integrative framework for attitudes towards second-hand products available on online platforms. This theoretical framework allows us to go beyond the direct satisfaction of consumer needs and take into account the emotional, social, and functional gratifications associated with this behaviour. The results of a quantitative survey show that motivational factors such as perceived value, ethical and ecological awareness, the excitement of discovery, and the search for uniqueness promote a positive attitude, while barriers related to lack of security, social aspects, and financial risk have a negative impact, albeit to a lesser extent.

Resource integration is an essential step in the value co-creation process, requiring actors to have the skills, knowledge, and motivation to exploit them (Plé, 2016). Focusing on consumer resistance to home delivery services, research by Scarano, Regany, and Ertz suggests a potential disruption to the process of integrating the resources made available by the company, as consumers deploy their own efforts. Consumers' cultural resources can thus temporarily compete with the offerings of service providers, particularly home delivery services. Despite the burden this entails, managing product delivery becomes an experience that reflects identity, reinforces community values, strengthens emotional bonds, and promotes well-being.

suggère une altération potentielle du processus d'intégration des ressources mises à disposition par l'entreprise, par le déploiement par les consommateurs de leurs propres efforts. Les ressources culturelles des consommateurs peuvent ainsi temporairement concurrencer les offres des prestataires de services, notamment les services de livraison à domicile. Malgré la charge que cela implique, la gestion de la livraison des produits devient une expérience qui reflète l'identité, renforce les valeurs communautaires, consolide les liens émotionnels et favorise le bien-être.

Comment les start-ups technologiques et sociales réussissent-elles le pari d'une croissance respectueuse de leur mission sociale ? S'appuyant sur une étude de cas portant sur 10 start-ups italiennes, la recherche de Costanza Nosi, Niccolò Piccioni et Simona D'Amico met en lumière que les dimensions du marketing entrepreneurial se fondent en deux sous-systèmes interconnectés : un sous-système de développement du marché, où l'accent est mis sur les opportunités, l'esprit d'innovation, et la création de valeur et un sous-système de construction de légitimité, destiné à surmonter les obstacles institutionnels à l'entrée. Cette configuration systémique redéfinit le marketing entrepreneurial non seulement comme une orientation vers le marché, mais aussi comme un système de capacités grâce auquel les entreprises hybrides s'adaptent à des paysages institutionnels en constante évolution.

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Representing young people in traditional bank ads: how self-image shapes brand perception

Abstract :

This study examines how traditional banks portray young people in ads and how these portrayals shape young consumers' self-image and relationships with these institutions. Drawing on self-congruity theory and using semiotic analysis and indepth interviews, we explore how young consumers interpret and emotionally respond to these representations. We find limited diversity in visible traits (reflecting primary dimensions of diversity) and in secondary dimensions such as education and work experience. Banks project idealized images, while young people seem to identify more with portrayals of their actual selves. Although identification doesn't directly drive bank choice, alignment with lived realities shapes brand image and long-term decisions.

Keywords: *semiotic; self-congruity; diversity; traditional banks; advertising*

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INTRODUCTION

In recent years, traditional banks¹ have been affected by various environmental and financial scandals, contributing to the erosion of trust among young people and intensifying their distrust, anger, and expectations towards these institutions. Consequently, 54% of French individuals aged 15-24 are willing to consult an independent advisor outside major banking networks², 18% of those aged 18-24 consider “degrading banks” as “acceptable” or “understandable”³, and over a third of those aged 18-35 express the desire for their bank to uphold social and environmental commitments⁴. Moreover, the rise of online banks and neobanks⁵ has made this population more volatile for traditional banks. Despite these challenges, young individuals remain a targeted group for traditional banks that prominently feature them in their advertisements, intensifying efforts to attract and retain them.

Several researchers have investigated the strategies developed by traditional banks to meet the evolving demands of young consumers. Some have examined the tools at their disposal to face new digital competitors (Klein 2019), others have studied the evolution of the banking commercial relationship in the digital era (Audigier 2016), while others have observed the evolution of advertising communications and consumer perceptions of traditional banks (Paviot 1995). From this perspective, Mercanti-Guérin (2011) examined how young people perceive the image of traditional banks during times of crisis, while Gardès et al. (2013) analyzed the social representations associated with six major French banks. Both studies highlight a disconnect between the image banks seek to project and how consumers perceive them. The first study highlights that young consumers tend to perceive all banks as similar, while the second emphasizes that despite substantial investments in sponsorship to associate their brand with specific events, this strategy often fails to resonate with consumers. Elsewhere, exploring the link between bank advertising and customer needs, Mylonakis (2008) found that Greek customers are indifferent to bank advertising when choosing a bank, suggesting that advertising affirms a bank’s market presence rather than influencing their choice of bank. For their part, Mogaji and Danbury (2017) noted that despite the frequent use of emotional appeals in UK bank marketing, consumers showed low enthusiasm for the brands, lacked pride in their association, and viewed all traditional banks as similar, regardless of switching potential.

Although this research provides valuable insights into attracting young consumers by enhancing the image and services of traditional banks, none adopt a visual consumption lens (Schroeder 2002) to propose ways to strengthen the relationship between traditional banks and young consumers. Yet, visual consumption is key to understanding consumer behavior, as images convey social and psychological dynamics – like closeness, involvement and status – that influence perceptions of products, services and organizational identity (Borgerson & Schroeder 2008). Visual consumption research has extensively explored how diverse consumer groups are represented in advertising and how these portrayals influence both brand perceptions and self-image. Studies have examined portrayals of various audiences, including men (Elbadwy et al. 2024; Nixon 2024; Schroeder & Zwick 2004), racialized individuals (Mitchell et al. 2023; Seyidoglu et al. 2022), disabled people (Aspler et al. 2022) and older adults (Rosenthal et al. 2021). However, a significant gap exists in understanding how traditional banks represent young people in their advertisements, particularly in terms of the diversity of these portrayals.

The concept of diversity is essential as it profoundly influences how consumers from diverse backgrounds interpret their connection or disconnection with brand representations. Thus, building on Wellner’s (2002) framework – which differentiates between “primary dimensions” of diversity such as age, ethnicity, and gender and “secondary dimensions” that includes educational background, work experience, marital status, and parenthood – we aim to explore how these portrayals resonate with young audiences and influence their relationships with financial institutions. This approach is particularly relevant given that traditional banks struggle with a damaged reputation among young people and

1 Traditional banks offer various financial services and, unlike new banks (online banks and neobanks), have physical branches where customers can visit to carry on their banking transactions.

2 Deloitte France. (2019) *Relations banques et clients - 9e édition*. (s. d.). Deloitte France. <https://www2.deloitte.com/fr/fr/pages/services-financier/articles/relations-banques-clients.html>

3 Institut Montaigne. (2021). “Une jeunesse plurielle - Enquête auprès des 18-24 ans”. Institut Montaigne. <https://www.institutmontaigne.org/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans#section-contenu-telechargements>

4 Crédit Coopératif et Viaivoice. (2023). *4ème édition de l’Observatoire du sens de l’argent*. Crédit Coopératif. <https://www.credit-cooperatif.coop/votre-banque/a-la-une/4-edition-observatoire-sens-argent/>

5 New digitized financial players that develop digital services and communication strategies more tailored to the means, concerns, and habits of younger generations. Unlike online banks, neobanks operate independently from major banking groups.

considering that with 58% of Europeans aged 18-25 perceiving ads as “full of stereotypes”, 46% feeling that industries fail to understand their generation and over two in five ceasing to purchase products over inappropriate promotional campaigns⁶. By analyzing the portrayal of young individuals, our study aims to provide a nuanced examination of the visual strategies used by traditional banks to engage this audience. This approach helps us assess how well these representations reflect the diversity of young consumers and their effectiveness in fostering meaningful connections with them.

This article draws on the concepts of visual consumption and self-congruity, aligning with the idea that understanding the role of visual consumption is essential for comprehending market structures and addressing sociological concerns of identity (Schroeder 2002).

Our paper is guided by the following research question:

How does the portrayal of young people in traditional banks' advertisements align with their self-image and shape their view of these institutions?

This study aims to:

- 1) Explore the alignment between young people's self-image and their portrayal in traditional banks' advertising campaigns.
- 2) Investigate how young people interpret the diversity promoted by traditional banks' advertisements in representing them.
- 3) Observe the role these representations play in shaping young consumers' view of traditional banks.

Given the limited empirical research in this area, this study adopts an exploratory approach to examine self-congruity, diversity representation and identification processes as they emerge from our analysis. Our semiotic analysis and qualitative interviews capture these theoretical concepts to determine whether young people's representation in traditional banks' advertisements aligns with their self-image and shapes their relationships with these institutions.

The first part of this study establishes the theoretical foundation of this study by examining the role of advertising in perpetuating stereotypes, promoting diversity to attract young consumers, and enhancing consumer self-congruity and brand preference. The second part outlines the methodological approach and presents findings from a semiotic analysis of seven advertising films from traditional banks, along with sixteen qualitative interviews conducted with young French individuals. Finally, the third part offers a discussion, underscores the study's limitations and directions for future research and provides recommendations for traditional banks.

CONCEPTUAL FRAMEWORK / LITERATURE REVIEW

Advertising representations: the negative effects of stereotypes

Adhering to the adage “a picture is worth a thousand words”, advertisers often rely on images containing various verbal and nonverbal signs to communicate effectively with their target audience. To ensure clarity and avoid misinterpretation, they select signs with universally understood meanings (Bush et al. 1993), reflecting “a reality that is not an objective diagnosis, but a typification of what individuals think and how they represent the world” (Sacriste 2001). Thus, advertising relies on stereotypes. Continuous exposure to stereotypical themes and messages can shape social judgments and spread discriminatory beliefs (Harrison et al., 2017). Many studies have documented the stereotypical and often negative ways advertisements depict certain individuals, such as women and racial minorities (Bristol et al. 1995; Cortese 1999; Stern 1993). For instance, the portrayal of various social classes in advertisements can reinforce stereotypes, influence consumer behavior and impact social norms because advertising functions as a social agent that introduces and reinforces ideals of success, beauty, and lifestyles, often achievable only through product consumption. By linking social status and personal identity to the ownership of specific goods, advertising reinforces existing social hierarchies and promotes a sense of exclusivity (Okditazeini et al. 2025).

In 2015, Chen emphasized the importance of recognizing elderly prototypes in TV ads to prevent age-based discrimination and ensure the protection of rights. She cautions that positive stereotypes can also be problematic by defining “successful aging” in terms of youth, competence, and financial ease. Examining how males are portrayed in

⁶ Pasteur, C. (2022). *Qu'attendent vraiment les 18-25 ans de la publicité en 2022 ?* AIR OF MELTY. <https://www.airofmelly.fr/marques/quattendent-vraiment-18-25-de-publicite-2022-24384.html>

TV advertising, their relationships, and changes from 2003 to 2008, Fowler and Thomas (2015) suggested that certain aspects of these depictions challenge current gender roles, while others reflect societal changes. More recently, Shinoda et al. (2021) highlighted that Brazilian advertising posters perpetuate gender stereotypes, marginalizing certain profiles of women and negatively impacting their well-being.

Enhancing diversity in advertising: a brand strategy to target consumers

In 1997, diversity was defined as “*the condition of being different; an instance or a point of difference*” (Lee and al. 2004). In 2002, Wellner (2002) suggested that diversity is evolving beyond the “primary dimensions” such as age, ethnicity, gender, physical ability, race, and sexual orientation to also encompass “secondary dimensions” like educational background, marital status, parental status, work experience, and more. This broadened perspective on diversity has profound implications for marketing and advertising, particularly in relation to self-congruity theory. By recognizing a wider array of identity markers, brands can create more nuanced and inclusive representations that resonate with a diverse consumer base. Today, diversity in advertising is defined as “*the equitable and proportionate representation of various groups in a promotional context or specific media*” (Eisend 2022). Campbell et al. (2023) have identified seven forms of diversity in advertising that can influence self-image and social norms: age, beauty, body size, gender, LGBTQIA+, physical and mental ability, and race and ethnic origin. These diversity dimensions provide a framework through which we can analyze how banking advertisements create visual representations that consumers may find congruent or incongruent with their various self-images.

Several research show that diverse representations can positively influence brand image and product associations consumers construct in their minds (Liljedal et al. 2020; Baxter et al. 2016), boost perceptions of brand morality, and lead to more favorable attitudes toward a company (Khan & Kalra 2021). For brands, achieving successful diversity initiatives may hinge on audience connectedness (Åkestam et al. 2017; Oakenfull et al. 2008) because if audiences feel disconnected, they likely reject the message, as well as the marketer or brand that shares it (Burgess et al. 2021). Thus, marketers need to understand the extent to which collective audiences perceive belongingness, feelings of positivity, and similarity to the people in the advertisements. These similarities do not have to be direct (e.g., same ethnicity); consumers can connect in response to perceiving similar experiences or because they sense the relevance for other people. For example, heterosexual people positively perceive and react to advertisements containing same-sex couples if they feel connected to a relatable relationship scenario (Åkestam et al. 2017; Russell & Puto 1999).

However, advertisements featuring inadequate or insincere diversity efforts can alienate audiences (Åkestam et al. 2017; Oakenfull et al. 2008). In 2023, Campbell et al. argued that diversity can elicit negative reactions when brands do not prioritize its promotion or when consumers perceive a lack of authenticity from brands. Insincere portrayals of diverse identities can provoke consumer skepticism and backfire, reinforcing negative social norms and perpetuating inequalities among vulnerable groups (Behm-Morawitz & Mastro 2009; Harrison et al. 2017). Therefore, brands that superficially support diversity without truly embracing it risk perpetuating tokenism, which can result in negative outcomes such as rejection (Podoshen et al. 2021).

How we engage with ads: relationship between self-congruity and brand preference

In 1982, Sirgy distinguished the actual self (self-perception), the ideal self (desired self), the actual social self (perceived social perception), and the ideal social self (desired social perception). Self-image theory asserts that a consumer tends to select products or brands that correspond to his/her self-concept. Self-congruity is defined as “*the totality of the individual's thoughts and feelings having reference to himself as an object*” (Rosenberg 1979). Self-congruity specifically addresses the alignment between consumer self-image and brand image. Self-congruity is known to foster positive attitudes and behaviors toward products and brands (Ericksen 1997; Sirgy et al. 1997). As Graeff (1997) emphasizes, “*the more similar a consumer's self-image is to the brand's image, the more favorable their evaluations of that brand should be*”. Research indicate that self-congruity significantly influences advertising effectiveness. Hong and Zinkhan (1995) found that higher congruence between the visual image and consumer's self-image predicts favorable brand attitude and purchase intention. Kang et al. (2015) developed a model linking image congruity (self-congruity and functional congruity) with brand loyalty components (cognitive, affective, and conative loyalty), showing that self-congruity influences cognitive and affective loyalty, while functional congruity affects cognitive loyalty. From another viewpoint, Islam et al. (2018) revealed that symbolic and functional incongruence are key determinants of brand hate.

In advertising literature, personality traits and values are explored dimensions of self-concept. Hong and Zinkhan (1995) demonstrated that advertising messages aligned with consumers' introversion or extroversion generate more

favorable ad attitudes and brand evaluations. LaBarbera et al. (1998) highlighted that visuals consistent with consumers' personality-type processing styles can enhance ad appeal and purchase intentions for various products. More recently, Tooray and Oodith (2017) found that students are slightly more influenced by their actual self when purchasing clothing and mobile phones, while Li et al. (2021) showed that both actual and ideal self-image congruities positively affect brand preference.

METHOD

We conducted a semiotic analysis of seven film advertisements from leading traditional French banks, focusing on their portrayal of young people. The banks were selected based on their revenue and client base, as determined by various online rankings, without considering their specific advertising strategies towards young consumers. This approach ensures our analysis provides a representative view of how France's most influential banks communicate with young consumers, reflecting current market trends. For each bank, we analyzed their most recent advertisement featuring young consumers at the time of the study. These films were selected for featuring individuals aged 15-30, as defined by the most recent periodization of youth established by the INJEP⁷. We focused on film advertisements because, they employ complex codes and conventions, making them open to various readings and interpretations (McQueen 1998). As Bulmer and Buchanan-Oliver (2006) emphasize, "if 'a picture paints a thousand words', then the interpretation of a 30-second television commercial running 25 frames per second has the potential to be equivalent to a lengthy essay."⁸ Moreover, in 2022, banking and insurance ranked among the top five industries most reliant on segmented TV advertising⁸. Additionally, the selected TV commercials from traditional banks were part of 360-degree marketing campaigns designed for seamless adaptation across various media platforms, including social media where 77% of 16- to 24-year-olds engage regularly and two-thirds of them do not use ad blockers⁹. This further underscores the relevance of analyzing traditional bank TV advertisements.

For semiotic analysis, we relied on Ardhiyanto and Son's (2019) adaptation of Barthes' method (1964), Berthelot-Guiet's (2015) semio-communicational approach, and Aumont and Marie's (2020) film analysis method. These guided us through a shot-by-shot analysis of advertising films, focusing on image description (denotation) and interpretation (connotation) across four dimensions: plastic (forms, colors, lighting, texture), scenic (frame, framing, camera angle, composition and layout, linguistic/iconic distribution, and reading path), iconic (editing and content of the images, gestures of the young people depicted), and linguistic (graphic elements, linguistic elements, discourse, background sound, content, and function of linguistic elements).

The semiotic analysis is detailed in a 124-slide PowerPoint document. This preliminary analysis of advertising films allowed us to explore how visual elements in bank advertisements generate complex meanings through cultural codes and symbolic associations. By decoding the signs used by traditional banks to represent young consumers, we uncovered embedded stereotypes in their visual messaging, establishing a foundation for understanding how these institutions portray young people. Building on these findings, we compared the banks' representation with young people's self-image, revealing potential disconnects between projected visuals and how they see themselves (see Appendix A and Appendix B).

To examine the alignment between young individuals' depiction in traditional bank advertisements and their self-image, as well as its influence on their perception of these banks, we conducted semi-structured individual interviews with sixteen participants aged 15 to 30. Participants were recruited through word of mouth, ensuring a balanced representation across three age groups: 15-17 years, 18-24 years, and 25-30 years, with 5-6 respondents per group. Each interview lasted between 35 minutes to 1 hour and was transcribed, resulting in a total of 109 pages of data (see Appendix C and Appendix D).

⁷ INJEP. (2021). *Les chiffres clés de la jeunesse 2021*. INJEP. <https://injep.fr/publication/les-chiffres-cles-de-la-jeunesse-2021/>

⁸ SNP TV (2024). *Les chiffres de la publicité TV segmentée pour l'année 2023: une croissance confirmée*. SNP TV. <https://www.snptv.org/communiqués/les-chiffres-de-la-publicite-tv-segmentee-pour-lannee-2023-une-croissance-confirmee/>

⁹ SuperAwesome (2022). *Découverte Digitale de la Gen Z : stratégies pour les marques qui souhaitent s'investir*. <https://www.superawesome.com/fr-gen-z-report/#genz>

The interview process consisted of two phases. We initially questioned them about their personal approach to youth, including their subjective age, definition of youth and main concerns. Next, we presented the seven advertising films one after the other to gather their perspectives on the portrayal of young people and assess how these representations shape their perception of traditional banks. To implement this protocol, we drew inspiration from Mogaji and Danbury's (2017) study. After each video, we paused to collect participants' immediate reactions and responses to capture their impressions in real-time, ensuring that their feedback was specific to each advertisement and not influenced by subsequent films. The advertisements presented were identical to the seven analyzed in our previous semiotic study. We maintained a consistent viewing order for all participants, strategically alternating between shorter (30 seconds) and longer (45 or 60 seconds) advertisements. This approach was designed to maintain the young participants' engagement and concentration throughout the viewing process, preventing fatigue that might occur from watching several lengthy advertisements consecutively. Actual self-congruity was investigated through direct questions, such as "*What are your main concerns as a young person?*" and "*Do you see yourself reflected in the characters portrayed in this advertisement?*" while actual social self-congruity was assessed by asking if the characters in the advertisements resembled individuals within the participants' social circles. Ideal self-congruity and ideal social self-congruity were explored both through explicit questions like "*What does 'being young' mean to you?*" and organically from participants' responses to open-ended questions about bank messaging and advertisement interpretation. Diversity perceptions also emerged naturally from participants' responses to questions about resemblance and identification with the characters in the advertisements. This multi-faceted approach allowed for a comprehensive examination of how young people relate to their representation in banking advertisements.

FINDINGS

Our semiotic analysis allowed us to identify the signs used by traditional banks to represent young people, offering valuable insight into which dimensions of diversity they prioritize when portraying this audience. This focus on diversity is particularly significant, as research highlights that incorporating diversity in advertisements has become a key branding strategy to engage consumers and meet their evolving expectations regarding social and identity representation. Traditional banks, which communicate broadly to diverse audiences, are likely adopting this approach to strengthen their connection with young consumers. Furthermore, this emphasis on diversity is especially relevant given that young consumers are critical of stereotypes in advertising¹⁰.

Following our semiotic analysis, we conducted qualitative interviews to assess the alignment between traditional banks' portrayal of young people and young people's self-image, while also exploring how these representations contribute to shaping their views of traditional banks. Consequently, our semiotic analysis played an important role in examining the connection between banks' portrayals of young people and the resulting stereotypes and image of banks among this audience.

¹⁰ Pasteur, C. (2022). *Qu'attendent vraiment les 18-25 ans de la publicité en 2022 ? AIR OF MELTY*. <https://www.airofmelty.fr/marques/quattendent-vraiment-18-25-de-publicite-2022-24384.html>

Table 1

How the representation of young people in bank ads relates to their self-image and brand perception

	Explicit figurative signs <i>Appearances and responsibilities</i>	Implicit symbolic signs <i>Habits and concerns</i>	Primary dimensions of diversity <i>Ethnicity and physical ability</i>	Secondary dimensions of diversity <i>Social background and work experiences</i>
How are young people represented in traditional banks' ads?	Young people are portrayed with flawless appearances (e.g., perfect skin, ambiguous age) and assigned adult responsibilities and societal expectations, which obscure their actual stage of development. They are often depicted as active in prestigious professions (such	Everyday moments that reflect the actual lives of young people are depicted (such as waking up early or having coffee with friends). References to a digital-native lifestyle are also incorporated through frequent use of technology and color schemes	Young people from various ethnic backgrounds are featured –reflected in differences of skin tone, hair texture, and facial features – and individuals with physical disabilities, such as wheelchair users, are occasionally included as central figures in group settings. These	Upper-middle-class young people enjoying a prosperous lifestyle in medium-sized cities are predominantly featured, often illustrated by home ownership and access to natural spaces. A traditional family model is typically emphasized, focusing on the nuclear family and idealized
	as entrepreneurs or engineers), dressed in standard business attire with neutral colors, resulting in a standardized representation of their identity	that evoke a digital atmosphere	portrayals aim to convey a positive image of inclusion and integration	closeness, while overlooking the diversity of work by omitting "dirty work" or less socially valued occupations and concentrating on creative or prestigious professions
What are the consequences on young people's identification?	They can struggle to identify with the explicit figurative signs used by traditional banks, associating these representations more with their ideal social self rather than their actual self	They can easily relate to these implicit symbolic signs that resonate with their actual self and actual social self, helping them feel understood and fostering a stronger sense of identification.	Some young people can identify with representations that subtly integrate diversity signs reflecting their actual self.	Some young people can struggle to identify with portrayals that exclude aspects of their actual self and feel unrepresented or disconnected from traditional banks' ads.
What are the consequences on	These explicit figurative signs may lead young people to	These implicit symbolic signs may help traditional banks appear more understanding	These primary diversity signs may negatively affect traditional banks' image if not	The omission of these secondary diversity signs may reinforce the perception of
traditional banks' image?	perceive traditional banks as paternalistic and outdated.	and relatable to young people, potentially reinforcing their trust.	supported by messaging highlighting the challenges faced by minorities or people with disabilities. In such cases, young people may interpret the representation as superficial and opportunistic, viewing the banks as tokenistic.	traditional banks as elitist and disconnected from the realities of many young people.

Young people struggle to identify with the explicit figurative signs used by traditional banks to depict them, they identify more to implicit symbolic signs that mirror their daily lives

Young people's appearance and responsibilities in advertising: traditional banks' broadcasting an idealized portrayal

In advertisements, traditional banks often downplay adolescence's physical traits by utilizing scenic dimensions through close-ups and medium close-up shots showcasing flawless skin. Additionally, they attribute responsibilities to young individuals through rhetoric that imposes societal expectations on them, using impersonal statements like commonplaces to create context-free universal truths and imply timeless validity (Maingueneau 2021). Similarly to American teen movies¹¹, banks' ads create a confusion in the youth' ages and obscure young individuals' developmental stages. Faced with this representation, several young people interviewed mentioned that they can't even identify the depicted age of youth in ads:

"I don't know if she's a teenager or an adult." (Soraya, 15-year-old, high school student)

Regarding workplace, young people are depicted as "active" from an early age. Banks' ads emphasize socially valued professions which promote creativity and innovation, such as actors, entrepreneurs, and engineers. Young people's involvement in work is supported by dynamic speeches revolving around action verbs that celebrate individual merit and success, thus promoting the self-made man idealized figure. This portrayal echoes the concept of affective labor (Hardt 1999) while neglecting the "dirty work" (Hughes 1996). From a plastic perspective, the predominance of nuanced colors lacking aesthetic significance (Pastoreau 1999) suggests a blurring of young people's individuality in the workplace as they conform to the colors of their professional environment, leading to a standardization of their identity. Our interview results showed that some respondents did not relate to the social norms that traditional banks associate with young people. Etienne, a 28-year-old consultant, stated: *"I don't identify with the young guy in a suit because I reject that image for myself. I'm against suits and ties; as a young person, I want to establish the black T-shirt. Here, we see him adopting the dress codes of older generations; he's a young person trying not to look young."* Elias, a 16-year-old high school student, noted that traditional banks often depict young individuals as having strong convictions on life whereas he feels that *"at 16, you might not necessarily have these ideas"*.

Respondents also underscored that traditional banks offer a romanticized image of youth that occult difficulties and real concerns of this audience:

"They try to make us believe that we can achieve everything with them, with the bank, because 'when you're young, you can do anything', 'you can succeed at everything' etc., but they ignore many factors." (Léona, 25-year-old, sales force manager)

Thus, young people's portrayal can be seen as unrealistic and outdated, suggesting that traditional banks don't fully grasp young people's concerns:

"They understand the issues, but they don't know how to talk about them" (Garance, 24-year-old, communication student).

Hence, the way traditional banks portray young people appears to align more with an ideal social self, based on a paternalistic vision, rather than with young people's actual self-image (Sirgy, 1997).

Young people's concerns in advertising: traditional banks' bridging the communication gap

Interviews showed that young people often strongly relate to the atmospheres portrayed in advertisements, particularly when these resonate with their personal experiences or emotions. Léona, described a specific "feeling" that increased her identification with the young characters in the ads she viewed. This connection reinforces her identification to the advertisements:

"In the previous advertisement, we identified with the social class and physical appearance, whereas here, we identify with a feeling we have already experienced or that our friends have shared with us. So, I identify much more here. A feeling lingers; we remember it; it's much stronger than a simple situation like 'oh, I've also picked up a plastic bottle to support a social movement'." (Léona, 25-year-old, sales force manager)

¹¹ Christina Cauterucci. (2017). *The Adult Bodies Playing Teens on TV*. Slate. <https://slate.com/technology/2017/12/what-effect-does-it-have-on-viewers-when-mature-adults-play-teens-on-high-school-television-shows.html>

This emotional connection appears particularly effective when traditional banks use subtle symbolic signs to represent significant life events or personal values that align with young people's real-life experiences. For instance, Anna, a 27-year-old teacher, explained how subtle elements in an advertisement resonated with her personal experiences, making her feel understood and acknowledged:

"When you see the girl getting up in the morning, leaving when it's still dark, I recognize myself in that. (...) It speaks to me more than the girl talking to her friend because I find it hard to believe that my friend will tell me: 'I've changed banks, it's great!' I don't think I'll ever have that conversation." (Anna)

Similarly, Pierre, a 22-year-old medical student, highlighted the importance of familiar settings and activities in advertisements. He noted that these relatable contexts enhanced his ability to identify with the young characters portrayed:

"There is an aspect of identification that also comes from what they are doing: having a coffee on a terrace peacefully with friends (...). The setting, being outside in good weather, having a coffee with friends, is obviously a situation I identify with and project myself into." (Pierre)

Our results revealed that certain elements are particularly effective in mirroring young people's daily realities, especially their relationship with the digital world. Traditional banks often portray young individuals as digital natives with a mastery of new technologies. This expertise is visually represented through the omnipresence of connected devices, frequently captured in horizontal or point-of-view shots. These devices are shown as central to young people's lives, serving as portals for work, information, and entertainment. From a plastic perspective, this representation is supported by colors reminiscent of digital environments, such as shades of blue evoking artificial lights. Our interviews showed that young people expressed a strong sense of identification with these implicit symbolic signs used to depict their daily lives.

"I particularly identify with the guy who wakes up with his phone because, just like me, as soon as I wake up, I grab my phone. It's true that we were born truly into the digital age." (Pomeline, a 19-year-old law student)

Young people take a critical view of the diversity signs used by traditional banks to represent them: they deplore the lack of signs reflecting secondary dimensions of diversity

Traditional banks striving to represent all young people: enhancing primary dimensions of diversity like ethnicity and physical ability

In traditional banks' ads, diversity is often highlighted through the inclusion of young people with characteristics associated with different racial categories (slanted eyes, tanned or dark skin tones, specific hair textures). Iconically, they often appear alongside non-racially marginalized young people, adopting similar gestures to underscore their social integration. After seeing minorities portrayed in a bank advertisement, Rayane, a 22-year-old college student, stated: *"I identify more than the others because I see plenty of different social classes, people of all origins"*. Yet, our results showed that young people not from minorities may identify with portrayals of young individuals if they include implicit signs of diversity (like inclusive discourse), while young people from diverse backgrounds need more explicit signs of diversity to identify with the characters (like same ethnicity).

Nevertheless, the identification of racialized young individuals appears more effective when diversity is combined with discourses addressing the challenges they face:

"Physically, I saw a Black person there, so I immediately identified with her because she was a young Black woman. Furthermore, she talked about "pushing boundaries", "believing in one's ideas", "always striving further", "venturing abroad." (Léona, 25-year-old, sales force manager)

Therefore, it appears that without engaged discourse and effective actions accompanying diversity representations, traditional banks may be perceived as opportunistic and fail to foster young individuals' identification.

Less frequently, but nonetheless noteworthy, traditional bank ads can also represent young people with disabilities. Iconically and scenically, they appear smiling in close-up shots with handheld cameras enhancing a sense of proximity, or at the center of groups of non-disabled peers moving (dancing or walking). These depictions, while focusing

primarily on physical disabilities, aim to challenge negative stereotypes by showcasing the integration and fulfillment of young people with disabilities (see Appendix E). However, our interviews revealed that respondents may view this kind of diversity as unrealistic and remain doubtful about traditional banks' true commitment to supporting diverse initiatives in real life: However, interviews suggest that these representations are often perceived as unrealistic:

"The suburban young individuals dancing together, I have never seen that, in any case it is rare, I haven't seen a scene like that in a long time, no one is dancing with a person with a disability." (Nora, 30-year-old, marketing manager)

After viewing an ad featuring a young person in a wheelchair, Rayane, a 22-year-old college student, displays skepticism about the representation of people with disabilities in bank advertisements, pointing to a potential disconnect between idealized portrayals and reality. His doubts suggest these representations may be driven by strategic motives rather than genuine inclusion, questioning whether banks implement specific measures for young people with disabilities and highlighting concerns about prioritizing image over action:

"With this ad, I have the image of an opportunistic bank, I perceive it a bit negatively because when you see the ad, you might think 'oh, that's cool!' but if we really go into the field and try to apply what they say, will it be the same? I don't know. For example, if you take a person they feature in the ad and bring them to Société Générale with a project, will they treat them like they do in the ad? That's what I wonder. I don't have much trust." (Rayane)

Traditional banks struggling to represent all the young people: occulting secondary dimensions of diversity like work experience and social background

In traditional bank advertisements, young people are often depicted enjoying a certain quality of life in medium-sized cities. Iconically, this idea is illustrated by images of nature integrated into daily life: young people relax in sparsely populated areas and use sustainable transport. Scenically, stone buildings often appear in horizontal shots close to the ground, highlighting their low height and historical roots in the city. From a plastic perspective, several scenes illuminated by natural light reveal beige Haussmannian facades, evoking cleanliness and purity transgress (Pastoureau 1999). The presence of blue (sky, storefronts), a universally accepted color that does not transgress (Pastoureau 1999), suggests both opulence (royalty) and tranquility (universally appealing color) typically associated with prosperous medium-sized cities. Once again, traditional banks seem to depict young people from an ideal self-image, emphasizing the representation of individuals living prosperously. However, this depiction may result in a lack of identification for some, who point out that traditional banks mainly represent an upper social class of youth to which they do not belong:

"In terms of social codes, like physical characteristics, social classes, etc., no, they don't look like me [...], they don't show young people coming from social housing or things like that, so in that sense, they don't look like me." (Rayane, 22-year-old college student)

This lack of diversity is also evident in the representation of young people within their family environment. In the advertising campaigns analyzed, traditional banks strictly adhere to this ideal by consistently portraying a family model composed of a father, a mother, and one or two children. Their closeness and bond are emphasized both scenically, through axial framing that places all family members at the center of the images and, iconically, by having them adopt the same gestures. This depiction of family creates a sense of detachment for some young people who do not see themselves reflected in it:

"They always show the typical family with the dog, the grandparents [...]. In my class, I know people who would easily fit into that family, but for me, I would be more like the outsider who doesn't experience the same issues, who doesn't have the same lifestyle, I'm the person who isn't really targeted by the ad itself." (Ayoub, 18 years old, college student)

"There are parents with a young woman, but beyond that, it doesn't resemble me at all because, for one, I only have my mother." (Léona, 25 years old, sales force manager)

Young people show some detachment from traditional bank advertisements, yet their ads still contribute to shaping the image of these institutions

Young people's skepticism toward traditional bank ads: a deep-seated disconnect

Interviews reveal that young people exhibit a notable skepticism towards traditional bank advertising when evaluating these brands:

"Just because I see an interesting advertisement doesn't mean I'll think 'Oh yes, that bank seems really good!'. For me, what matters more are very practical elements" (Nicolas, 27-year-old, magistrate)

Nicolas emphasis on tangible factors such as lending rates and customer service reflects a pragmatic approach to financial decision-making. This statement may underscore a broader cultural trend characterized by younger audiences' demand for clarity and functionality from brands and advertising.

The linguistic choices made by respondents also offer insight into their relationship with bank advertisements. Their language often reveals a subtle distancing from the perceived intentions behind advertising campaigns and marketing efforts:

"I think it's a bank that wants to address the issues of young people" (Léna, 17-year-old, high school student)

Moreover, our interviews highlight that the perceived lack of relatable characters in bank advertisements appears as a significant factor contributing to this disinterest: when young people struggle to identify with the individuals portrayed, it can result in a diminished connection to the advertising message and, in some cases, a sense of disengagement.

"They don't resemble me (...) I'm the person who isn't affected by the advertisement itself." (Ayoub, 18-year-old, college student)

Ads' role in shaping young people's perception of traditional banks: a positive influence under specific conditions

Despite this apparent disinterest, well-crafted advertisements have the potential to not only capture attention but also enhance the bank's image and position it as a viable option in the minds of young consumers:

"I feel that the bank is cooler, that it understands me better because it understands what I feel and doesn't stigmatize me like the previous one. Let's say if I really need a bank for this, I'll go to them first." (Léona, 25 years-old, sales force manager)

"For now, it's my father who manages, it's hard to connect with the bank, but maybe it will impact me more later, thinking: 'Oh, they will be looking for young people more'." (Victorien, 17-year-old, high school student)

These findings highlight the importance of emotional resonance in advertising. Campaigns that reflect the audience's values and experiences can foster trust and engagement. Thus, while younger generations may initially seem disengaged from traditional financial advertising approaches, it seems that campaigns tailored to their values – such as relatability and emotional appeal – can build brand loyalty and drive meaningful engagement.

DISCUSSION

This study contributes to the literature on visual consumption and self-concept by examining how traditional banks represent young people in their advertisements and how this representation aligns with young people's self-image. While previous research has focused on traditional banks' marketing strategies to attract young customers and compete with neobanks, our study employs semiotic analysis and qualitative interviews to provide a nuanced understanding of the relationship between visual representation and self-congruity in the banking sector.

Our findings underscore the substantial influence of visual elements on how young people interpret and respond to bank advertisements. We discovered that certain symbols and imagery used by banks to represent youth often fail to resonate with how young individuals see themselves. Although congruent representation is not the main factor in

young people's choice of banks, we identified effective signs, such as representations of diversity, that traditional banks can use in their ads to foster positive perceptions and interest among this audience.

This research offers valuable insights for practitioners on how diverse and authentic visual representations can affect young consumers' views and behaviors towards traditional banks.

Our semiotic analysis reveals that traditional banks often represent an idealized and standardized image of young consumers that aligns with dominant societal norms, particularly those linked to professional success. This approach contributes to visual consumption literature by demonstrating how consumers decode and interpret visual advertising elements beyond surface aesthetics, revealing underlying power dynamics and identification mechanisms in advertising communication.

However, the qualitative interviews we conducted reveal that this polished representation often fails to resonate with young consumers which tend to identify more strongly with their actual self than their ideal self (Sirgy 1982; Tooray & Oodith 2017) when it comes to traditional banks advertising. By integrating semiotic analysis with the concept of the "father gaze" which "*signifies a psychological relationship of power, in which the gazer is superior to the object of the gaze*" (Borgerson & Schroeder 2022), we provide a deeper understanding of how advertising images can reflect and reinforce power dynamics, positioning traditional banks as authoritative figures and strengthen feelings of exclusion and distrust toward traditional banking institutions among young consumers.

Moreover, our results reveal that young people are especially attuned to implicit symbolic signs that resonate with their everyday realities. This finding emphasizes the importance of belief congruence – the alignment between advertising messages and consumers' values – in shaping identification. This aligns with existing literature on authentic representation in advertising (Åkestam et al. 2017; Campbell et al. 2023). Hence, our research thus advances self-congruity theory (Sirgy, 1982) by underscoring the importance of realistic and relatable portrayals grounded in consumers' lived experiences within banking advertising.

Additionally, we highlight a significant oversight in traditional banking advertisements: the neglect of secondary dimensions of diversity, such as work experience and social background (Wellner 2002). Our semiotic analysis shows that traditional banks primarily depict young people from privileged socio-cultural backgrounds, often within an idealized nuclear family structure. This result broadens the scope of diversity beyond visible traits and shows how neglecting these factors can create a barrier to young people's identification with bank advertisements and engagement with traditional banks. Moreover, our results confirm the findings of Butt & De Run (2010) regarding the potential for ethnic cues in advertisements to increase engagement while highlighting that when these portrayals are perceived as tokenistic (Podoshen et al. 2021), young audiences tend to be highly critical and struggle to relate to these representations. Thus, our study contributes to critical discussions on the ethics of advertising representation, illustrating how stereotypical and tokenistic portrayals perpetuate exclusion and distrust.

Finally, our study offers a nuanced understanding of the role of advertising in the banking sector, particularly in relation to young consumers. While our findings confirm that identification with characters in advertisements does not directly drive immediate bank choice – supporting Mylonakis's (2008) view that advertising primarily reinforces market presence – they also suggest that the perceived alignment between advertising content and consumers' values can shape long-term attitudes and decisions. Given young audiences' heightened sensitivity to issues of representation and authenticity (Åkestam et al. 2017), the way traditional banks portray them in advertising holds significant implications for future consumer relationships.

LIMITATIONS AND FURTHER RESEARCH

This study has several limitations that provide opportunities for future research. First, our analysis focuses on seven advertisements from French traditional banks and sixteen interviews, which limits generalizability. Additionally, our French-only sample may not capture cultural variations in youth representation across different markets. Future research could expand this study by incorporating quantitative consumer analyses to measure the extent to which the qualitative insights gathered influence trust and brand perception. Additionally, examine how the portrayal of young people in banking advertisements evolves over time, particularly across different media formats such as television, billboards, social media, and bank websites would provide a deeper understanding of these representations. A comparative study between traditional banks and neobanks would provide valuable insights into how these institutions differ in their approach to youth representation. Furthermore, investigating how specific storytelling elements – such as relatable young protagonists, contemporary settings, or youth-centric conflicts – influence brand perception and emotional engagement among young consumers could involve measuring emotional responses, brand recall, and purchase intent after exposure to advertisements. Finally, a cross-cultural analysis of how traditional banks in different geographic contexts depict young individuals – considering varying cultural relationships with youth and money – would offer valuable insights into the role of advertising in shaping consumer attitudes globally. For example, comparing Eastern and Western countries could provide interesting avenues for reflection.

MANAGERIAL IMPLICATIONS

Our findings have several practical implications for traditional banks seeking to enhance their advertising effectiveness with young consumer. Given that trust is essential in financial services, aligning advertising messages with young consumers' realities and values is key to enhancing credibility and engagement. To achieve this, banks could explore secondary dimensions of diversity. For instance, a compelling campaign could spotlight a young entrepreneur who, despite foregoing traditional higher education, successfully launched a thriving tech startup, illustrating how the bank's innovative financial tools supported their journey. This approach not only acknowledges diverse paths to success but also demonstrates the bank's commitment to supporting various routes to financial achievement. Moreover, given the power of implicit symbolic signs in shaping young people's identification with bank advertising, banks could shift towards campaigns that tap into youth culture references – such as memes or viral content – rather than attempting direct representation.

Beyond representations, banks should also reconsider their media strategy. Additionally, banks could leverage the full potential of digital and social media platforms to craft more dynamic and interactive narratives. This strategy is particularly relevant given young consumers' emphasis on emotional connections, as well as digital platforms' unique ability to convey implicit messages and foster deeper relationships. These qualities make them an ideal medium for engaging this audience in a more meaningful way. While many banks already incorporate user-generated content and influencer collaborations, they could refine their approach by partnering with micro-influencers, who often foster more authentic connections with their followers. For example, collaborating with a content creator who openly discusses managing finances while navigating mental health challenges could resonate powerfully with audiences who rarely see such intersections addressed in financial advertising.

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APPENDIX A

Traditional banks' advertisements

Date	Duration	Traditional bank	Advertisement	Link
March 2021	30s	Crédit Agricole	"Génération formidable"	https://youtu.be/QqZvrO4L5sA?s_i=JMKWc1tiA1_hYPyvu
July 2022	60s	BNP Paribas	"Les Ghostés"	https://youtu.be/9t6-9A9mqv8?si=ygAD3xfGOSBNqspl
October 2021	60s	Banque Populaire	"L'aventure collective"	https://youtu.be/wEgyc5wxZ4?s_i=a6YxZ09fNxFDuQW
August 2022	30s	Caisse d'Epargne	"Jeunes actifs"	https://youtu.be/Bdteo_pA6k?si=WnNbXVi340UJ3m_g
October 2021	45s	Société Générale	"C'est vous l'avenir"	https://youtu.be/kDbNiyN0hsg?si
				https://youtu.be/amP6QBjmb2pUljU7
September 2021	30s	Crédit Mutuel	"Saison 7 épisode 2 - Et du coup voilà !"	https://youtu.be/QWs_N91XloQ?si=OLiI8QgHta_a6fMF6
March 2022	45s	La Banque Postale	"Quand on a 16 ans on a des convictions. Aujourd'hui La Banque Postale a 16 ans."	https://youtu.be/eD6RK5IwV80?si=RrvkT3xhLWDFPrCu

APPENDIX B

Examples: analysis of sequences from traditional banks' ads



PLASTIC

SCENIC

S13A - S13B

FORMS : N/A	FRAME : 16:9 rectangular frames
COLOURS : ■ ■ ■ ■ ■	FRAMEWORK : Close-ups (hand)
LIGHTING : S13A - S13B: natural lighting (daylight)	SHOOTING ANGLE : Horizontal angles
TEXTURE : Smooth images	COMPOSITION AND LAYOUT : Axial constructions (the girl's hand is at the centre of each image)
	LANGUAGE/ICONIC DISTRIBUTION : S13A: « Hello Léa » / « Being 16 today means being born with digital technology »
	READING PATH : Scriptural journey

ICONIC

LINGUISTIC

S13A - S13B

PERFORMANCE (EDITING) : Point-of-view shots Rapid succession of images	GRAPHIC ELEMENTS : S13A - S13B: « Hello Léa » (message displayed on the connected watch)
DESCRIPTION: A young girl wakes up, checks her connected watch, gets out of bed and buys a hot drink to take home	LINGUISTIC ELEMENTS : S13A - S13B: « Being 16 today means being born with digital technology » (everyday vocabulary, declarative sentence)
GESTUALITY : S13A: the girl looks at her wrist S13B: the girl grabs the hot drink she has just bought	SPEECH : S13A - S13B: female voice-over
	SOUNDBACKGROUND : Piano notes
	CONTENT AND FUNCTION : Anchoring: the text reduces the polysemy of the image

EFFECTS OF MEANING/CONNOTATION

S13A - S13B

These images depict the early morning routine of a young girl named Léa, as indicated by the information displayed on her smartwatch. Filmed from a subjective camera angle, these sequences give the impression of seeing through her eyes, creating a close-up effect with the young girl. The shots reveal only Léa's hand, obscuring her identity and suggesting the idea of a uniform youth: it is not necessary to see her face to understand that she is a young girl; her initial actions (checking her smartwatch) and her daily routine (consuming a take-away drink) reveal this. Léa's hand also alludes to the symbol of the invisible hand, a theory developed by economist Adam Smith, which posits that individual actions, guided by self-interest, contribute to wealth and the common good. This hand suggests that the daily activities of young people (purchasing a smartwatch, consuming take-away food, etc.) help to drive economic markets for the benefit of the common interest.

The quick succession of shots illustrates an active and dynamic youth, adopting a frenetic pace of life: Léa gets up quickly, gets informed quickly, eats quickly, etc. Uttered by a female voice-over, the sentence « *Being 16 today means being born with the digital...* » highlights the intertwining of the real world and the virtual world among younger generations.

The dull beige tones of the images evoke sobriety, while the brightly colored pink smartwatch stands out as the only "living" element in this drab environment. The presence of the thermos suggests sustainability and responsible consumption. The fact that the smartwatch and the thermos are prominently featured in each image suggests they hold equivalent importance in the lives of young people and have a similar impact on society. The juxtaposition between the connected device and the sustainable object also evokes a dissonance between the quest for sobriety and the dependence on polluting technologies among young people.



Boy's voice: When everything came to a standstill, I was able to take the right turns and seize new opportunities...

PLASTIC

SCENIC

S9A - S9B - S9C - S9D - S9E

FORMS : N/A	FRAME : 16:9 rectangular frames
COLOURS : 	FRAMEWORK : S9A - S9B - S9C - S9D - S9E: general plans
LIGHTING : S9A - S9B - S9C - S9D - S9E: natural lighting (daylight)	SHOOTING ANGLE : S9A - S9B - S9C - S9D - S9E: horizontal angles
TEXTURE : Smooth images	DESIGN AND LAYOUT : S9A - S9B - S9C - S9D - S9E: axial constructions (the character is at the centre of each image)
	LANGUAGE/ICONIC DISTRIBUTION : S9A - S9B - S9C - S9D - S9E : « Cocotte restaurant » S9D - S9E : TAKEAWAY
	READING PATH : Scriptural journey

ICONIC

LINGUISTIC

S9A - S9B - S9C - S9D - S9E

<p>PERFORMANCE (EDITING) : Sequence plan</p> <p>DESCRIPTION: A young restaurateur integrates takeaway service into his business</p> <p>GESTUALITY : S9A - S9B - S9C: the young restaurateur is standing in front of the entrance to his <i>Cocotte restaurant</i>, chatting to a passer-by, then to a couple. S9D - S9E: The young restaurateur is back on his feet, facing the entrance to his restaurant, several people are seated on the terrace, a woman and a man are picking up their orders at the counter, in the last shot, the restaurateur appears with his hands on his hips, staring into the distance.</p>	<p>GRAPHIC ELEMENTS : S9A - S9B - S9C - S9D - S9E : « Cocotte restaurant » (name of the restaurant) S9D - S9E : « TO BE TAKEN AWAY » (indication on the service)</p> <p>LINGUISTIC ELEMENTS : S9A - S9B - S9C - S9D - S9E: « When everything came to a standstill, I was able to take the right turns and seize new opportunities » (everyday vocabulary, declarative sentence)</p> <p>SPEECH : S9A - S9B - S9C - S9D - S9E: voice of the young restaurateur</p> <p>SOUNDBACKGROUND : Mysterious rhythmic music</p> <p>CONTENT AND FUNCTION : Relay: the linguistic message adds meanings to the iconic message that the latter cannot, or only with difficulty, convey.</p>
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EFFECTS OF MEANING/CONNOTATION

S9A - S9B - S9C - S9D - S9E

These images illustrate the evolution of a restaurant before and after the health crisis, highlighting a socially valued profession: the restaurant business, which nourishes and creates social bonds. The name of the establishment, *Cocotte Restaurant*, refers to the pressure cooker, a pot often used to prepare family dishes in sauce, and to an old expression referring to women of easy virtue, sources of pleasure. This name thus projects the image of a popular restaurant, contrasting with the bourgeois environment, represented by the beige Haussmann-style facades, where it is located.

Filed in a continuous shot, these images highlight the young restaurateur's ability to quickly adapt to the economic and social context. The restaurateur transforms his business by adding a storefront and a terrace and by offering take-out, thus responding to new consumer needs. The blue and beige tones of the images evoke a peaceful and pure environment, obscuring the health crisis that prompted these changes.

This staging suggests the ability of young people to overcome life's challenges, as illustrated by the voice-over: « *I was able to take the right turns and seize new opportunities* ».

APPENDIX C

Interview guide

Introduction

Hello, thank you for agreeing to this discussion... We would like to explore your perspective on several advertising films broadcast by traditional banks...

First Part: Young People's Relationship with the Concept of Youth

1. Can you introduce yourself? How old are you?
2. Do you feel a different age than your actual age? What does "be young" mean to you?
3. What are your main concerns as a young person?

Second Part: Young People's Reaction to Traditional Bank Advertisements

Show the participant each of the seven advertisements. After each one, ask the following three questions:

1. After watching this ad, what are the first words that come to mind? What does this ad remind you of? In your opinion, what message is the bank trying to convey?
2. What do you think of the characters in this ad? Do they resemble you? Do they look like people in your social circle?
3. After watching this ad, what does it evoke about the bank for you? What image does it give you of the bank?

APPENDIX D

Participants' profiles

Respondent	Age	Occupation	Satisfaction with traditional bank
Soraya	15	High school student	N/A
Noémie	15	High school student	DC
Elias	16	High school student	N/A
Léna	17	High school student	DC
Victorien	17	High school student	C
Ayoub	18	Student in sciences preparatory classes	DC
Pomeline	21	Law student	DC
Robin	21	Student in Economics	DC
Pierre	22	Medical student	DC
Rayane	22	Student in Design Innovation	C
Garance	24	Student in communication	C
Léona	25	Sales force manager	CN
Anna	27	Elementary school teacher	C
Nicolas	27	Administrative judge	DC
Etienne	28	Risk management consultant	CN
Nora	30	Marketing manager	DC

Legend:

DC: Does not consider leaving traditional bank
 C: Considers leaving traditional bank
 CN: Considers leaving traditional bank for neobank

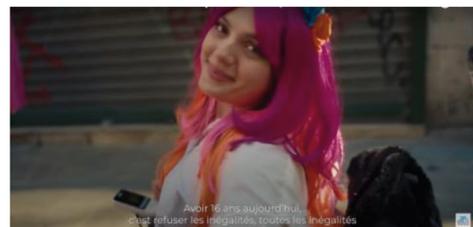
APPENDIX E

Young people with motor disabilities depicted in traditional banks' ads

Crédit Agricole
"Génération formidable"



La Banque Postale
"Quand on a 16 ans on a des convictions. Aujourd'hui La Banque Postale a 16 ans."



Second-hand products: the role of motivations and barriers on word-of-mouth and purchase intention

Abstract :

Second-hand products have gained prominence as sustainable alternatives, driven by digital platforms such as Vinted and Wallapop, which offer greater security and convenience to consumers. In the context of resource scarcity and growing environmental concerns, a circular economy plays a crucial role in extending product lifecycles and reducing waste. However, this type of consumption faces challenges such as barriers related to a lack of security, social embarrassment, and financial risk. This study analyses the motivations and barriers that influence attitudes, word-of-mouth intention, and purchase intention for second-hand products on digital platforms. Through partial least squares structural equation modelling (PLS-SEM), it was concluded that motivational factors such as perceived value, ethical and ecological awareness, thrill of discovery, and uniqueness promote positive attitudes, while security, social barriers, and financial risk have a negative impact, albeit with less relevance. In addition, positive attitudes significantly influenced both purchase and word-of-mouth intentions.

Key words: *second-hand products; circular economy; sustainability; word of mouth; purchase intention*

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INTRODUCTION

In recent years, sustainable consumption practices have gained significant relevance, with the circular economy (CE) emerging as an alternative to traditional linear economic models (Ghisellini, Cialani, & Ulgiati 2016). This shift is evident in the substantial change in consumer behaviour, as individuals increasingly opt to purchase second-hand products for economic and ecological reasons (Allwood et al. 2006). This trend is particularly noticeable with the rise of online transactions, which have facilitated the acquisition of used goods across various categories such as fashion and technology (Muller 2022). The global second-hand market is growing rapidly, with projections indicating a compound annual growth rate of approximately 10% through 2029, driven by increased environmental awareness and the expansion of digital platforms (ThredUp 2025). Furthermore, the COVID-19 pandemic has led to a notable reconfiguration of consumer behaviour and is often cited as a driving factor behind the growth of C2C (consumer-to-consumer) e-commerce (Zahara, Rini, & Sembiring 2021).

Despite the growing acceptance of these practices, certain barriers persist, such as a lack of trust in product quality (Sandes & Leandro, 2019). However, this is only one of several reasons that justify the present research. There is still a notable gap in the literature regarding studies that analyse both the motivations for and barriers to second-hand consumption in an integrated manner. Most previous studies have focused on one of these dimensions in isolation, overlooking the complex interplay between what drives consumers and what holds them back. For example, Padmavathy et al. (2019) and Gupta et al. (2023) focused only on motivations, while Faria et al. (2022) examined only barriers.

Understanding this interaction is crucial because consumer behaviour is rarely influenced by a single factor. Purchasing decisions often result from a mental trade-off between benefits and perceived risks. Therefore, simultaneously analysing both sides allows for a more realistic and nuanced understanding of the dynamics underlying second-hand consumption. This dual perspective is particularly valuable for businesses and platforms, as it not only helps promote key motivators but also informs strategies to mitigate perceived barriers—an essential step towards encouraging more sustainable and widespread adoption.

This study stands out for its holistic approach in integrating motivational factors and perceived barriers into a single conceptual model. This integration enables a more comprehensive understanding of consumer behaviour towards second-hand products, especially in the digital context. Additionally, it introduces less-explored constructs, such as 'social embarrassment' and the desire to escape the system, which reflect the emotional and ideological layers of decision-making. These dimensions are increasingly relevant in today's consumption landscape but remain underexamined in the academic literature. By filling these gaps, this study aims to generate actionable insights in both academic and managerial contexts, ultimately supporting the growth and consolidation of second-hand markets.

LITERATURE REVIEW

CE, second-hand products and C2C platforms

The CE

The CE has been gaining increasing prominence globally and is emerging as an essential approach to addressing environmental challenges. The CE advocates for a production and consumption model centred on sharing, reusing, repairing, refurbishing, and recycling materials and products (European Parliament 2023). Purchasing second-hand items to minimise waste and extend product lifespans plays a key role in promoting sustainable practices (Lee et al. 2017). According to the Intergovernmental Panel on Climate Change (IPCC), the industrial sector accounted for approximately 24% of global greenhouse gas emissions in 2019 (IPCC 2022), reinforcing the urgent need to adopt more circular and regenerative economic systems. In this context, mitigating the environmental damage caused by the still dominant linear model is crucial (Korhonen, Honkasalo, & Seppälä 2018).

For decades, the dominant economic system has followed a unidirectional flow, extracting resources from nature, transforming them into goods, and ultimately discarding them after use (Shahzabeen et al. 2023). However, this linear approach results in excessive waste and environmental degradation. In contrast, a CE proposes a systemic shift that prioritises the reduction of pollution, the continuous circulation of products and materials, and the restoration of natural ecosystems (Shahzabeen et al. 2023).

While often conflated with recycling, the CE encompasses a broader scope, emphasising the circulation of resources and the creation of new products from existing materials (Singh & Ordonez 2016). According to the Ellen MacArthur Foundation (2013), the CE operates on the principles of restoration and regeneration, delivering both environmental advantages as well as economic and social benefits. The adoption of circular business models offers

substantial opportunities for both companies and consumers (Planing 2015). Reuse, particularly through the acquisition of second-hand goods, is essential for reducing the ecological footprint of a product throughout its life cycle (Farrant, Olsen, & Wangel 2010).

Second-hand products and C2C platforms

The purchase of second-hand products is understood as the transaction of goods that previously belonged to others (Roux & Guiot 2008), meaning the acquisition of a product that is used but remains functional and was initially purchased by a previous owner (Mukherjee et al. 2020). Thus, products that have, at some point, been in someone else's possession are considered second-hand (Padmavathy et al. 2019; Williams & Paddock 2003). Purchasing second-hand items lowers production demand and can therefore be regarded as a sustainable consumer practice (Raszka & Borusiak 2020). Circular business models are regarded as an effective approach to reducing industrial environmental impacts while simultaneously creating new business opportunities focused on repair and reuse (Valor et al. 2022).

Although Bauhain-Roux and Guiot (2001) highlighted the limited academic attention given to second-hand product consumption, more recent studies continue to reinforce the need for deeper and more up-to-date investigations into consumer behaviour in this domain (Faria et al. 2022).

While research on second-hand shopping is limited, its growing acceptance can be attributed to the convenience of finding and comparing products, the economic advantage of lower prices, and ideological motivations, such as the desire for uniqueness (Faria et al. 2022). Moreover, easy access to products drives online purchases (Xu et al. 2014). This market existed long before digitalisation, with little third-party intermediation. However, digital platforms have significantly expanded this by generating network effects, strengthening buyer-seller connections, and reducing transaction and market entry costs (Hinojo et al. 2022).

The global shift towards more sustainable and affordable options has driven the growing use of digital platforms for second-hand products, known as online C2C marketplaces (Moriuchi & Takahashi 2022). These platforms have transformed the market by promoting sustainability, ethical consumption (Papaoikonomou 2012), and the CE. They also simplify transactions, offer faster and more localised services, expand product variety, and encourage technological innovations, such as secure payments and user feedback systems.

In the era of modern consumption, people consume a large amount of materials, which is also a result of the excessive purchase of products that ultimately go unused. With the growth in the circulation of second-hand goods, this market has brought both challenges and new opportunities (Ge et al. 2023). Second-hand markets can be beneficial for valuing customer complaints, effectively resolving disputes, ensuring payment security, improving return and exchange processes, and protecting consumer privacy. These markets also have the potential to optimise group negotiations and promote significant advances in interaction, sharing, and exchange among friends and consumers, thus providing a more enjoyable shopping experience. Therefore, it is essential to study this phenomenon in depth (Ge et al. 2023).

According to a study by McKinsey et al. (2021) on data collected in 2020 and 2021 from more than 3,000 respondents using C2C marketplaces in Germany, the Netherlands, and the United Kingdom, digital adoption in Europe increased by nearly 14%—an increase that would typically take two to three years in most sectors with pre-pandemic growth rates. Online C2C platforms such as British Gumtree and French Leboncoin have grown by more than 50% since the beginning of 2020. Horizontal sites offer a wide range of products, unlike vertical sites, which specialise in a specific category.

The same study reported that as of February 2021, Vinted was among the top five shopping apps in France, Germany, Italy, the Netherlands, Poland, and the United Kingdom, with more than 75 million users (McKinsey & Company 2021). Poland's OLX has nearly 15 million active users, with one in two Poles over the age of 14 years using the site. For eBay, Kleinanzeigen, Germany's largest C2C site, had more than 28 million users in 2021, representing approximately 40% of Germans over the age of 14 (McKinsey & Company 2021). According to the report, the purchase fee model also attracted investor interest, with Vinted's valuation rising from over \$1 billion after a funding round in November 2019 to over \$4.2 billion following a funding round in May 2021 (McKinsey & Company 2021). Another example is Wallapop, which was valued at €690 million in February 2021 after raising €157 million in new funding (McKinsey & Company 2021).

Antecedents

Various factors and barriers influence the intention to purchase second-hand products. According to Solomon (2020), the motivation for this behaviour begins when the consumer identifies a need driven by individual values, goals, and needs (Santo & Marques 2021).

Westbrook and Black (1985) divided purchase motivation into three aspects: the desire to acquire the product, the

satisfaction of needs not directly related to the product, and the aim of achieving specific goals through the purchase.

In this context, the present research adopts Katz et al.'s (1974) Uses and Gratifications (U&G) Theory, a crucial framework for analysing how consumers use the information received, especially in media and digital environments (Ferreira et al. 2018). This theory is particularly relevant in digital C2C contexts, as it helps to understand how individuals actively seek and use digital content and platforms to satisfy specific needs, including the acquisition of second-hand products. With increasing access to digital devices and social networks, the U&G theory explains how consumers' motivations, grounded in expected gratifications — functional/utilitarian, social/value-oriented, and hedonic — based on the gratifications they expect to obtain, influence their purchasing behaviour (Ferreira et al. 2018).

Thus, this theory supports the conceptual model of the research by linking consumer motivation to perceived value, which, in turn, positively influences behavioural intentions to purchase (Huang 2008; Aycock et al. 2023). In this study, each motivational category is directly associated with a specific form of gratification outlined in U&G theory: economic motivations correspond to functional/utilitarian gratifications; critical motivations relate to social and value-oriented gratifications (e.g., ethical and ecological awareness or escaping the system); and hedonic motivations correspond to emotional gratifications linked to pleasure, discovery, and the search for authenticity. Applying U&G Theory in this study allows for a deeper understanding of the reasons why consumers choose second-hand products on digital platforms, considering not only the direct satisfaction of consumption needs but also other emotional, social, and functional gratifications associated with this behaviour.

Motivations

The intention to buy second-hand products is influenced by several factors, with economic motivation being one of the most dominant (Guiot & Roux 2010). Consumers seek lower prices and functional, utilitarian values, with perceived value serving as a central factor that connects price to the gratification achieved (Ferraro et al. 2016; Guiot & Roux 2010). In this case, economic motivation reflects a functional/utilitarian gratification, as the consumer seeks efficiency, savings, and convenience. Studies highlight that financial gratification, such as negotiating better prices and the convenience of saving time and effort, encourages consumers to opt for digital second-hand shopping platforms (Hinojo et al. 2022; Padmavathy et al. 2019). Thus, consumers seek to maximise value by purchasing more products for the same amount or by securing the most advantageous price possible (Guiot & Roux 2010). Thus, this study proposes the following hypotheses:

- H1a. Perceived value positively influences attitudes towards these products. H1a1. Attitude towards these products mediates the relationship between perceived value and purchase intention.**
- H1b. The feeling of gratification obtained positively influences attitudes towards these products. H1b1. Attitude towards these products mediates the relationship between the feeling of gratification and purchase intention.**

Critical motivations for consuming second-hand products include ethical and environmental awareness. According to Guiot and Roux (2010), these motivations reflect the desire to bypass conventional market systems and allow consumers to adopt sustainable practices that minimise waste and promote reuse. In this sense, these motivations are linked to social and value-oriented gratifications, as consumers gain satisfaction by aligning their behaviour with ethical, justice-driven, and sustainability values. However, other studies mention that second-hand consumption is also seen as a way to combat consumerism and prolong the usefulness of products (Belk 2010; Botsman & Rogers 2010; Roux & Guiot 2008). Additionally, consumers are becoming increasingly aware of the importance of reducing the production of new goods to protect the environment (Gupta et al. 2023). Accordingly, the following hypothesis was formulated:

- H2a. Ethical and ecological awareness positively influence attitudes towards these products. H2a1. Attitude towards these products mediates the relationship between ethical and ecological awareness and purchase intention.**
- H2b. Escaping the system has a positive influence on attitudes towards these products. H2b1. Attitude towards these products mediates the relationship between escaping the system and purchase intention.**

Finally, hedonic motivations also play a crucial role. Guiot and Roux (2010) state that consumers are driven by the thrill of discovery and the desire to find unique items. Buying second-hand products offers recreational and emotional experiences, allowing consumers to discover unexpected 'treasures' and express their individuality through the acquisition of unique items (Ferraro et al. 2016; Muller 2022; Roux & Guiot 2008). These motivations fit within the hedonic gratifications

proposed by U&G theory, related to pleasure, enjoyment, and self-expression. For example, “treasure hunting” can be clearly understood as a form of hedonic gratification. This behaviour is motivated by the search for authenticity and uniqueness that differentiates consumers on both personal and social levels (Tian et al. 2001). Based on this reasoning, the following hypothesis is formulated:

- H3a. Treasure hunting positively influences attitudes towards these products. H3a1. Attitude towards these products mediates the relationship between treasure hunting and purchase intention.**
- H3b. The search for uniqueness positively influences attitudes towards these products. H3b1. Attitude towards these products mediates the relationship between the search for uniqueness and purchase intention.**

Barriers

Buying second-hand products on digital platforms offers numerous opportunities, but it also presents underlying challenges in the consumer’s mind. The impossibility of testing products before purchase generates distrust and hesitation, which is aggravated by the C2C model, as unknown sellers increase the perception of risk (Faria et al. 2022; Gefen 2002). Additionally, financial risk arises when the price does not reflect perceived value, leading to potential investment losses or additional costs (Kim et al. 2021). Another barrier is social embarrassment, which affects purchases since buying second-hand products is sometimes associated with low social status, leading to fear of judgment and stigmatisation (Liang & Xu 2018; Valor et al. 2022). These factors negatively impact consumer attitudes towards the market (Sandes & Leandro 2019). Based on this reasoning, the following hypothesis is proposed:

- H4a. A lack of security negatively influences attitudes towards these products. H4a1. Attitude towards these products mediates the relationship between a lack of security and purchase intention.**
- H4b. Financial risk negatively influences attitudes towards these products. H4b1. Attitude towards these products mediates the relationship between financial risk and purchase intention.**
- H4c. Social embarrassment negatively influences attitudes towards these products. H4c1. Attitude towards these products mediates the relationship between social embarrassment and purchase intention.**

Attitude, purchase intention, and WOM

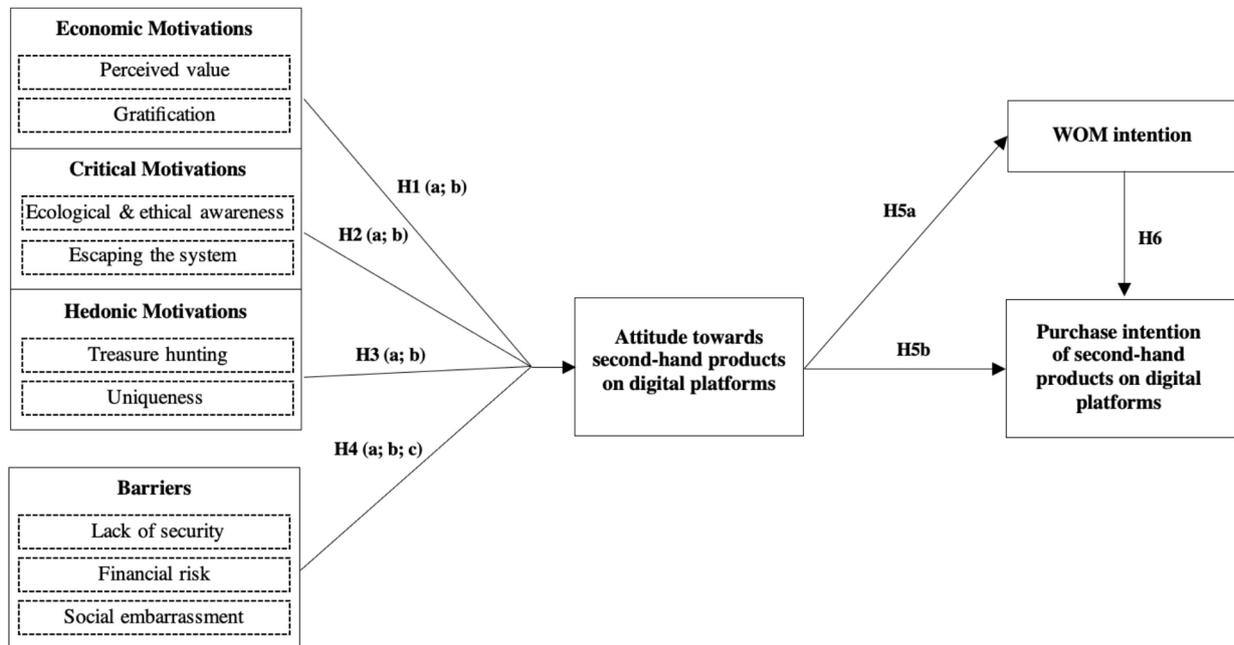
Blackwell et al. (2005) define attitude as the fundamental orientation of likes and dislikes in relation to people, objects, or phenomena, and it is a central element in consumer behaviour. In the context of second-hand products, attitude refers to the overall evaluation (positive or negative) that consumers make of these products (Kim et al. 2021). Padmavathy et al. (2019) and Edbring et al. (2016) highlighted the relevance of studying the adoption of alternative trade models in which motivations and barriers directly influence attitudes towards second-hand products.

Consumers tend to share information about their purchase experiences, and buying decisions are often influenced by these shared experiences (Kim et al. 2021). This phenomenon is referred to as WOM. WOM intention refers to consumers’ willingness to share information about a specific product with which they are satisfied without having any financial interests (Kim et al. 2021). In this study, WOM intention refers to the willingness to share positive opinions and information about second-hand items and to recommend them to others, with a focus solely on the dissemination of positive feedback.

Purchase intention is a consumer’s predisposition to buy a product in the near future (Blackwell et al. 2005; Wu et al. 2011). Studies have confirmed that a positive attitude towards sustainable products significantly influences purchase intention (Kang et al. 2013; Park & Oh 2014). Thus, a favourable attitude towards second-hand products increases the likelihood that consumers will demonstrate behavioural intentions such as buying (Ajzen 1991). Therefore, a subsequent proposition is presented alongside the proposed conceptual model (Figure 1).

- H5a: Positive attitudes towards second-hand products on digital platforms positively influence WOM intention.**
- H5b: Positive attitudes towards second-hand products on digital platforms positively influence purchase intention.**
- H6: The greater the WOM intention, the stronger the intention to buy second-hand products on digital platforms.**

Figure 1
Conceptual model



METHOD

Primary data were collected through an online survey developed on the Qualtrics platform and disseminated between 27 May and 23 June 2024 via social media (WhatsApp,

Facebook, Instagram, and LinkedIn) and email. In total, 366 valid responses were obtained. The Portuguese questionnaire included 26 mandatory questions (excluding the last section) divided into eight sections covering motivations, barriers, attitudes, behavioural intentions, sociodemographic data, and behavioural patterns. The constructs were measured using fivepoint Likert scales based on agreement or frequency, following validated scales from prior studies that were translated and adapted to the context. The order of the items was structured according to the theme to ensure clarity and flow. A pretest was conducted with seven participants aligned with the target population, resulting in refinements to the wording and structure.

Quantitative data were processed and analysed in two stages. IBM SPSS Statistics software was used to clean the data, analyse sociodemographic and behavioural characteristics, and conduct a descriptive analysis of the constructs. Regarding sample characterisation, 71% of the respondents were female, 53.3% were aged between 18 and 29 years, and 42.3% had a university degree. The most frequently used behavioural data were Vinted (35.8%) and OLX (33.9%), with most consumers purchasing second-hand products approximately three times a year (55.8%).

In the second phase, partial least squares structural equation modelling (PLS-SEM) was performed using SMART PLS 4 software. Twelve constructs were considered in the analysis and calculated using the mean of the items for each construct (Marôco 2018). Although the mean of the items for each construct was used for the descriptive statistics (Marôco 2018), the structural model was estimated using latent variables, which allows for the incorporation of measurement errors. Table 1 presents the descriptive statistics, including the mean, standard deviation, skewness, and kurtosis. The latter two coefficients are used to assess the normality of the variables. According to Kline (2016), absolute skewness values greater than two and kurtosis values greater than seven indicate a violation of normality. All the constructs met these assumptions. The measurement items were adopted from previous studies (Table 2).

Table 1
Descriptive analysis

Construct	Mean	Standard deviation	Skewness	Kurtosis
Perceived value	3.757	0.630	-0.385	0.086
Gratification	3.762	0.603	-0.161	0.173
Ecological and ethical awareness	3.902	0.735	-0.480	0.006
Escaping the system	2.960	0.949	0.102	-0.494
Treasure hunting	3.850	0.862	-0.897	1.057
Uniqueness	2.715	0.939	0.137	-0.429
Lack of security	3.155	0.833	-0.328	-0.108
Financial risk	3.150	0.731	-0.144	-0.003
Social embarrassment	1.785	0.860	1.202	1.307
Attitude towards products	3.869	0.694	-0.206	0.029
Word-of-mouth intention	3.914	0.684	-0.567	0.578
Purchase intention	4.022	0.640	-0.381	0.517

Table 2
Analysis of the measurement model—indicator reliability, construct reliability, and convergent validity

Scale	Item ref.	Item wording	Source authors	Indicator reliability	Internal construct reliability		Convergent validity
				Outer loadings > 0.4	Cronbach's (α) > 0.6	Jöreskog Rho > 0.6	Average Variance Extracted (AVE) > 0.5
Perceived value	PV3	3. It's often not worth paying more to get something new.	Roux and Guiot (2008)	0.674	0.728	0.732	0.483
	PV4	4. Buying second-hand, I can get the same thing at a decent price.		0.830			
	PV5	5. Shopping second-hand allows you to get products that are often sold new at exorbitant prices.		0.552			
Gratification	G1	6. I can afford more things because I pay less second-hand.	Guiot and Roux (2010); Roux and Guiot (2008)	0.583	0.816	0.824	0.549
	G2	7. One can have more things for the same amount of money if one buys second-hand.		0.866			
	G3	8. I feel that I have lots of things for not much money by buying them second-hand.		0.867			
	G4	9. I feel that I'm getting power while buying second-hand products.		0.593			

Ecological and ethical awareness	EA1	12. I enjoy buying second-hand because I don't like objects being thrown away that can still be of use.	Guiot and Roux (2010); Silva et al. (2021)	0.779	0.851	0.854	0.599
	EA2	13. By buying second-hand, I feel I'm helping to fight against waste.		0.915			
	EA3	14. When I purchase, I take sustainability issues into consideration.		0.760			
	EA4	15. I am aware of clothing products effects has on the environment.		0.613			
Escaping the system	ES1	16. By buying second-hand, I feel like I'm escaping the (consumption) system.	Guiot and Roux (2010)	0.963	0.846	0.845	0.651
	ES2	17. Buying second-hand is for me a revenge on the consumption system.		0.658			
	ES3	18. Buying second-hand enables me to distance myself from the consumer society.		0.769			
Treasure hunting	TH1	19. I like strolling around these second-hand channels because I always hope to come across a find.	Roux and Guiot (2008)	0.857	0.926	0.926	0.759
	TH2	20. I go to such places to ferret around and discover something.		0.816			
	TH3	21. I'm often on the look-out for a find when going to some second-hand channels.		0.909			
	TH4	22. In some of these second-hand channels, I feel a bit like I'm treasure hunting.		0.900			
Uniqueness	U1	23. By buying second-hand products (online), I can express my individuality.	Padmavathy et al. (2019)	0.951	0.888	0.880	0.650
	U2	24. By buying second-hand products (online), I can buy an unusual second-hand product to tell people that I'm different.		0.774			
	U3	25. By buying second-hand products (online), I buy unusual second-hand items to create a more distinctive personal image.		0.733			
	U4	26. By buying second-hand products (online), An important goal in buying a second-hand product that I like is to communicate my uniqueness.		0.748			

Lack of security	LS1	27. Security or privacy loss due to disclosing personal information such as credit card details and addresses.	Rasty et al. (2020)	0.819	0.852	0.851	0.544
	LS2	28. Lack of security of Internet infrastructure against the hackers' attacks (such as uncertainty of payment methods and legal frameworks.		0.923			
	LS3	29. Inability to judge product/ service quality.		0.782			
	LS4	30. The impossibility of direct interaction with the e-vendor.		0.555			
	LS5	31. Intrinsic propensity to think that e-vendors are lack of truth.		0.526			
Financial risk	FR2	33. This clothing is likely to be expensive because it is not mass-produced.	Kim et al. (2021)	1.484	0.720	1.111	1.173
	FR4	35. There would be a price bubble in this clothing.		0.479			
Social embarrassment	SE1	36. Purchasing SHC is only for lower-income person.	Rasty et al. (2020); Silva et al. (2021)	0.924	0.894	0.894	0.738
	SE2	37. I am/I feel I would be judged if I purchase SHC.		0.857			
	SE3	38. Being judged mistakenly by friends and acquaintances.		0.791			
Attitude towards products	A1	39. I like this clothing.	Kim et al. (2021); Padmavathy et al. (2019)	0.849	0.908	0.908	0.711
	A2	40. I have a positive emotion regarding this clothing.		0.826			
	A3	41. I am interested in this clothing.		0.840			
	A4	42. I think positively about this clothing.		0.858			
Word-of-mouth intention	WI1	43. I want to introduce this clothing to people around me.	Kim et al. (2021)	0.822	0.877	0.876	0.639
	WI2	44. I am willing to recommend this clothing to people around me.		0.780			
	WI3	45. I want to tell others about the experience and feeling of wearing this clothing.		0.747			
	WI4	46. If anyone asks me for advice on these products, I recommend them.		0.846			
Purchase intention	PI1	47. I would like to buy this clothing.	Kim et al. (2021)	0.889 0.860	0.867	0.867	0.765
	PI2	48. I am willing to buy this clothing when I shop my clothing in the near future.					

The collected data were analysed using PLS-SEM (SmartPLS 4). A preliminary Principal Component Analysis (PCA) was conducted, including all scales and Cronbach's alpha measures, which confirmed the reliability and validity of the selected constructs. Six items were removed during this process.

Measurement errors were considered through the use of reflective latent variables within the PLS-SEM modelling approach.

The reliability of all constructs was confirmed, with Cronbach's alpha coefficients and Jöreskog Rho (composite reliability) values exceeding 0.7, as shown in Table 2. The average variance extracted for each construct was above 0.5, except for perceived value and gratification, where PV1, PV2, and G5 were removed. Additionally, composite reliability met the required thresholds. According to established guidelines (Fornell & Larcker 1981), all external item loadings were significant ($p < 0.001$) and greater than 0.4 (except for items FR1, FR3, and G6, which were removed), thereby establishing convergent validity. Discriminant validity was confirmed using both the Fornell-Larcker and HTMT criteria (Table 3), as the items were more strongly correlated with their intended constructs than with competing constructs (Henseler et al. 2016).

Table 3
Fornell-Lacker & HTMT criteria—discriminant validity

Fornell-Lacker	Attitude towards products	Ecological and ethical awareness	Escaping the system	Financial risk	Gratification	Lack of security	Perceived value	Purchase intention	Social embarrassment	Treasure hunting	Uniqueness	WOM intention
Attitude towards products	0.843											
Ecological and ethical awareness	0.427	0.774										
Escaping the system	0.281	0.468	0.807									
Financial risk	0.106	0.049	0.134	1.083								
Gratification	0.383	0.328	0.306	0.040	0.741							
Lack of security	-0.216	0.031	0.140	0.302	0.015	0.737						
Perceived value	0.488	0.277	0.243	0.086	0.484	-0.071	0.695					
Purchase intention	0.728	0.375	0.280	0.091	0.371	-0.169	0.517	0.875				
Social embarrassment	-0.220	-0.087	0.170	0.102	0.028	0.264	-0.114	-0.229	0.859			
Treasure hunting	0.464	0.252	0.228	0.139	0.356	0.051	0.177	0.390	-0.143	0.871		
Uniqueness	0.330	0.195	0.286	0.193	0.235	0.105	0.102	0.264	0.295	0.303	0.806	
Word-of-mouth intention	0.710	0.415	0.227	0.119	0.313	-0.136	0.366	0.806	-0.310	0.396	0.231	0.800

HTMT	Attitude towards products	Ecological and ethical awareness	Escaping the system	Financial risk	Gratification	Lack of security	Perceived value	Purchase intention	Social embarrassment	Treasure hunting	Uniqueness
Ecological and ethical awareness	0.427										
Escaping the system	0.279	0.478									
Financial risk	0.146	0.088	0.194								
Gratification	0.385	0.333	0.340	0.085							
Lack of security	0.212	0.078	0.157	0.538	0.072						
Perceived value	0.486	0.282	0.238	0.119	0.501	0.089					
Purchase intention	0.728	0.381	0.276	0.118	0.378	0.157	0.512				
Social embarrassment	0.218	0.088	0.185	0.200	0.057	0.269	0.117	0.231			
Treasure hunting	0.464	0.250	0.233	0.198	0.362	0.066	0.168	0.391	0.143		
Uniqueness	0.325	0.183	0.296	0.288	0.247	0.121	0.094	0.258	0.306	0.297	
Word-of-mouth intention	0.709	0.420	0.225	0.163	0.317	0.135	0.362	0.804	0.308	0.395	0.225

FINDINGS

To assess whether the formulated hypotheses were supported, the bootstrapping technique was applied as recommended in the PLS analysis, using the p-value to determine the significance of the relationships (Hair et al. 2022). Relationships with p-values below .05 were considered significant. Based on direct paths and effects, 10 of the 12 hypotheses were validated, while two were not (Tables 4–6; Figure 2).

Table 4
Test of the hypothesis (direct and total effects)

		Direct effects					Total effects				
		Original sample	Sample mean	Standard deviation	t	p	Original sample	Sample mean	Standard deviation	t	p
H1a	Perceived value → Attitude towards products	0.238	0.237	0.047	5.020	< .001	0.238	0.237	0.047	5.020	< .001
H1b	Gratification → Attitude towards products	0.067	0.069	0.051	1.307	.191	0.067	0.069	0.051	1.307	.191
H2a	Ecological and ethical awareness → Attitude towards products	0.191	0.190	0.050	3.806	< .001	0.191	0.190	0.050	3.806	< .001
H2b	Escaping the system → Attitude towards products	0.044	0.046	0.043	1.016	.310	0.044	0.046	0.043	1.016	.310
H3a	Treasure hunting → Attitude towards products	0.237	0.234	0.051	4.679	< .001	0.237	0.234	0.051	4.679	< .001
H3b	Uniqueness → Attitude towards products	0.188	0.189	0.045	4.173	< .001	0.188	0.189	0.045	4.173	< .001
H4a	Lack of security → Attitude towards products	-0.225	-0.226	0.045	5.045	< .001	-0.225	-0.226	0.045	5.045	< .001
H4b	Financial risk → Attitude towards products	0.106	0.106	0.049	2.165	.030	0.106	0.106	0.049	2.165	.030
H4c	Social embarrassment → Attitude towards products	-0.149	-0.151	0.040	3.761	< .001	-0.149	-0.151	0.040	3.761	< .001
H5a	Attitude towards products → Word-of-mouth intention	0.634	0.635	0.034	18.570	< .001	0.634	0.635	0.034	18.570	< .001
H5b	Attitude towards products → Purchase intention	0.335	0.334	0.053	6.310	< .001	0.646	0.647	0.036	18.179	< .001
H6	Word-of-mouth intention → Purchase intention	0.491	0.492	0.052	9.410	< .001	0.491	0.492	0.052	9.410	< .001

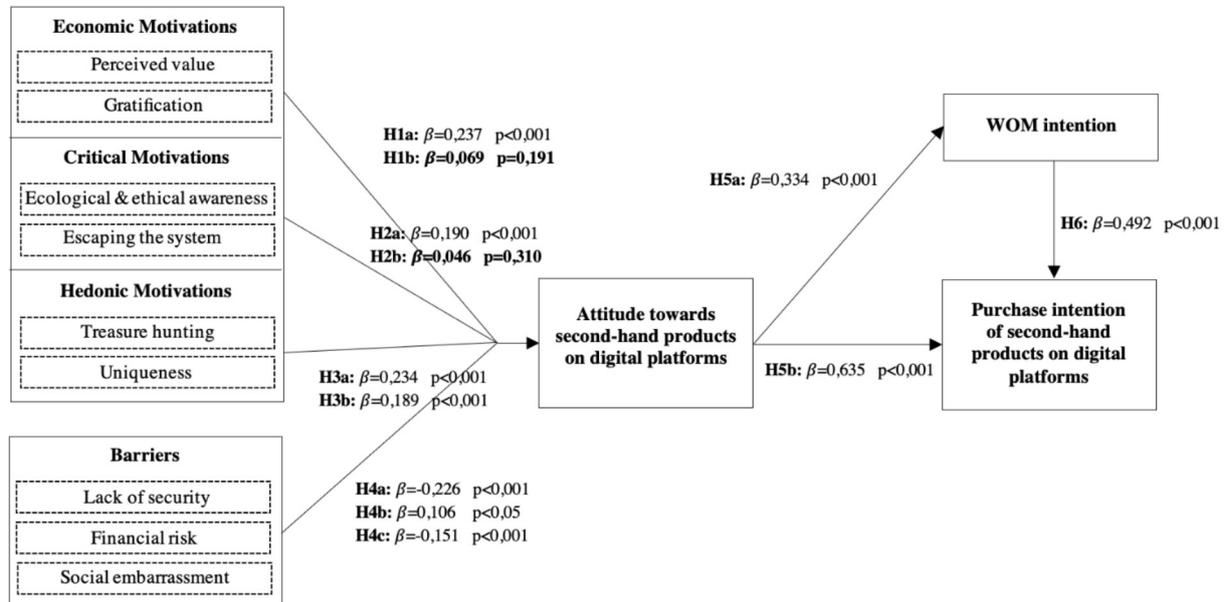
Table 5
Test of the hypothesis (indirect effects)

		Indirect effects				
		Original sample	Sample mean	Standard deviation	t	p
H1a1	Perceived value → → Attitude towards products → Purchase intention	0.154	0.154	0.035	4.449	< .001
H1b1	Gratification → Attitude towards products → Purchase intention	0.034	0.037	0.034	0.998	.318
H2a1	Ecological and ethical awareness → Attitude towards products → Purchase intention	0.123	0.122	0.033	3.742	< .001
H2b1	Escaping the system → Attitude towards products → Purchase intention	0.027	0.028	0.028	0.955	.340
H3a1	Treasure hunting → Attitude towards products → Purchase intention	0.150	0.148	0.033	4.484	< .001
H3b1	Uniqueness → Attitude towards products → Purchase intention	0.125	0.126	0.030	4.144	< .001
H4a1	Lack of security → Attitude towards products → Purchase intention	-0.143	-0.142	0.030	4.720	< .001
H4b1	Financial risk → Attitude towards products → Purchase intention	0.067	0.064	0.040	1.656	.098
H4c1	Social embarrassment → Attitude towards products → Purchase intention	-0.107	-0.107	0.027	4.007	< .001

Table 6
Summary of the validation of the research hypotheses

Research hypotheses	
H_{1a} : Perceived value positively influences attitudes towards these products.	Supported
H_{1a1} : Attitude towards these products mediates the relationship between perceived value and purchase intention.	Supported
H_{1b} : The feeling of gratification obtained positively influences attitudes towards these products.	Not supported
H_{1b1} : Attitude towards these products mediates the relationship between the feeling of gratification and purchase intention.	Not supported
H_{2a} : Ethical and ecological awareness positively influence attitudes towards these products	Supported
H_{2a1} : Attitude towards these products mediates the relationship between ethical and ecological awareness and purchase intention.	Supported
H_{2b} : Escaping the system has a positive influence on attitudes towards these products.	Not supported
H_{2b1} : Attitude towards these products mediates the relationship between escaping the system and purchase intention.	Not supported
H_{3a} : Treasure hunting positively influences attitudes towards these products.	Supported
H_{3a1} : Attitude towards these products mediates the relationship between treasure hunting and purchase intention.	Supported
H_{3b} : The search for uniqueness positively influences attitudes towards these products.	Supported
H_{3b1} : Attitude towards these products mediates the relationship between the search for uniqueness and purchase intention.	Supported
H_{4a} : A lack of security negatively influences attitudes towards these products.	Supported
H_{4a1} : Attitude towards these products mediates the relationship between a lack of security and purchase intention.	Supported
H_{4b} : Financial risk negatively influences attitudes towards these products.	Supported
H_{4b1} : Attitude towards these products mediates the relationship between financial risk and purchase intention.	Not supported
H_{4c} : Social embarrassment negatively influences attitudes towards these products.	Supported
H_{4c1} : Attitude towards these products mediates the relationship between social embarrassment and purchase intention.	Supported
H_{5a} : Positive attitudes towards second-hand products on digital platforms positively influence word-of-mouth intention.	Supported
H_{5b} : Positive attitudes towards second-hand products on digital platforms positively influence purchase intention.	Supported
H_6 : The greater the WOM intention, the stronger the intention to buy second-hand products on digital platforms	Supported

Figure 2
Results



Regarding these six motivations, the impact of perceived value on attitudes towards second-hand products was significant and strong (H1a. $\beta = 0.237$; $t = 5.020$; $p < .001$), reinforcing the idea that consumers who attribute higher value to products tend to adopt a more favourable attitude. By contrast, gratification (H1b. $\beta = 0.069$; $t = 1.307$; $p = .191$) did not show a significant effect, contradicting the initial hypothesis and suggesting that this motivation may not be determinative for the attitude in question. Ecological and ethical awareness (H2a. $\beta = 0.190$; $t = 3.806$; $p < .001$) had a relevant and significant impact, highlighting that environmental and ethical concerns are important drivers of positive attitudes. The motivation of 'escaping the system' (H2b. $\beta = 0.046$; $t = 1.016$; $p = 0.310$) was not significant, indicating that this factor does not have a strong direct relationship with attitudes. The treasure-hunting motivation (H3a. $\beta = 0.234$; $t = 4.679$; $p < .001$) demonstrated a significant and relevant impact, highlighting the pleasure of discovery as a key motivation. Finally, the uniqueness (H3b. $\beta = 0.189$; $t = 4.173$; $p < .001$) also showed a significant impact, confirming that the perception of exclusivity in second-hand products contributes to favourable attitudes. These results suggest that both rational and hedonic motivations play distinct roles in shaping attitudes, with the perceived value ($\beta = 0.237$), treasure hunting ($\beta = 0.234$), ecological and ethical awareness ($\beta = 0.190$) and uniqueness ($\beta = 0.189$) being the main factors. Concerning the motivations that were not statistically significant, gratification ($\beta = 0.069$) had a greater impact compared to the variable of escaping the system ($\beta = 0.046$). This indicates that although neither motivation has a statistically relevant relationship with attitudes towards second-hand products, gratification still plays a slightly more significant role, suggesting that the pursuit of personal satisfaction may be marginally more influential than the desire to escape the system, which refers to the purchase of new products.

Regarding the three barriers analysed, all hypotheses were statistically significant. The influence of a lack of security on attitudes towards second-hand products (H4a. $\beta = -0.226$; $t = 5.045$; $p < .001$) was the most significant, indicating that concerns related to safety and reliability play a critical role in shaping negative attitudes, making it the most relevant barrier to unfavourable attitudes. The negative value ($\beta = -0.226$) suggests that as the perception of a lack of security increases, attitudes towards second-hand products become more negative. In other words, consumers perceive a greater lack of security in transactions related to secondhand products and tend to have more unfavourable attitudes towards them. Social embarrassment (H4c. $\beta = -0.151$; $t = 3.761$; $p < .001$) also showed a statistically significant impact, although less pronounced compared to the lack of security. The negative value ($\beta = 0.151$) suggests that as the perception of social embarrassment associated with purchasing second-hand products increases, attitudes towards these products tend to worsen. In other words, consumers who feel embarrassed or are judged for buying second-hand products have a more negative attitude towards these purchases. In contrast, financial risk (H4b. $\beta = 0.106$; $t = 2.165$; $p = 0,030$) revealed a positive relationship ($\beta = 0,106$) with attitudes towards secondhand products, suggesting that perceived financial benefits

may outweigh potential risks in this consumption category. This indicates that consumers who perceive a higher financial risk may still develop favourable attitudes. This relationship may seem counterintuitive, but a possible explanation is that consumers who recognise some financial risk may be more cautious in their decisions and still consider these products a good option, perhaps because of factors such as lower prices or perceived value. Another plausible explanation relates to the growing familiarity and experience of consumers with digital buying and selling platforms, which may mitigate the negative impact of financial risk. From a more theoretical perspective, this positive effect can be interpreted in light of concepts such as consumer expertise and risk tolerance in C2C contexts. More experienced or specialized consumers tend to develop strategies to manage perceived risks and feel more comfortable assessing the reliability of products and sellers, which allows them to perceive financial risk not as a barrier, but as a manageable and even expected factor. In other words, more experienced consumers in this type of transaction may feel confident in their ability to assess the value and reliability of products and sellers, leading them to interpret the risk not as an obstacle but as a manageable and even expected factor in a more informal consumption environment.

Thus, although all barriers were statistically significant, the lack of security emerged as the most determining factor, reinforcing its relevance in the context of consumer behaviour towards second-hand products.

Finally, concerning attitude and purchase intention, a positive and significant relationship was found between attitude towards products and purchase intention (H5b. $\beta = 0.635$; $t = 18.570$; $p < .001$), with a direct effect of 0.335 and a total effect of 0.646. Furthermore, attitudes towards products also positively influenced WOM intentions (H5a. $\beta = 0.334$; $t = 6.310$; $p < .001$). WOM intention demonstrated a positive and significant impact on purchase intention (H6. $\beta = 0.492$; $t = 9.410$; $p < .001$). These results highlight the importance of attitude and WOM in shaping purchase intention, with particular emphasis on attitude.

Regarding indirect effects, the analysis reinforces and nuances previous findings. Among these motivations, perceived value stands out (H1a1. $\beta = 0.154$; $t = 4.449$; $p < .001$), indirectly impacting purchase intention through attitude towards second-hand products, thereby confirming its pivotal role in shaping consumer behaviour. Similarly, ecological and ethical awareness (H2a1. $\beta = 0.123$; $t = 3.742$; $p < .001$), treasure hunting (H3a1. $\beta = 0.150$; $t = 4.484$; $p < .001$), and uniqueness (H3b1. $\beta = 0.125$; $t = 4.144$; $p < .001$) also presented statistically significant indirect effects, reinforcing their influence on purchase intention via a more favourable attitude.

By contrast, gratification (H1b1. $\beta = 0.034$; $t = 0.998$; $p = .318$) did not show a statistically significant indirect effect, which is consistent with the results obtained for its direct impact. This further suggests that gratification may not play a decisive role in shaping consumer behaviour in this context. Similarly, escape from the system (H2b1. $\beta = 0.027$; $t = 0.955$; $p = .340$) remained non-significant both directly and indirectly, reinforcing its limited influence in this setting.

Regarding barriers, lack of security (H4a1. $\beta = -0.143$; $t = 4.720$; $p < .001$) and social embarrassment (H4c1. $\beta = -0.107$; $t = 4.007$; $p < .001$) maintained their statistically significant indirect effects, reinforcing the idea that these barriers reduce purchase intention through the formation of negative attitudes. Notably, the lack of security demonstrated not only the strongest direct negative effect but also the most substantial indirect effect, solidifying its position as the most influential barrier. In contrast, financial risk (H4b1. $\beta = 0.067$; $t = 1.656$; $p = .098$) did not reveal a significant indirect effect, suggesting that its influence on purchase intention may not be fully mediated by attitude.

In summary, the analysis of indirect effects confirms the mediating role of attitudes towards second-hand products in most of the relationships tested, emphasising the dual role of motivations (e.g. gratification) and barriers (e.g. lack of security) in shaping consumer intention. These findings highlight the complexity of consumer behaviour in this domain and the importance of considering both direct and indirect influences in strategic decision making.

DISCUSSION

The results indicate that perceived value, resort hunting, ecological and ethical awareness, and uniqueness are the most relevant motivations, listed in descending order of importance, with statistical significance in shaping attitudes towards these products. Perceived value is a key factor in economic motivation, supporting the findings of Guiot and Roux (2010) and Ferraro et al. (2016). In contrast, the gratification variable did not show a significant impact, contradicting the conclusions of Padmavathy et al. (2019) and Hinojo et al. (2022). The rejection of this hypothesis may be explained by the evolution of digital platforms, which offer a more streamlined shopping experience, resulting in consumers feeling less of a strong sense of gratification. The lack of negotiation experience may have diminished the relevance of this motivation. Among the critical motivations, ecological awareness (Gupta et al. 2023) stood out, unlike the desire to escape from the system (Guiot & Roux 2010). The rejection of this hypothesis may be explained by the weaker association between escape from the system and digital shopping, where platforms provide an experience similar to that of conventional retail. These results reflect the notable evolution of the online second-hand market in recent years, where more experienced consumers and more robust platforms have made the purchase of these products a more rational, structured, and secure process, in

which risk is manageable and purchasing decisions are guided by perceived value, platform experience, and trust in the system, transforming the purchase of second-hand products into an informative and strategic process rather than merely impulsive or hedonic.

Regarding hedonic motivations, the treasure-hunting and uniqueness variables proved to be significant motivational factors, corroborating the findings of Ferraro et al. (2016) and Muller (2022). The acceptance of these hypotheses can be explained by the connection between these motivations and the emotional and psychological factors that enrich the shopping experience. 'Treasure hunting' provides a sense of excitement and reward associated with discovering something unique or valuable, while 'uniqueness' satisfies the need for personal affirmation and differentiation, allowing consumers to express themselves authentically. These factors make buying second-hand products not only functional but also an engaging and meaningful experience, justifying their importance as motivations.

Regarding barriers, lack of security, social embarrassment, and financial risk showed a negative influence in descending order of importance. Financial risk and social embarrassment have a negative influence, as noted by Sandes and Leandro (2019), due to the perception of low status and fear of judgment. A lack of security also negatively affects attitudes (Faria et al. 2022). The acceptance of these three hypotheses can be explained by the ongoing perception of uncertainty and the impact of these barriers on the shopping experience. However, it is important to note the growing digital maturity among the population, which, coupled with improvements in digital platforms—such as more robust guarantees, effective return policies, and safer payment systems—could help reduce the relevance of these barriers in the medium and long term. In the future, this evolution could contribute to greater trust in and the adoption of second-hand products, especially among more sceptical consumers.

Finally, the analysis of indirect effects reinforces the importance of attitude as a mediating variable between motivation, barriers, and purchase intention. Several motivations, such as perceived value, ecological and ethical awareness, treasure hunting, and uniqueness, indirectly influence purchase intention through the formation of a positive attitude. However, gratification motivation did not show a statistically significant indirect effect, suggesting that its impact may be limited or conditioned by other contextual factors, such as the digital nature of the platforms. Barriers such as a lack of security and social embarrassment also exert negative indirect effects by fostering less positive attitudes towards second-hand products. These results confirm the central role of attitude as a bridge between perceptions and behaviours, showing that to promote the purchase of second-hand products, it is essential to address both motivational factors and inhibitors, with a particular focus on perception and the construction of more favourable attitudes.

They also concluded that a positive attitude towards second-hand products significantly influences both WOM and purchase intentions. These results align with Ajzen (1991), who suggested that attitudes can shape behavioural intentions, and with Kang et al. (2013), who demonstrated how attitudes towards sustainable products positively impact purchase intentions (Kim et al. 2021; Park & Oh 2014). Thus, a positive attitude towards second-hand items exerts a positive effect on both WOM and purchase intention (Park & Oh 2014). Finally, regarding the last hypothesis, it can be noted that the relationship between WOM intention and purchase intention was found to be statistically significant. These results corroborate the research of Kim et al. (2021), who argued that a greater WOM intention is generally implied by a greater purchase intention.

MANAGERIAL IMPLICATIONS

In addition to the practical contributions previously mentioned, this study presents concrete management implications that can be operationalised by professionals in the digital market for second-hand products. Positioned at the intersection of sustainable marketing, consumer behaviour, and digital marketing, this study contributes by highlighting how consumer motivation and barriers influence attitudes and purchase intentions in the context of second-hand goods. Moreover, this study provides a significant theoretical contribution through the development and validation of an integrative model, representing the central theoretical advancement of the research.

The results demonstrate that communication strategies should reinforce the perceived value of these products, particularly emphasising the economic benefits associated with their purchase, such as the opportunity to obtain similar products at a lower price or access premium items at a more affordable cost. This economic emphasis should be present not only in advertising campaigns but also in platform communications and collaborations with digital influencers, aligning with sustainable marketing principles that encourage responsible consumption.

Furthermore, the identified hedonic motivations—namely, the pleasure of discovery and the pursuit of exclusivity—suggest that digital platforms should create more engaging and emotionally meaningful shopping experiences. To enhance the perception of product uniqueness, platforms can implement features such as limited-edition tags, digital badges, and environmental certifications that highlight exclusive or eco-friendly items. Personalised recommendations, themed

collections, and limited releases can stimulate consumer interest and differentiate the second-hand shopping experience from conventional retail. These actions are consistent with consumer behaviour research, which emphasises emotional and experiential factors in purchasing decisions.

Regarding the identified barriers, the perceived lack of security stands out as the factor that has the greatest negative impact on consumer attitudes. This finding reinforces the importance of digital marketing practices that focus on building trust, such as secure payment systems, user verification processes, and transparent return policies. To further mitigate perceived risk and cater to different user segments, platforms could offer enhanced security features such as verified seller badges and onboarding tutorials specifically designed for new users, while style-driven consumers might benefit from exclusive access to unique items and curated collections.

Additionally, the negative influence of social embarrassment on consumer attitudes suggests that brands should adopt strategies to normalise and valorise second-hand product consumption. Platform features that allow for anonymous browsing or discreet packaging options alongside campaigns promoting sustainability, conscious lifestyles, and testimonials from consumers can effectively reduce stigma and encourage behavioural change through sustainable marketing approaches.

Finally, the empirical evidence that positive attitudes significantly influence both word-of-mouth recommendations and purchase intentions highlights the strategic importance of fostering these attitudes. Actions such as promoting user-generated content, implementing referral programs, and increasing the visibility of positive reviews can strengthen potential consumers' trust and encourage the adoption of this type of consumption, integrating insights from consumer behaviour and digital marketing.

In summary, this study offers a set of practical and actionable guidelines grounded in sustainable marketing, consumer behaviour, and digital marketing that can inform more effective targeted marketing and communication strategies, contributing to the growth and consolidation of the digital market for second-hand products. From a theoretical standpoint, the integrative model developed in this study provides a clear and validated framework for understanding the interactions between motivations, barriers, and attitudes, not only explaining consumer behaviour in this market but also serving as a foundation for future research and the development of more effective strategies in the digital second-hand context.

LIMITATIONS AND FURTHER RESEARCH

The main limitation of this study is the use of a non-probabilistic convenience sample, which compromises representativeness and consequently limits the generalisability of the results to a broader population. Although this sampling method is practical and accessible, it inherently carries the risk of sampling bias. This may have affected the external validity of the findings and restricted their applicability to different demographic segments and geographic regions. Furthermore, the relatively small sample size and specific characteristics, particularly in relation to the niche population of second-hand consumers on digital platforms, may have constrained the depth and diversity of the insights obtained. Future research should use probabilistic sampling methods to enhance representativeness and consider larger, more diverse samples, including those from different age groups, cultural backgrounds, and digital literacy levels, to validate and extend the findings. Additionally, longitudinal studies could help us understand the changes in consumer behaviour over time in this evolving market.

Another limitation concerns common method variance (CMV), since this study relied on self-reported data. Although procedural strategies were applied during the questionnaire design — such as using different scale formats, randomising the order of items, and ensuring participant anonymity — no post hoc statistical test, such as Harman's single-factor test, was conducted. The absence of such analysis limits the ability to assess the extent of CMV. Future research should consider applying statistical methods to explicitly test for this bias.

One suggestion for future research is to conduct qualitative studies to complement the quantitative findings. For example, focus groups of second-hand product consumers could be used to explore more thoroughly the motivations and barriers that influence their purchasing decisions. This approach allows for a deeper understanding of consumer attitudes and behaviours, helping to identify nuances that might not be captured through quantitative methods. Furthermore, a longitudinal study would be valuable for observing the evolution of consumer attitudes over time as digitalisation advances and ecological awareness becomes more prevalent.

Another aspect to consider in future research is the analysis of additional variables such as sociodemographic and behavioural differences, which could provide more detailed insights into the factors influencing second-hand product purchases. The inclusion of these variables allows for more precise consumer segmentation, which could be useful for developing more effective marketing strategies.

In summary, despite these limitations, this study provides a valuable foundation for exploring consumer behaviour in the online second-hand market and the suggestions mentioned above could contribute to a more comprehensive and in-depth understanding of this phenomenon.

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Understanding consumer resistance to home delivery services: from the SDL-based resource theory to a cultural approach

Abstract :

This research draws on consumer sociocultural and service-dominant logic (SDL) theories to explore why consumers reject and resist resource-based market offers. Twenty-six semi-structured interviews were conducted with consumers who actively avoided using home delivery services, opting to shop in person or through family and friends. Our findings reveal that consumer rejection and resistance to home delivery are not explained only by functional reasons but by tensions between different types of market and cultural resources: 1) the immersive in-store shopping experience versus the practicality of home delivery, and 2) informal consumer-to-consumer logistics that reinforce identity, social values, and relationships versus home delivery.

Keywords: *Service-dominant logic, cultural resource theory, resource integration, consumer resistance, delivery service.*

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INTRODUCTION

Delivery is a crucial service for companies that sell products, encompassing all aspects of customer service — from initial interactions and onboarding to setup, service completion, and follow-up. It refers to the process of delivering a service from the business to the customer, focusing on purchases made in conventional stores or online and shipped to a customer's residential or commercial address (Kassim and Asiah Abdullah 2010). Delivery services can range from local (covering a small geographical area) to national or even international, depending on their scope (Tadić and Veljović 2021). The rapid expansion of online shopping in recent years has highlighted the pivotal role of home delivery services (Uzir et al. 2021).

The global home delivery service market is projected to grow from USD 120 billion in 2023 to approximately USD 250 billion by 2032 (DataIntelto 2024). This service transformation not only reshapes consumption habits but also alters how products are delivered. Home delivery has undergone significant evolutions in recent years, driven by technological advancements, shifts in consumer behavior, global economic challenges, and the need for delivery during the COVID-19 lockdown (Uzir et al. 2021). McKinsey (2021) reported that home delivery tripled between 2017 and 2021, and more than doubled in the American market during the pandemic. What was initially a temporary response to the crisis has now become a permanent fixture for many omnichannel retailers and consumers (Shen, Namdarpour et Lin 2022) owing to the rise in e-commerce and the demand for faster, more convenient delivery services in sectors such as food, furniture, and clothing.

Despite the advantages of home delivery and its status as the dominant, unavoidable model as e-commerce continues to set new records every year (Vakulenko et al. 2019), many consumers still resist using this service for in-store purchases. Market research by OpinionWay found that consumers who use home delivery are half as numerous as those who intend to use the service (LSA 2019). A 2023 study by the State of Digital Grocery Performance Scorecard revealed that in-store grocery sales accounted for 85.3% of the total grocery sales in the United States. Simultaneously, Coresight Research found that online grocery sales grew by 14.7%, but grocery delivery usage declined in 2022, dropping from 55.5% in 2021 to 49%. In recent years, the academic focus has shifted toward app-based food delivery services (Chakraborty et al. 2022), examining trust and loyalty toward mobile food delivery applications (Su et al. 2022). While home delivery offers numerous benefits, such as reduced effort and fatigue, convenience, easy access to products, and sometimes faster delivery, the reasons behind consumer rejection or resistance remain unclear, especially when cost is not a barrier. Previous quantitative studies have explored consumers' preferences regarding different delivery methods (e.g., home delivery, pick-up from store, pick-up from locker) or attributes (e.g., speed, precision, and timing) of home delivery services (Amorim et al. 2024; Milioti, Pramadari and Zampou 2021), but they have largely overlooked the broader shopping experience, the meanings consumers attach to various company services, and how these factors influence their decisions. Studying home delivery services through the lens of consumer resistance offers a more critical and nuanced understanding of resource integration (RI). While preference-based approaches assume rational choice and value maximization, a resistance perspective uncovers the underlying sociocultural tensions that may lead consumers to reject, avoid, or negotiate the use of such services, revealing forms of consumer behavior that traditional models of adoption and satisfaction often obscure.

Service-dominant logic (SDL) offers a valuable framework for examining the values underlying services such as home delivery (Deslee and Guirod 2014). Developed by Vargo and Lusch (2008), SDL highlights the shift from product-based to service-based value creation, emphasizing value co-creation among actors within a service system, including companies and consumers. Vargo and Lusch (2008, p. 149) defined value as an "improvement in system well-being." Value is co-created through interaction when actors mutually integrate resources—both material (e.g., a virtual mirror in a store) and immaterial (e.g., consumer opinions)—that are considered valuable and incorporated through use. In SDL, the key aspect of co-creation is the integration of resources by the actors involved (Vargo and Lusch 2016). A company's mere provision of a resource is insufficient for co-creation; another actor must integrate the resource to facilitate collaboration (Chandler and Vargo 2011). Previous studies have examined how customer engagement influences service co-creation across sectors such as banking, insurance, and telecommunications (Cheung and To 2021), as well as peer-to-peer accommodation (Ashaduzzaman et al. 2024). Torkzadeh, Zolfagharian et Iyer (2021) found that in transformative services, such as public higher education, value co-creation behaviors with students improve service quality, which in turn influences student satisfaction, performance, and retention. Islam et al. (2024) examined value co-creation in healthcare services between patients and providers, linking it to patients' perceived quality of life. In addition to the company, other actors involved in co-creation may include other companies, consumers and influencers (Filali-Boissy, Jouny-Rivier and Perren 2025). Research on how service co-creation results from the integration of actors' resources (Vargo and Lusch 2004a) has emerged relatively recently (Peters, Löbler and Brodie 2014). Scholars have focused on the utilitarian aspects of consumer behavior that facilitate RI, such as skills (Kleinaltenkamp, Brodie and Frow 2012) or motivations (Findsrud, Tronvoll and

Edvardsson 2018). However, research on the mechanisms underlying consumer rejection or resistance to integrating company-provided resources, which can hinder value creation, remains limited.

To address this theoretical gap, we draw on consumer sociocultural theory to investigate whether additional motivations can explain consumer rejection and resistance to service use (Arnould and Thompson 2005). This approach posits that symbolic socio-cultural resources are used in consumption to achieve self-fulfillment (Arnould 2005; Arnould and Price 2006; Arnould et al. 2006; Holt 2004; Holbrook and Hirschman 1982). Our research applies this framework to explore the cultural meanings behind consumer rejection and resistance to a company's service. For example, a product repair service (a resource offered by the company) may be rejected because the practice of Do-It-Yourself (DIY) carries symbolic and cultural value for consumers (e.g., "I can show that I have the skills to do it myself, which is important for my self-esteem; I can repair it with friends, strengthening our social bond"). While research based on SDL theory emphasizes skills and utilitarian motivations in service adoption or rejection, our study provides a deeper explanation by incorporating a cultural perspective. Therefore, we aim to address the following research question: What meanings do consumers attribute to their rejection and resistance to home-delivery services offered by service providers?

To answer this question, we employed a qualitative research design to investigate the reasons consumers actively avoid stores' home delivery services, choosing instead to shop in person or delegate tasks to friends and family.

This study makes two contributions to theory. First, it clarifies customer rejection and resistance to the company's RI by adopting a cultural perspective. This perspective broadens our understanding by moving beyond individual skills and motivations. Thus, it complements the SDL framework (Vargo and Lusch 2008), particularly when consumers reject a company's value proposition by refusing to use its resources. Second, from a managerial standpoint, this study identifies the key factors that hinder the integration of company resources, particularly home delivery services, and suggests strategies to optimize resource proposals.

The remainder of this paper is structured as follows: Section 2 reviews the literature on RI and its role in value co-creation within a service system. Section 3 outlines the field research approach and the qualitative methods used to analyze the meanings consumers attribute to their behavior. Section 4 presents the study's findings, followed by a discussion of the theoretical contributions in Section 5. Section 6 addresses the limitations of this study and suggests directions for future research. Finally, section 7 offers managerial implications.

LITERATURE REVIEW

The Service-Dominant Logic and the integration of company resources by consumers

The SDL framework explores the shift from goods-based marketing to service-based marketing. In this context, a product serves as a medium for delivering services. For instance, a product might be paired with services such as home delivery or after-sales support. From this perspective, service offers a new way of understanding economic and social exchanges, focusing on how one actor's resources (e.g., a company or customer) are used to benefit another (Vargo and Lusch 2004b). Resources are categorized as either operant (tangible or intangible, such as knowledge and skills) or operand (e.g., equipment and technology) (Paredes et al. 2014). These resources originate from various sources, including private (e.g., family and friends), market (e.g., businesses), and public (e.g., government) sectors. When integrated by stakeholders, such as customers and companies, these resources can create value (Lusch and Vargo 2014).

According to Vargo and Lusch (2004a, p. 7), "value is perceived and determined by the consumer based on 'value in use.' Value results from the beneficial application of operant resources, sometimes transmitted through operand resources. Firms can only make value propositions." SDL promotes interactions among actors to co-create value at the individual, dyadic, or market levels. Co-creation occurs when resources are interactively integrated and utilized (Vargo and Lusch 2008). For example, when purchasing a product online, customers engage in the value co-creation process by either picking it up in-store or having it delivered to their homes. Similarly, customer involvement in logistics (Goudarzi and Rouquet, 2013) or in the development of a new product or service (Hilton 2008) represents a resource that the company can incorporate into its operations.

Engaging personal resources and integrating them through participation, acceptance, use, and consumption of a service provider's resources can be likened to a co-creation process. Integration enables value creation at the individual, dyadic, or market level, a concept that has attracted increasing interest among researchers (Findsrud, Tronvoll and Edvardsson 2018) owing to its relevance for understanding the SDL theory (Vargo and Lusch, 2017). According to Plé (2016), RI is an essential step in the value co-creation process. This integration is shaped by institutions (e.g., rules, norms, and practices) and requires actors to possess the necessary skills and knowledge, driven by their motivation (Findsrud, Tronvoll and Edvardsson 2018; Skálén, Pace and Cova 2015). As Findsrud, Tronvoll and Edvardsson (2018, p. 512) noted,

RI is the “actors’ use of competence in emerging interactions, driven by motivation and enabled by available resources.” Baron and Harris (2008) proposed that consumers apply their operant resources both individually and collectively.

Other researchers have examined the specific resources of influencers/consumers (Harmeling et al. 2017) and their RI behavior in service innovation (Wu et al. 2022). A potential resource becomes an actual resource only when it is integrated and applied to a specific activity, with its value derived from its use by focal actors (Löbler 2013). This process varies depending on the ontological perspective employed in the study of RI. For example, Peters, Löbler and Brodie (2014) suggested that an interpretive, subjective approach might raise questions about the reciprocal nature of interactions among actors. RI entails customers strategically deploying resources to create value directly or to facilitate further consumption, thereby deriving value (Hibbert, Winklhofer and Temerak 2012). Kleinaltenkamp, Brodie and Frow (2012) and Korkman, Storbacka and Harald (2010, p. 238) argued for a practice-based approach to analyzing the RI process, which seeks to understand how value emerges from this integration. Drawing on Korkman and Araujo (2019), we argue that resources are integrated into practices that define service ecosystems. RI has been examined from various perspectives, including dyadic (Jaakkola and Alexander 2014; Lusch and Webster 2010), actor-to-actor (Lusch and Webster 2010), and network-to-network (McColl-Kennedy et al. 2012) perspectives.

Some studies highlight the embeddedness of relationships, processes, and the framing of value, resulting from an individual’s ability to access, adapt, and integrate resources through habitual practices within networks (Akaka and Vargo 2014). Value, often co-created through the collective activities, interactions, and collaborations of multiple actors, is evaluated during usage (Laamanen and Skälén 2015; Vargo et al. 2008). Thus, value co-creation through RI requires actors to recognize the potential resources available to them (resourcefulness) and engage in ongoing interactions and cooperation with these resources (Peters, Löbler and Brodie 2014). As Vargo and Lusch (2011, p. 184) noted, “the usefulness of any particular potential resource from one source is moderated by the availability of other potential resources from the other sources, the removal of resistance to resource utilization, and the beneficiary’s ability to integrate them.”

In the RI process model, Caridà, Edvardsson and Colurcio (2019) highlighted the interaction between available resources, RI, and the interpretation of value, which ultimately leads to either co-creation or co-destruction of value. Resource matching is an interactive component of RI, while resourcing focuses on creating and integrating mutually reinforcing resources (Caridà, Edvardsson and Colurcio 2019) and on removing resistance. The valuing phase allows actors to assess value within a social context. Understanding these resource mechanisms could provide valuable insights for both academics and managers. Dehling, Edvardsson and Tronvoll (2022) argued that the conceptual division of RI into separate phases is inconsistent with empirical observations that link the phases together. They view resource asymmetry between actors as a complex information problem that can be addressed through an actor- or agency-driven approach. This approach emphasizes the competencies involved in screening and signaling during interactions, suggesting that information and feedback emerge through the interaction.

The sociocultural approach to resources

For consumer culture researchers, resources are closely tied to personal and sociocultural dimensions. Consumer Culture Theory (CCT) examines the social and cultural contexts that drive retail patronage and purchasing behaviors, focusing on the diverse factors that influence retail purchase decisions. This perspective complements behavioral decision theory and social cognition research in retailing. In these marketplaces, both firms and consumers exert mutual influence. Firms compete by offering specific combinations of resources and engaging in culturally constituted projects that consumers pursue. Arnould et al. (2006) combined a Consumer Culture Theory (CCT) perspective on signs and symbols with the Service-Dominant Logic (SDL) framework, which focuses on value co-creation. Their work highlights how consumers rely on market offerings and mobilize both immaterial and dynamic resources (operant) and material and static resources (operand) to generate value for themselves and others. The intersection between SDL and CCT has become significantly less prominent in recent years, and academics have advocated for renewing the integration of CCT and SDL to deepen understanding of how value is realized (Wilden et al. 2017).

A CCT-based approach to retailing aims to explain co-creation —specifically, how consumers utilize their cultural resources, supplemented by retailer-provided resources, to enhance their personal identity and communal projects (Belk, Wallendorf and Sherry 1989). Arnould (2005) identified four types of cultural resources provided by firms: economic, utopian, ludic and temporal. These resources help consumers connect to cultural assets that shape individual and social life projects beyond the store’s environment. They become valuable to consumers to the extent that they enable them to pursue their personal goals and projects (Holt, 2004). However, firm-supplied resources are inanimate and lack inherent functionality and meaning. Consumers must activate their operant resources to create meaningful consumer experiences. In this sense, retailers represent a space where operant resources interact with consumers.

Arnould et al. (2006) categorized consumers' operant resources into three types: physical (encompassing both physical and mental capabilities), social (including family relationships, consumer communities, and commercial relationships), and cultural (comprising knowledge, skills, history, and imagination). Their research explored the interactions between these different types of operant resources. In the context of RI, operant resources (especially personal skills and knowledge) have received significant attention under the SDL approach (Findsrud, Tronvoll and Edvardsson 2018; Skálén, Pace and Cova 2015), whereas social resources remain comparatively underexplored under the CCT approach. Social resources are embedded in interpersonal and institutional relationships and involve the capacity to access and mobilize social support, norms, or influence through ties to family, communities, or market actors. Cultural resources are oriented assets that consumers mobilize to enact consumption practices and make sense of consumption contexts. Researchers such as Holt (2004), Arnould (2005, 2008), and Arnould et al. (2008) have examined the link between operant and cultural resources, emphasizing that the latter are operant resources that carry symbolic meaning. Arnould et al. (2006, p. 99) explained that "consumer culture theorists conceive of cultural operant resources as varying amounts and kinds of knowledge of cultural schemas, including specialized cultural capital, skills, and goals." Building on the idea that consumption serves not only as a means of social integration but also as a resource for social and identity fulfillment, the authors argue that committing to or refusing to consume a service is an experience imbued with symbolic, cultural, social, or identity-related significance (Holbrook and Hirschman 1982; Arnould and Price 2000; Arnould 2005; Holt 2004). While some researchers have applied a psychological approach to experience-linked value creation and destruction (Abid et al. 2022), the socio-cultural approach has been less frequently explored.

Several studies have focused on RI in the context of virtual brand communities (Pongsakornrungsilp and Schroeder 2011; Schau, Muniz and Arnould 2009; Skálén, Pace and Cova 2015). Schau, Muniz and Arnould (2009) argued that value co-creation occurs only when companies and customers' practices align. In contrast, Echeverri and Skálén (2011) highlighted that misaligned practices lead to a lack of value co-creation in virtual brand communities and can even result in value co-destruction. From this perspective, a dichotomous view of RI exists, which can lead to either co-creation or co-destruction. Studying customer networks that the company does not control offers a helpful way to compare company-provided resources with those generated by consumers themselves. Furthermore, research on consumer behavior regarding the integration of service provider resources has focused on factors that facilitate this integration, such as skills, motivation (including intensity and persistence), social aspects (Findsrud, Tronvoll and Edvardsson 2018), and cultural resources (Arnould 2005). However, the lack of integration of resources remains an underexplored topic.

Consumer rejection and resistance to the company's proposed service

Refusing to integrate a service provider's resources can be viewed as a form of consumer resistance. In fact, consumers attempt to bypass or reject market pressures through small gestures in everyday life, both conscious and unconscious, observable or declared (Peñaloza and Price 1993; Deng 2012; Roux 2009; Roux and Izberk-Bilgin 2018).

Researchers have explored various resistance practices, focusing on anti-consumption behaviors such as voluntary simplicity, culture jamming and subcultural anti-consumption (Portwood-Stacer 2012). Consumer resistance has also been studied as a mild response to service innovations (Chouk and Mani 2019; Talwar et al. 2020), such as online shopping (Nel and Boshoff 2019), mobile payments (Talwar et al. 2020), and artificial intelligence in autonomous vehicles (Casidy et al. 2021). This form of resistance is of great importance in the present study. As such, we are interested in the reasons that explain the non-use of a service considered the most accessible and convenient. According to Claudy, Garcia and O'Driscoll (2015), whether in offline or digital contexts, the non-adoption of services or products is driven by reasons distinct from those motivating adoption. For scholars, examining both the drivers of adoption and resistant responses is crucial (Seth et al. 2020; Talwar et al. 2020). Additionally, research on consumer resistance to services and products offered through digital platforms, such as food delivery apps, has explored barriers related to purchase or continuance intention (Talwar et al. 2020). In contrast, few studies have focused on context-specific barriers.

Previous studies have primarily focused on precise forms of resistance, such as anti-consumption activism or tepid responses to relatively uncommon technological products. Less-studied resistance behaviours, such as rejection and refusal of services, have received less attention. To our knowledge, consumer resistance to home deliveries remains under-researched, particularly from the perspective of consumers who are embedded in both formal and informal, geographically dispersed networks for their purchasing and consumption activities (Figueiredo and Scaraboto 2016; Scarano and Ertz 2024). Therefore, this study seeks to investigate the meanings that consumers attach to their resistance to integrating home delivery services offered by companies.

METHODOLOGY

To address our research question, we adopted an exploratory research design to gather initial empirical evidence of rejection or resistance to integrating service provider resources. The qualitative methodology examines the experiences of consumers who chose to rely on a network of relatives rather than home delivery services.

The sample for this study consists of 26 participants who, despite regularly travelling to geographically distant cities for holidays or work, deliberately chose not to use home delivery services for products purchased during these trips. These respondents were selected for their relevance to the phenomenon under investigation: individuals who, despite being time-pressed and mobile, chose to transport goods themselves rather than use home delivery services that could simplify logistics. France was selected as the study context because of the field's accessibility to two researchers living in France and the visibility and regularity of this behavior, observable in everyday practices such as transporting food in suitcases or carrying bulky goods in car trunks on intercity routes. Recruitment was stopped once recurring themes emerged consistently across interviews, and no new explanatory patterns were identified (Flick 2013). Notably, the diversity within the sample—spanning a broad age range (36–84 years), gender identities (17 women and nine men), and a variety of professions (e.g., teachers, managers, homemakers, retirees, and legal and medical professionals)—allowed us to engage with the heterogeneity of practices and motivations analytically. For instance, older participants often emphasized habits formed before the rise of digital services, while professionals such as judges, professors, and managers highlighted trust issues and value-based decisions related to control and quality assurance in their personal transportation. This internal variation enriched our theoretical insights by demonstrating that resistance to home delivery is not monolithic but intersects with lifestyle patterns, identity commitments, and varying relationships with place and mobility. France is a country where e-commerce, associated logistics infrastructure, and home-delivery-based commerce are widespread. This makes it a fertile ground for observing resistance behaviors and enables the study to capture and explain a variety of everyday practices that contribute to the rejection of this widespread service. By focusing on the French context, this study sets clear boundaries for interpretation while opening the possibility of transferring insights to other countries with similar motivations for mobile consumption.

The sample was selected through a combination of purposive and convenience sampling techniques based on participants' experience with the relevant social phenomenon (Lincoln and Guba 1985). Initially, we used word of mouth within the researchers' network to identify potential participants. Snowball sampling was then employed, with the initial participants recommending others with similar experiences (Bryman and Bell 2015). Semi-structured interviews were chosen for their ability to uncover the meaning behind behaviors (Miles, Huberman and Saldaña 2013). Twenty-five interviews were conducted face-to-face at the participants' homes, and one via video call. The interviews lasted for an average of one hour. We ensured confidentiality and voluntary participation (Miles, Huberman and Saldaña 2013) and recorded and transcribed all interviews verbatim to maintain reliability (Miles, Huberman and Saldaña 2013). With respect to data saturation, the determination was not treated as a purely procedural threshold but rather as a cumulative, iterative assessment of thematic convergence. Saturation is a crucial aspect of qualitative research that ensures robust findings (Naeem et al. 2024). As the interviews progressed, recurring patterns emerged, including concerns about trust in service providers, the symbolic value of personal transportation, and the role of family networks in logistics. After approximately 20 interviews, new narratives continued to confirm these themes but did not add substantially novel dimensions. The final six interviews reaffirmed this stability and, importantly, allowed the researchers to test the robustness of the earlier patterns across different demographic and professional profiles. Saturation was thus reached when additional data yielded redundancy rather than conceptual innovation (Bryman and Bell 2015), a determination guided by cross-checks of the emerging coding categories (Strauss and Corbin 1998). Demographic information, including age, gender, and occupation, was collected, as these factors are crucial for understanding contextual differences (see Table 1). Finally, the variability within the sample contributed to a richer interpretation of the findings. Differences in age and life stage, for instance, revealed generational contrasts between older participants whose consumer practices were shaped before the rise of digital delivery infrastructures and younger or mid-career participants who framed their resistance in terms of value-driven choices such as quality assurance. Gendered patterns also emerged: women tended to emphasize relational obligations related to family logistics, while men tended to focus on issues of control and autonomy in transport decisions. Engaging with internal diversity allows the study to avoid portraying resistance as monolithic and instead show how it intersects with lifestyle patterns, identity commitments, and relational networks, thereby refining the theoretical implications of consumer resistance to home delivery.

This study was conducted in accordance with the ethical standards of the first author's institution. However, at the time of the study, the institution did not require or provide a formal ethical approval process for noninvasive, interview-based research involving adult participants. Nevertheless, all necessary ethical precautions were taken, including obtaining

informed written consent (Arsel 2017), ensuring anonymity and confidentiality, and providing participants with the right to withdraw at any time. This approach aligns with the Declaration of Helsinki, which outlines the ethical principles for research involving humans and ensures the integrity and responsible conduct of the study.

Table 1
Demographic profiles of the participants.

Participant Nr	Age	Gender identity	Profession
P1	60	F	Teacher
P2	60	F	Housewife
P3	46	F	Teacher
P4	51	M	Real estate agent
P5	57	M	Manager
P6	39	F	Housewife
P7	37	F	Banker
P8	61	F	Painter
P9	58	M	Engineer
P10	65	F	Retired
P11	46	F	Teacher
P12	42	F	Housewife
P13	41	M	Manager
P14	52	F	Insurer
P15	36	M	Manager
P16	50	F	Data processor
P17	53	M	Manager
P18	44	F	Housewife
P19	75	F	Retired
P20	84	M	Retired
P21	45	F	Judge
P22	46	M	Manager
P23	46	F	Professor
P24	44	F	Veterinarian
P25	46	F	Professor
P26	61	F	Doctor

Textual analysis was conducted using inductive coding based on the grounded theory approach (Glaser and Strauss 1967). The analysis began with open coding, where each member of our research team independently identified key “events, happenings, objects, and actions and interactions” (Strauss and Corbin 1998, p. 102). In the next step, the emerging concepts were grouped into codes (Strauss and Corbin 1998). For example, the pleasure of in-store shopping or the perception that home delivery is too expensive led to the identification of tensions between alternative services. Axial coding was then used to highlight actions and interactions related to the phenomenon, shaped by context (e.g., time, place, and culture) and expressed through consequences (Strauss and Corbin 1998), such as the personal factors contributing to rejection or resistance to home delivery services. Following this process, a selective coding phase was conducted, focusing on more abstract themes, such as the value consumers place on cultural resources. During this phase, a theory emerged that identified competition between resources, which became the dominant theme in the data. Additionally, member checks (Lincoln and Guba 1985) were performed with the first five participants to ensure the accuracy of our interpretations and allow participants to reflect on and assess the findings.

FINDINGS

Our analysis revealed that tensions between different types of resources can explain the rejection and resistance to home delivery services. First, participants perceive a conflict between the resources offered by a company: the promised immersive in-store shopping experience versus the practicality of a service that simplifies their everyday lives. Second, tensions arise between two sources of resources: participants resist delegating tasks to the market that they can perform themselves or with significant others, as these tasks have personal and intimate significance.

Tensions between two proposed company resources: shopping experience and home delivery service

One emerging competition is between two resources offered by the company, which consumers perceive as alternatives: the in-store shopping experience, which offers recreational enjoyment, and home delivery services, which are valued for their convenience.

For some participants, the in-store shopping experience provided more benefits than home delivery. In-store shopping can be a pleasant, recreational experience that offers hedonic gratification (Falk and Campbell 1997). For example, P11, who lives in Northern France and often visits her family in Nice, enjoys buying soap and cosmetics at local stores during these visits. Even though these products are available for home delivery or online purchase, consumers value store visits for their unique, memory-laden experience. Visiting the store, recalling past visits, and meeting people add a level of personal significance that home delivery lacks. In contrast, home delivery is viewed as a logistical service that transports products from one location to another. The in-store experience, especially when the store is distant and the visit is special, enhances the value of the product in a way that home delivery cannot replicate:

It is a pleasure to pick it up from the store. It's not the product itself... How should I put it... It is not necessarily buying the product itself, but it is the act of going there and meeting people. This makes the product so important. [...] I do not want to exaggerate, but when I use the soap, I remember the journey I made to Nice to purchase it. (P11)

Another respondent was similarly uninterested in using home delivery services because the setting and environment of the shopping experience were more important to her. She often travels to her parents' second home in a different region. The same is true for P24, who lives in the same area and has a secondary residence. Both participants purchased products from local stores in the city they visited and brought them back to their hometowns without using home delivery services. P18 emphasized the pleasure of shopping in person and refused to use the available home delivery services because she enjoyed the shopping experience:

So, in fact, it's a psychological pleasure, I think, to have a product that you can find there that you would not expect to find here. Having it shipped... honey, it is not possible because [the producer is] a small craftsman in his caravan, so there you go. In my opinion, I can log onto the La Trinitaine website and get every box imaginable, but I have never had the curiosity to look at it. As for oysters, I can indeed find good oysters at Carrefour... but it's going to tempt me much less than if it's at the oyster farmer's... he takes them out of the tank in front of me... It is more of an environment and setting. (P18)

We have already received offers to do this (home delivery service), but we have never done it because we enjoy going straight to the shops and making choices. It is something we like.

There are cookie factories. They have also suggested this. However, we have never done this. (P24)

The shopping experience is often linked to social aspects, in addition to the physical location (Tauber 1974), such as other people in the store (i.e., other consumers), sales staff, and the environment in which the product is purchased. This is the case for P10, who divides her time between two Breton cities, her primary residence, and her second home. She does not use home delivery services from the stores she frequents to purchase products, preferring to bring them back and consume them in her city of residence. She values the social aspects of shopping:

No, I do not (use home delivery services). It's just that I like to go and see people, the little Palais Square... no, not at all. Yes, I imagine my friends do that, but not me for the products I bring back. (P10)

Practical considerations can also contribute to the rejection of home delivery services, particularly for small product orders. High delivery costs can affect the final price of the purchase, as expressed by the respondents:

However, home delivery is too expensive. For example, if you want a bottle of Vouvray sparkling wine that costs six euros, I do not know how much it would cost to bring the bottle here, but it would be extra. Moreover, transporting the bottle can cause it to shake, so we prefer to put it in the boot of the car and then come straight over. (P9)

You need to place a large enough order to qualify for free shipping, so we are not that interested. (P20)

Some of our participants who travel between the two countries or live near the border (e.g., cross-border commuters or expatriates) rejected home delivery services. This is because they do not offer the pricing advantages of shopping in a country with lower prices or with tax disparities. Some consumers avoid purchasing products that are too expensive in their countries. Home delivery services do not solve this issue because they apply the same pricing structure as in the country of residence. This is the case for P5, a French citizen living in Switzerland who shops in Milan (Italy) for luxury brands such as Max Mara and Louis Vuitton. This practice allows her to pay less than the final price due to differences in value-added tax (VAT) between the two countries (the VAT is 8,1% in Switzerland and 22% in Italy). A similar practice is followed by P7, who frequently travels to the United States for work. While there, he purchases luxury brand items for himself. In addition, he also purchases for his family and friends who request them, which is a manifestation of delegated consumption (Scarano and Ertz 2024). In these cases, the local shopping experience offers a practical advantage that the company's home delivery service does not. The same applies to P16, who often visits her in-laws in a French border town and, on occasion, her husband and father-in-law shop in Spain because the products are cheaper there. The convenience of lower prices extends not only to luxury goods and food (as explained by P16) but also to medicines, as seen in the case of P22, who buys medicines in France to send to his family in Lebanon:

My husband takes care of that... in Spain. This is because it is cheaper and there is a wide variety of charcuterie. They often go to Al Campo, near San Sebastian. They pay the toll... (laughs), but they go shopping at Al Campo. My husband dreams of bringing the big ham back to Marcq, but you need the slicer; it would take up a lot of space in our kitchen... so he brings a bit back. For example, my father-in-law buys olives in Spain and brings them to Paris. They're small cans. Always by car. (P16)

There are medicines I can buy here that are cheaper than those in Lebanon. So, sometimes it's complicated because some I cannot buy because they require a prescription, but others don't, and that's convenient. The formula also seems to be better. If it is urgent, I will send them through someone. However, there is no need to send them by post. If it is urgent, I ask someone who is going there to pick them up. (P22)

Our findings indicate that tensions can arise among various resource proposals within a company due to personal, social, and practical circumstances. However, consumers' roles in RI extend beyond merely choosing between company resources. Consumers can also act as key players in value co-creation by positioning their cultural resources against those offered by the company.

Tensions between consumers' cultural resources and the company's functional and operand resources

Another key finding was the tension between consumers' cultural resources (Arnould 2005) and the functional

operand resources offered by market-based home delivery services. In this case, the tension arises not between the two resources proposed by the company but between the consumer as a cultural actor and the company. The experiences of delegating home delivery to a service provider versus managing it themselves differ significantly in terms of experiential value.

Consumers reject a company's home delivery service because it fails to meet their relational goals. As a result, they avoid accepting direct home delivery of products and brands from the company. The primary motivation is to handle home delivery themselves, to express personal attachment through what they view as a "labor of care." Some consumers place great importance on managing their deliveries. Even though companies' home delivery services are more practical, consumers continue to handle logistics tasks themselves, despite the difficulties involved (e.g., finding space in the car). P19 shared that transporting muscat for friends is complicated, but she continues to do so:

When we can, we do it. When we know it's not going to be too complicated, we do it. However, this is already complicated for us. (P19)

For P21, transporting her parents' favorite local chocolate is also challenging when the weather is warm, but she does it regardless. It has become a ritual because this personal effort is tied to nurturing their relationship. The focus is on giving pleasure to family and friends, showing them how important they are, and being present when the product is opened to witness their reactions:

Chocolate is complicated. Transporting it... When I take the train, I place the box at the bottom of my backpack with the cooling plate, ensuring it is not in direct contact with the cardboard but is insulated effectively. I do not put it in a suitcase because the suitcase on the train will be exposed to ambient temperatures, so I prefer a backpack. [...] We arrive, have lunch, and then there is a surprise. Now that it's no longer a surprise, and everyone is happy to know that the chocolate has arrived home, it's one of the first things I take out of the backpack and say, "It'll be for the coffee." Everyone thinks it's normal, even if my mom still says, "Oh, my darling, you shouldn't have, you should have kept your money for yourself, it's much too much..." My mom is adorable. It's a ritual. [...] I think there is an expectation. I think it is legitimate because my parents have done a lot for me and continue to do so in my life, and I believe they genuinely enjoy it. (P21)

Affection for others is not only linked to the products given. Personal delivery expresses the desire to bring pleasure to another person.

When you give a gift like that, taking the time to buy and deliver it shows that people are happy to give pleasure to others. You are happy to please others by giving and receiving them. In a way, it shows how much people care for each other and how attached they are. (P6)

Delivering products personally expresses a specific attachment to a culture, offering a consumption experience that consumers share with their networks. This is particularly true for consumers attached to products from a country where they have friends and visit periodically on holidays. For instance, P3, who travels from France to Italy, transports products not only for her family's consumption but also for her French friends in northern France. She uses these products as a medium to communicate her consumption experiences:

There is this extraordinary olive oil I brought back from Pietrasanta. Frankly, it's a marvel. So, I offer it. Therefore, when they arrive, they can taste it. They taste the pasta or wine we bring back to them. I also always bring gifts. When I return, I offer gifts. So, I do not give the touristy stuff... no. I offer a bottle of olive oil, or I offer olives, or I offer... I bring back... rosemary, some kind of dry rosemary cookies. [...] The aim is to share this experience. It is about communication. (P3)

This behavior is widespread among individuals residing far from their home countries. Their families send parcels to maintain bonds of affection and care while they are away in another city or country, ensuring the continuity of specific consumption rituals. Family and friends personally send these parcels to communicate surprise and pleasure, rather than using a home delivery service. Recipients value this personal touch and often avoid companies' delivery services. P13 and P6 described such situations as follows:

One thing I forgot to mention is that they [the family] send us parcels. The last time, it was 20 liters of olive oil with inevitable sausages and cheese. [...] The shipment takes place on their own initiative because we are used, as we were in Rome, to having Calabrian olive oil locally, and therefore, they are keen to continue making this delivery here in France. (P13)

During the year, my mother sometimes sends me packages that are great surprises because they contain games for the girls, something to make me happy, like, for example, a pack of Quarta coffee... something to make my husband happy, for example, and also chocolate for children, even if they are available here... but it's as if they have added value because they were bought there and sent by my mother. (P6)

Creating boxes filled with appreciated local cultural products for postal mail is a practice that home delivery services cannot replicate. Families assemble unique product bundles that family members residing in other countries regularly consume to express love. This logistics system fosters or maintains social bonds around specific products and brands, thereby creating and sustaining a consumer network. Even if recipients no longer have a direct relationship with the store, they continue to consume the products because they receive information from family or friends or order them directly.

This act of care is recognized by the social network of the person handling the deliveries. For our participants, using a home delivery service would disrupt the informal roles created within their consumer networks or the way family and friends show their attachment to them, as expressed by P6. For example, P17 had an Italian friend who lived in the same region in France. Together, they discovered Prosecco, an Italian sparkling white wine, during their visit to the producer in Italy. Since this enjoyable experience, P17 has been ordering wine periodically but without using the producer's home delivery service. Instead, he decided to let his friend act as a bridge between himself and the producer. In this case, P17's friend assumed an informal role in the relationship with the wine producer:

We discovered this Italian product, Prosecco, with our friend Stefano, and it was an enjoyable experience. This left us with memories. We have now placed an order through him. This was not simply due to language difficulties. Knowing that I could order this product directly, we continued to build loyalty in the relationship that Stefano has maintained. (P17)

In some cities or countries, shopping in stores reassures consumers that a product is original (Ismail and Khedr 2024; Liu, Burns and Hou 2013), a value that is significant for some consumers (e.g., P22 and P23). This explains why some consumers prefer to rely on their networks to purchase products.

In geographically dispersed networks, resources such as home delivery or the broader geographical distribution of local or regional products and brands often conflict with the shopping experience and social connections. Consumers do not derive the same hedonic or social value from home-delivery services. For instance, a company that expands product availability through wider geographical distribution may lose consumer engagement, as consumers no longer feel the need to transport the product themselves. As a result, consumers' commitment to the product or brand is diminished. In contrast, when consumers handle logistics for others, they elevate the product or brand as a central topic of conversation, strengthening group dynamics. While this commitment benefits the company, it can also create challenges. Consumers may resist home delivery services because they attach social value to informal relationships. These ties are strengthened by maintaining a small network around a product or brand that is not widely available in the local market. Companies may offer resources that consumers perceive as conflicting with their values. The decision to choose one resource over another is not merely a matter of personal preference but is shaped by the shared goals of multiple consumers. They experience dissonance between the two value propositions offered by the company. This suggests that consumers may reject specific resources due to conflicting values. In our study, participants personally managed the logistics of particular products by introducing them to friends, family, or colleagues. This network enhances sociability and storytelling, making it functionally important.

Our analysis highlights the broader sociocultural tensions that explain the rejection of home delivery services. At the same time, we observed important differences linked to participants' generational positions and relational roles. Older participants (e.g., P11, P19, and P13) often framed their refusals through narratives of continuity and tradition, emphasizing long-standing consumption rituals and emotional ties to specific places and people. Their rejection was frequently rooted in the desire to maintain symbolic family practices, such as transporting goods for children or receiving packages assembled by aging parents. Younger participants (e.g., P6, P3) also rejected home delivery but framed it around the affective performance of care within peer or friendship networks. In all cases, gift-giving and shared consumption experiences were

seen as ways to strengthen bonds with partners, children or close friends. Participants in caregiving roles (e.g., P19, P6) often assumed responsibility for managing delivery logistics to demonstrate emotional investment. Some others delegated this task to family members who had acquired an informal role as “logistical mediators” (e.g., P17’s friend, Stefano, or P16’s father-in-law). These variations illustrate how consumers negotiate the materiality and functionality of delivery services, as well as the relational meanings attached to them. Thus, refusing a service is embedded within generational and relational contexts that inform the symbolic significance of personal involvement. Attending to these differences enriches our framework by showing that practices of resistance are not monolithic but deeply contextualized within social roles.

DISCUSSION

This study provides new insights into consumer behavior by examining rejection and resistance to company RI from a cultural perspective. Research on consumer resistance to RI has been limited in both scope and application. While some studies have focused on the individual skills and motivations that enable RI (Findsrud, Tronvoll and Edvardsson 2018; Kleinaltenkamp, Brodie and Frow 2012), few have explored the cultural context of meaningful experiences and social connections. We address this gap by examining the interaction between company resources and consumers’ cultural operant resources (Arnould et al. 2006), offering a diverse understanding of value (Echeverri 2021). Our findings suggest that resources may conflict rather than complement one another. Based on these insights, we propose four theoretical contributions.

First, customers may view different company resources as competing rather than complementary. In the service management literature, various offerings are often presented as competitive advantages for companies (Kindström 2010). We expand on this by showing that one service offering can compete with another, leading to its cannibalization. For example, the enjoyment of the shopping experience is influenced by factors such as location, personal interactions, and positive memories associated with the purchased products. A satisfying shopping experience can be considered a more compelling resource than home delivery services, which may lack the same emotional appeal or overall experience (Holbrook and Hirschman 1982). Although home delivery offers time-saving and convenience benefits, our study shows that consumers may reject it even when it saves time or gives advantages. This resistance is not necessarily due to dissatisfaction or a mismatch between expectations and experience (Lunardo, Roux and Chaney 2016). Notably, the sales staff’s role did not appear to contribute to this refusal, as participants reported positive interactions with them. In fact, many cited the opportunity to interact with salespeople as a key reason for rejecting home delivery. Ultimately, home delivery services fail to replicate the enjoyment of the in-store shopping experience.

Second, consumers perceive competition between their own cultural resources and the company’s resource offerings. Cultural resources are operant resources that convey symbolic, social, and identity-related values (Arnould et al. 2006). Our findings confirm that consumers use their cultural resources, both individually and collectively, to achieve personal goals (Baron and Harris 2008), such as delivering products themselves to strengthen social bonds with loved ones. Research has shown that in contemporary society, social connections often hold more value than material goods (Cova 1995). As a result, consumers’ cultural resources can temporarily compete with service providers’ offerings, such as home-delivery services. Our results reveal that the social bonds formed by transporting products for family and friends are perceived as more valuable than home delivery services, which could undermine collective well-being (Leclercq, Hammedi and Poncin 2016; Plé and Chumpitaz Cáceres 2010). Consumers take special care in delivering products themselves, as it leads to personal and intimate achievements for them. Barth and Antéblan (2010) noted that mothers often refuse to delegate their shopping to pick-up services, as doing so helps them construct their identity and role as mothers. We observed similar behaviors (consumers resist delegating services) even when it requires more effort because doing it themselves is seen as an act of care for others. We interpret this refusal as a “labor of care”. Despite the burden or chore involved, handling product delivery becomes an experience that reflects identity, reinforces community values, strengthens emotional bonds, and promotes well-being. Baron and Harris (2008) argue that consumers use their operant resources both individually and collectively. By contrast, home delivery services risk dissolving personal and community goals related to consumption and affection for consumers’ social networks. The use of home delivery diminishes the roles of logisticians (those who transport and send products) and recipients (those who request products), reducing products to trivial personal consumption rather than items that carry social and symbolic significance within the consumer network. Thus, the rejection of home delivery services appears to be closely linked to the role of transportation and shipping in nurturing social ties and expressing affection for loved ones. These factors are crucial for maintaining close consumer networks and creating alternative values that home delivery services cannot replicate.

Third, we present a different interpretation of the RI process. In the existing literature, the co-destruction of value is often attributed to a negative consumer service experience. However, our findings suggest that a lack of interest in

a value proposition is not always due to a negative experience, but rather to resource tensions. Previous research has framed value co-destruction as a dichotomy with co-creation, defining it as “an interactional process between service systems (e.g., the company and its customers) whose result is a reduction in at least one of the two well-being systems” (Plé and Chumpitaz Cáceres 2010, p. 431) caused by the misuse of resources (Leclercq, Hammedi and Poncin 2016). This process involves “the integration and/or application of available resources by one service system in a manner that is considered unexpected and/or inappropriate by the other interacting service system” (Leclercq, Hammedi and Poncin 2016, p. 432). While consumers can drive this (Smith 2013), our research reveals that participants are not simply co-creators or co-destroyers of value. Instead, they can integrate or temporarily reject company resources such as home delivery services. This study did not involve the misuse of resources. Instead, it highlights the lack of integration of specific company resources, leading to perceived tensions. These tensions can arise between the shopping experience and home delivery or between home delivery and the social value of personally handling logistics. Additionally, the value of product and brand circulation represents a hidden value proposition that companies often fail to integrate into their strategies. This dynamic view of value creation incorporates time and space (Echeverri 2021). In the RI process model, Caridà, Edvardsson and Colurcio (2019) emphasized the interaction of available resources, RI, and the interpretation of value, which ultimately leads to value co-creation or co-destruction. Our findings suggest a temporary disruption in the integration process, in which consumers block the integration of a company’s resources, such as home delivery services, and substitute them with their own efforts. For Hilton (2008, p. 362), “the service experience moves from a process of co-creation that combines the operational resources of consumers with those of service employees to a process where consumers use their operational resources to produce the service.” Consumers’ production of services is sometimes referred to as co-production, as they integrate specific company resources (e.g., an app the company provides to facilitate self-service). This approach considers consumer-driven service production as part of a company’s service system. However, consumers can also produce the service independently without utilizing the company’s resources. This is the case with home delivery services, where consumers may opt to reject the service offered and handle logistics themselves. A tendency that connects with the prosumer strand of literature, which posits individuals as producers of goods and services for themselves and others (Ertz, Maravilla and Cao 2025).

Fourth, our final theoretical contribution addresses consumer resistance theory. While resistance is often framed as an antagonistic behavior, some researchers argue that consumer resistance need not involve hostility (Lee et al. 2011). In our study, consumers do not oppose the company per se, nor do they engage in anti-consumption or boycotts (Kozinets and Handelman 2004; Portwood-Stacer 2012; Stolle and Micheletti 2013). Instead, they perceive tension between competing resources.

Finally, our research introduces a novel framework for studying RI: cultural integration. Previous studies have examined the social dimensions of RI through institutional theory (Edvardsson et al. 2014), focusing on structural mechanisms, or through motivation theory (Findsrud, Tronvoll and Edvardsson 2018), which centers on psychological factors influencing behavior. By applying a sociocultural approach alongside resource theory, we build on Vargo and Lusch’s (2017) assertion that communities, when analyzed through CCT (Arnould and Thompson 2005), offer a valuable context for understanding RI.

LIMITATIONS AND FURTHER RESEARCH

This study offers novel insights into how consumers integrate or reject company-provided resources within their social networks, with a particular focus on the tensions between logistical services and the existing social dynamics of care and connection. By examining how certain commercial practices may conflict with or complement informal consumer arrangements, we contribute to a deeper understanding of the relational foundations of value co-creation in consumption contexts. This perspective extends the current knowledge in marketing by highlighting not only individual preferences or utilitarian needs but also the social roles and moral responsibilities embedded in everyday consumption practices.

The originality of this study lies in its focus on the ambivalent integration of resources, particularly home delivery services, into networks shaped by emotional ties, place attachment, and social obligations. Through a qualitative approach, we shed light on the subtle ways in which consumers evaluate and negotiate resource offerings within their relational context, rather than merely on efficiency or convenience.

This study has some limitations. The study is grounded in the lived experiences of adults primarily located in France, and purposive sampling limits the generalizability of findings. Moreover, we studied the cases of consumers who shop in distant cities from their city of residence, sometimes abroad, and thus often for special craft or artisan products as well as luxury goods. This situation opens several avenues for future research. Investigating younger or more diverse networks,

such as those involving coworkers, students, or casual acquaintances, across different cultural settings may reveal distinct patterns of resource valuation and integration. Future studies could adopt a multi-stakeholder approach, incorporating the perspectives of companies, designers, and policymakers to better understand how resource strategies are developed and received. Moreover, while this study focused on special, artisanal, and luxury products, there is considerable scope to examine more routine or commodified goods—such as groceries, clothing, electronics, or cultural items like books—to test whether similar tensions and practices emerge. Lastly, future studies could focus on home delivery services within the same city of residence to verify whether the findings are the same or to identify any changes.

More broadly, this work invites scholars and practitioners alike to reflect on how commercial offerings can be better aligned with consumers' social and cultural ecosystems, not only to enhance adoption but also to foster more respectful and responsive forms of market engagement in the future.

MANAGERIAL IMPLICATIONS

To enhance the value of their offerings and avoid consumer rejection of company resources, companies must understand the tensions between competing resources and the sociocultural context in which consumption occurs. Based on our findings, we identified four interrelated areas where companies can act: consumer relationship management, communication strategies, service design, and commercial incentives.

Consumer Relationship Management

Our analysis highlights three consumer profiles firms can rely on to construct a segmentation and an adapted CRM. First, “store loyalists” valorize the symbolic act of visiting stores and maintaining place-based loyalty; thus, services should highlight continuity with the origin of the store or city. Second, “caregivers” prioritize relational obligations, making them more receptive to delivery services that serve as backup to existing care practices. Finally, “value seekers,” who emphasize price and trust, will be best engaged through incentives, transparent delivery processes, and authenticity guarantees. Even when expanding distribution geographically, companies should preserve symbolic and relational dimensions by, for example, processing online orders through customers' “home” stores or explicitly associating collections with their places of origin. This continuity anchors delivery within consumer networks, rather than displacing them.

Communication strategies to offer company resources as complementary

To avoid competing for resources, companies should develop communication strategies that frame home delivery as a logical extension of the shopping journey rather than a replacement. Our results show that consumers sometimes refuse home delivery services because they prefer to handle logistics themselves. Emotional connections and a sense of place can be reinforced through mailing campaigns featuring imagery of the store's interior or emblematic sites in its city, creating a visual reminder that anchors the store in consumers' memories and their conversations. This does not replace the in-store experience, but it provides a visual connection that helps customers recall and discuss the store and the city. As regards the most concerned products (luxury goods, fresh food, local, ethnic, or traditional products), communication and storytelling tools could help avoid competition for resources by facilitating and valorizing consumers' logistics and the symbolic meaning of these logistics. Short social media videos could convey that a seamless delivery service is offered, but at the same time, they could valorize other alternatives, such as personal logistics. Given that this logistics is guided by socio-cultural meanings, communication and storytelling could valorize the importance of delivering products through life stories.

Service design

In terms of service design, delivery offerings should align with how consumers already organize their daily lives and their needs, especially informal logistics and care arrangements. Rather than imposing standard solutions, companies should present home delivery as a flexible tool, activated when needed, that complements existing behaviors and practices. This approach not only helps communicate the company's value proposition, encouraging consumers to integrate the company's resources (Findsrud, Tronvoll and Edvardsson 2018), but also prevents competition among resources. A hybrid “visit & ship” service, for instance, would allow consumers to enjoy the ritual of in-store shopping during a trip while arranging the shipment of some items home. Likewise, small-basket delivery services tailored for symbolic or occasional items would

reflect the “labor of care” consumers often perform when transporting products themselves. While doing so, managers will accompany and facilitate the ritualistic aspect and the “labor of care” informal consumer logistics. Allowing customers to include a personalized message when sending a product to someone else acknowledges the social significance of the act and embeds the service in the user’s care practices. This is especially relevant when consumers are unable to deliver the product themselves and must temporarily delegate this responsibility to a third party. Additionally, when considering expanding the distribution channel geographically, companies can maintain product sales within the original location of the parent company or brand. This would allow consumers to continue fulfilling their logistics commitments and preserve the value they place on personal care while still offering alternative delivery options. Third-party certifications and labels can further strengthen credibility by signaling quality, responsibility and accountability (Dekhili and Ertz 2024).

Commercial Incentives

As regards customers living in a country who purchase high-value goods abroad owing to lower prices from VAT dumping, companies could identify these customers based on their purchasing patterns (through a loyalty card). Offering discounts twice a year (for instance, at brand stores in their home country) would encourage them to buy locally, preserving their connection to the brand while offering value through the company’s resources. To promote a circular relationship between channels, companies can enhance the in-store experience by providing hybrid incentives, such as discount coupons redeemable only in physical locations when using a delivery service. Collaboration is key for small- and medium-sized businesses. Instead of bearing delivery costs independently, local businesses can form networks to share logistics infrastructure and costs.

Our managerial suggestions provide a practical roadmap for companies seeking to remain relevant in an environment where value is co-created, socially embedded, and highly sensitive to perceived disruption. Clear communication is essential for setting expectations and framing new service offerings. A thoughtful service design ensures that services are welcomed rather than resisted, and respectful relationship management fosters long-term loyalty by showing that the company understands and supports its customers’ lived realities.

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Social tech startups and entrepreneurial marketing. A multi-case analysis.

Abstract :

This study investigates how social tech startups (STs) enact the dimensions of entrepreneurial marketing (EM) to address structural liabilities, pursue their dual mission, and achieve legitimacy throughout their lifecycle. Drawing on a qualitative multi-case analysis of 10 Italian STs, this study reveals that EM in STs functions as an integrated system of action, with dimensions grouped into two subsystems: one targeting market creation and value delivery, the other focused on securing legitimacy and access amid institutional voids. The study contributes to EM theory by highlighting the role of legitimacy building, regulatory engagement, and adaptive learning across lifecycle stages. It also provides practical implications for ST founders, investors, and policymakers seeking to foster socially impactful innovation.

Key words: *Entrepreneurial marketing; Social tech startups; Startup liabilities; Legitimacy, Startup lifecycle*

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INTRODUCTION

Startups are increasingly recognized as drivers of innovation, economic growth, and social transformation worldwide (OECD 2025). Among them, STSs—hybrid ventures that combine advanced technologies with socially oriented missions—are drawing increasing interest from scholars, practitioners, and policymakers for their potential to address pressing societal challenges while scaling sustainable business models (Grassi and Toschi 2024). STSs play a crucial role in the sustainable transition of contemporary economies thanks to their strong innovative capacity, which fosters the development of technologies, products, and services addressing urgent environmental and social challenges (Sehnem et al. 2022). Their agility enables them to rapidly adapt, experiment, and introduce disruptive solutions, thereby accelerating the diffusion of sustainable practices and alternatives to unsustainable models (Gionfriddo and Piccaluga 2024). Despite their economic and social significance, STSs face multiple liabilities associated with their hybrid identity and early-stage development, which hinder their marketing practices throughout their lifecycle (Bandyopadhyay and Ray 2019). Beyond the well-known liabilities of newness and smallness (Aldrich and Auster 1986; Stinchcombe 1965), they also contend with outsidership, foreignness, and, crucially, hybridity (Guercini and Milanese 2016). The latter arises when ventures pursue both social and commercial goals, triggering stakeholder skepticism regarding mission authenticity, conflicting value logics, and challenges in accessing conventional investors (Battilana and Lee 2014; Doherty, Haugh, and Lyon 2014).

In this demanding environment, EM—an opportunity-driven and innovation-oriented approach to marketing, characterized by proactiveness, calculated risk-taking, and resource leveraging, especially in uncertain or resource-constrained environments (Morris, Schindehutte, and LaForge 2002)—offers a valuable strategic lens for hybrid ventures confronting structural limitations (Nascimento et al. 2021). Nevertheless, while EM has been explored in social enterprises to support stakeholder engagement and market positioning (Asgari Ghods 2017) and studied in high-tech startups for its ability to build legitimacy and customer orientation (Chorev and Anderson 2006), its application at the intersection of these domains remains underdeveloped.

Accordingly, the present study investigates how EM dimensions are enacted within STSs across different lifecycle stages and how these practices help address structural liabilities and advance dual mission achievement, focusing on the Italian context as a particularly relevant setting for observing these dynamics. The number of Italian startups integrating a clear social or environmental mission has grown steadily, reaching 640 in 2024—an increase of 9% over the previous year—despite a 9% decline in the overall startup population during the same period (Social Innovation Monitor 2024; Il Sole 24 Ore 2025). This trend highlights the vitality of the STS segment within an ecosystem that nevertheless remains structurally demanding. Italy faces limited venture capital availability (P101 2025), weak technology transfer from public research (Abramo and D'Angelo 2009), and institutional inefficiencies in policy implementation (OECD 2018). Regulatory complexity, uneven digital infrastructure, and modest public support further constrain startup scalability (OECD 2025; European Commission 2025). These conditions compel ventures to compete based on their own initiative, making EM's emphasis on resource leveraging, proactiveness, and opportunity focus particularly salient.

LITERATURE REVIEW

EM is a market-oriented approach that lies at the intersection of marketing and entrepreneurship, focusing on a firm's ability to identify and seize market opportunities to drive sustainable and profitable growth (Morris, Schindehutte, and LaForge 2002; Risitano et al. 2025). Unlike traditional marketing, which is grounded in assumptions of rationality and formal planning (Stokes 2000), EM is particularly relevant in contexts where marketing decisions are made informally (Neill and Dang 2025), and the founders' intuition and actions are decisive for the company's success (Aryadita, Sukoco, and Lyver 2023).

According to Morris, Schindehutte, and LaForge (2002), EM is characterized by seven core dimensions. Opportunity focus involves identifying and creating overlooked market gaps through creativity and alertness. Proactiveness reflects a forward-looking mindset, where firms anticipate market changes through strategic initiative. Customer intensity emphasizes building deep, dynamic, and value-driven relationships with customers. Innovativeness highlights the continuous generation and application of novel ideas to offerings and marketing practices. Calculated risk-taking refers to the capacity to assess potential risks and minimize market uncertainty. Resource leveraging captures the creative use of limited resources to overcome constraints and drive innovation. Finally, value creation centers on generating unique, customer-focused value by recombining resources in innovative ways. These EM dimensions have been predominantly examined within small and medium-sized enterprises (SMEs) (e.g., Astuti and Balqiah 2020), while research focusing on startups—a subset of SMEs characterized by innovative business models and rapid growth—remains comparatively scarce (Breit and Volkmann 2025). EM is particularly relevant in the startup context, as such ventures, in addition to facing

resource constraints, are exposed to multiple liabilities that can undermine their legitimacy and growth prospects (Albano and Lubello 2018; Fisher 2020; Guercini and Milanese 2016). Among these, the liabilities of newness and smallness are two of the most widely recognized challenges faced by startups (Aldrich and Auster 1986; Stinchcombe 1965). The former refers to the absence of established routines, organizational cohesion, and external legitimacy, making it difficult for new ventures to gain stakeholder trust and secure critical resources. The latter highlights structural vulnerabilities, such as limited financial and human capital and weak market power, which reduce the firm's resilience to environmental shocks. These challenges are further compounded in the case of innovative startups, which are especially prone to the liabilities of outsidership and foreignness due to their pioneering nature and frequent entry into uncharted markets or industries (Cavallo, Ghezzi, and Rossi-Lamastra 2021). Startups entering new sectors or engaging with unfamiliar stakeholder groups may face the liability of outsidership, that is, the disadvantage of not yet being embedded in relevant industry or institutional networks, which limits access to market information, reputation spillovers, and collaborative opportunities (Johanson and Vahlne 2009). Furthermore, in international contexts, startups may suffer from the liability of foreignness, which stems from institutional distance, lack of host market knowledge, and local stakeholder discrimination, thereby increasing the costs and risks associated with cross-border operations (Zaheer 1995).

Within the innovative startup domain, growing attention from academics, professionals, and policymakers is being directed toward STSs (Arena, Azzone, and Bengo 2018), also referred to as "socio-tech ventures" (Scillitoe, Poonamallee, and Joy 2018) or "technology social ventures" (Grassi and Toschi 2024). These are hybrid organizations that combine the dual demands of social impact and financial sustainability with the development and deployment of advanced technological solutions (Lehner and Nicholls 2014). Unlike social enterprises, which pursue social objectives by reinvesting profits and creating wealth for collective benefit (Bandyopadhyay and Ray 2019), STSs prioritize rapid scaling and superior financial and economic performance (Singaram, Radu-Lefebvre, and Gartner 2023). They also leverage frontier technologies, such as artificial intelligence, nanotechnology, and biotechnology, to address entrenched societal challenges and foster the diffusion of social innovation (Nascimento et al. 2021). The simultaneous pursuit of profit and market growth alongside collective value creation and social innovation through advanced technologies gives rise to significant strategic and operational tensions (Doherty, Haugh, and Lyon 2014). To enhance their impact and attract investors and customers, STSs must grow their market presence while carefully balancing the appeal of their innovative solutions with the ethical accountability expected within a broader stakeholder ecosystem (Mitchell, Madill, and Chreim 2016). As a result, these organizations encounter an additional form of liability—the liability of hybridity—which, when combined with other existing liabilities, further amplifies the complexity that STSs must navigate across all stages of their lifecycle (Picken 2017). In pursuing both social and commercial goals, STSs often encounter stakeholder skepticism about the authenticity of their mission, face internal tensions between logics, and struggle to attract conventional investors or customers who perceive their dual purpose as ambiguous or inconsistent (Battilana and Lee 2014).

Given the considerable organizational and functional conflicts that characterize STSs, EM offers a valuable lens for understanding how these ventures respond to the distinctive challenges associated with their hybrid nature and vulnerability throughout their lifecycle. However, while EM has been studied in social enterprises—where it supports market positioning, resource mobilization, and stakeholder engagement (Asgari Ghods 2019)—and in high-tech startups—where it contributes to legitimacy building, customer focus, and adaptive risk-taking (Marcon and Riveiro 2021)—the intersection of these two domains remains largely underexplored. Therefore, exploring EM in the context of STSs offers a promising avenue for research, with the potential to advance both conceptual understanding and managerial practice.

Against this backdrop, the present research aims to address the following research question: *How are the EM dimensions enacted in STSs to address liabilities, pursue their dual mission, and achieve legitimacy throughout their lifecycle?*

METHOD

The study adopted a qualitative multi-case research design, which enables the identification of recurring patterns across heterogeneous real-world contexts and supports analytical rather than statistical generalization (Yin 2012). A purposive sample of Italian STSs was selected from the Social Innovation Monitor – SIM (2021), which annually identifies the 15 highest-performing ventures in terms of innovation and social/environmental impact. The selection criteria included the following:

- (i) Establishment within the previous five years (as of 2020 end)
- (ii) Compliance with Italian legal requirements for innovative startups
- (iii) Independence from parent organizations (i.e., not corporate spin-offs)
- (iv) Strong technological orientation and/or innovative business models
- (v) Exclusion of cooperatives and consortia
- (vi) Operational status with an active digital presence

All 15 ventures selected by the SIM were contacted and invited to participate in the study. Of these, 10 agreed to take part, thereby constituting the final empirical sample. The final sample encompasses a variety of manufacturing and service sectors, ensuring heterogeneity consistent with the standards of qualitative multi-case research (Neill and Dang 2025). Detailed case profiles are presented in Table 1. To ensure anonymity of the companies and respondents, we used sequential letters to identify the companies (column “#” in Table 1) and an alphanumeric code to identify the respondents (I1, I2, I3, and so forth, column “Respondent code and role” in Table 1). The total number of respondents is 11 because, for company E, both the Founder and CEO and the Marketing Director were interviewed.

Table 1
Investigated startups. Authors' elaboration.

#	Foundation year	Main aim	Business	Life-cycle stage	Sales	Employees	Patents	SDGs	Respondent code and role
A	2017	Provide energy from renewable sources to businesses and households.	B2B and B2C	Scale-up	3.716-5.000M	0-2	No	7	I1 (Founder and CEO)
B	2019	Enable the reduction of costs and environmental impact by providing technological solutions for precision agriculture.	B2B	Startup	0-108k	3-4	No	6; 12	I2 (Marketing director)
C	2017	Produce sustainable footwear using eco-friendly materials, implement waste reduction solutions, and provide consultancy services on sustainability in the fashion industry.	B2B and B2C	Scale-up	2.000-2.741M	n.a.	No	12	I3 (Founder and CEO)
D	2016	Produce photovoltaic glazing in buildings that collect and distribute energy made from renewable sources.	B2B	Scale-up	0-108k	7-9	Own	7; 11	I4 (Founder and CEO)

E	2018	Provide a bionic prosthesis, a functional and accessible device that aims to improve the mental and physical well-being of upper limb amputees by supporting them in all the most important actions of daily life.	B2B	Startup	1.437-2.000M	0-2	Own	3; 13	I5 (Marketing director) I6 (Founder and CEO)
F	2018	Help reduce the environmental impact of electronic devices by putting them back into the used and regenerated market and revitalize neighborhood phone stores.	B2B and B2C	Startup	2.000-2.741M	0-2	No	12	I7 (Founder and CEO)
G	2017	Promote the use of innovative technologies for water treatment, purification, and reuse.	B2B	Startup	2.000-2.741M	5-6	No	12	I8 (Founder and CEO)
H	2016	Enhance patient care by utilizing robotics to develop rehabilitation and diagnostic tools.	B2B	Startup	2.741-3.716M	31-38	Own	3	I9 (Founder and Marketing Director)
I	2016	Allow beekeepers to diagnose the occurrence of anomalous diseases in their bees in advance, thus enabling the implementation of targeted and effective treatments.	B2B	Startup	108k-271k	10-13	No	8; 15	I10 (Founder and CEO)
L	2018	Contribute to the transition from polymers derived from fossil sources to biopolymers, predominantly in the food packaging sector.	B2B	Startup	1.437-2.000M	0-2	No	10; 2	I11 (Marketing director)

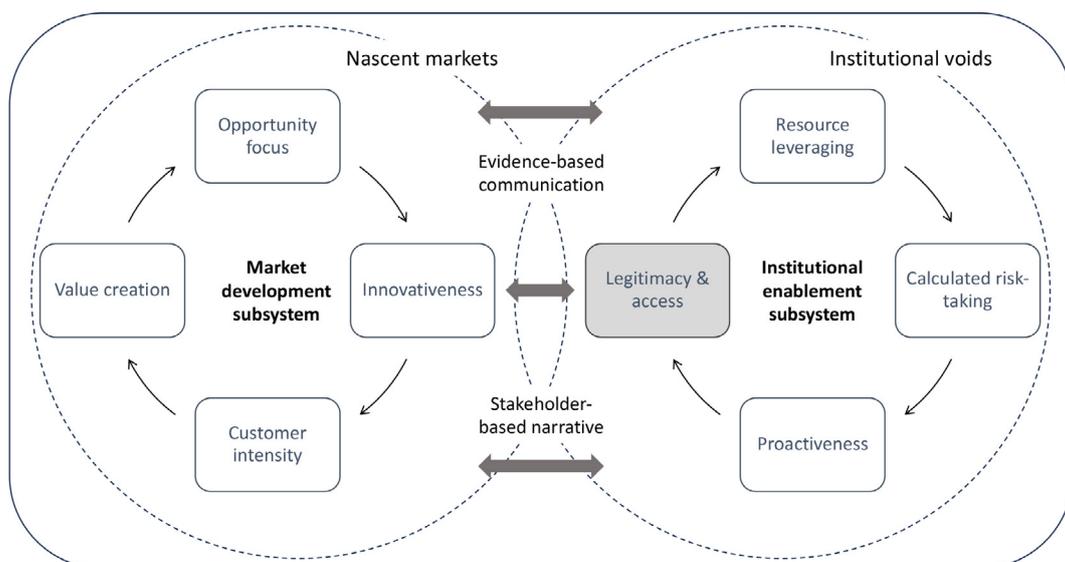
In-depth interviews were conducted with the 11 key informants, offering retrospective insights into the evolution of EM practices (Fuller, Lombardini, and Poggi 2024). The protocol addressed company history, founding motivations, lifecycle stage, marketing practices, technological capabilities, and funding sources. Interviews (lasting 45–110 minutes) were recorded and transcribed. Data were analyzed using reflexive thematic analysis (Braun and Clarke 2006), combining a deductive coding scheme based on EM dimensions and startup liabilities with inductive codes capturing emergent themes related to the configuration, interrelations, and temporal emphasis of these dimensions. Abductive reasoning guided the iterative interplay between theory and data (Thompson 2022). Moreover, transcripts were independently coded, with discrepancies resolved through discussion. Given the retrospective nature of the interviews, lifecycle-related patterns should be interpreted as perceived shifts in emphasis over time, rather than as deterministic or sequential stages. Triangulation with secondary sources (industry reports, websites, online platforms) enhanced validity and confirmed consistency across data sources (Carter et al. 2014).

FINDINGS AND DISCUSSION

The findings show that EM dimensions in STSs operate as an integrated system of action that enables ventures to navigate both market and institutional challenges. In addition to operating in nascent markets, STSs face institutional voids—not merely due to unmet social needs, but due to a misalignment between rapid technological innovation and the slower pace of regulatory adaptation. Consequently, even when ready to commercialize advanced solutions, STSs are often constrained by the absence of clear rules. In this context, legitimacy—gained through compliance with norms and institutional expectations—becomes a prerequisite for accessing markets. Therefore, part of the EM effort is directed toward establishing the venture as a legitimate actor.

Figure 1 illustrates two interconnected subsystems that reflect how EM dimensions are configured in response to distinct environments: A market development subsystem, where opportunity focus, innovativeness, customer intensity, and value creation are used to craft and deliver the offering; and an institutional enablement subsystem, where resource leveraging, calculated risk-taking, and proactiveness address institutional barriers to entry. Across both domains, evidence-based communication and a stakeholder-oriented narrative are key tools for building credibility and fostering engagement. Within this framework, legitimacy and access function as essential enabling conditions for launching and scaling operations.

Figure 1
The EM system in STSs. Authors' elaboration.



Market development subsystem

STSs operate in newly forming markets with high potential for rapid growth and a lack of established competition. However, these markets are characterized by high uncertainty and unclear product definitions, which shape how these enterprises craft and execute their marketing actions. In the pre-startup phase, the way entrepreneurs identify opportunities—opportunity focus—is closely tied to their social mission that they pursue, aware that profit generation is necessary for the venture to survive and make a genuine contribution to improving society, as I6 underlined: *“If your value can be expressed as something that delivers an added benefit to society—while never losing sight of the need to achieve economic sustainability eventually—there will come a point when that value can be translated into, and captured by, the business model.”* To detect unaddressed needs, founders primarily rely on the knowledge and skills acquired through their educational background and professional experience, as well as on their personal network of relationships. As claimed by I2, *“We have never conducted very specific, highly targeted marketing research (...). First, because—fortunately—we come from this sector. [And also] we pick up on trends through networking and professional contacts.”* However, identifying social or environmental issues does not automatically produce a viable business idea. For the opportunity to materialize, founders must transform their mission into a concrete and manageable offering that can be effectively positioned and marketed: *“It is not enough to invent a new technology; to achieve innovation, it must also be developed and brought to market”* (I4).

At this stage, innovativeness plays a crucial role, as it provides the foundation for identifying novel solutions that enable the design of offerings capable of addressing the identified needs. Innovativeness extends beyond the creation of a new artifact or technology; it also involves developing activities and tools that make the innovation understandable and credible in the eyes of external stakeholders, particularly potential customers, partners, and investors. Because of their hybridity, inherent newness, and reliance on advanced technologies, STSs often operate in contexts marked by skepticism. Securing legitimacy in such environments requires presenting their offering in a manner that is both credible and comprehensible. This is typically achieved through evidence-based communication—such as building prototypes and demonstrating their functioning, disseminating analytics, or ensuring traceability—and by adopting accessible communicative codes that allow non-expert audiences to grasp the scope and distinctive features of the innovation: *“It is essential to communicate clearly what one does while, at the same time, providing scientific grounding and authoritative references. [One must] choose carefully what to say because physicians require clinical studies and references, and they cannot adopt a technology without supporting scientific data. (...) Then, our number one rule is to describe and explain what we do in a way that is easy to understand”* (I5).

Innovativeness directly paves the way for customer intensity and value creation: Once the novel solution becomes visible and interpretable, users and partners can engage with it, provide feedback, and contribute to continuous improvement. From the pre-startup phase, customer relationships serve as the key channel for systematically refining the offering and driving ongoing product development, as claimed by I3: *“It is the consumer who tells you what they want. [You have to] experiment, test, read the data, course-correct, and get to the point.”*

In the enterprise’s growth phase, this mechanism intensifies: STSs become increasingly innovative and competitive by adopting more formalized market-listening tools, leveraging customer feedback, and responding rapidly to requests for product modification, integration, and improvement. In this way, customer intensity and innovativeness reinforce each other, generating a virtuous learning loop in which insights from user interactions inform the next wave of innovations, and those innovations are released to the market quickly—often in beta form—to obtain immediate feedback, promptly correct errors, and enhance the offering. I2 describes this process: *“We tend to release products before they are finished. Then we observe [customers’] reactions and requests and, based on what we learn, decide which products to prioritize in development.”*

Value creation is closely tied to the building and enhancement of customer relationships and reflects how those relationships evolve. In the early stage of the STS, value creation is primarily mission-driven: Value is framed as the venture’s anticipated contribution to societal well-being and the resolution of unmet needs through advanced technology. Communication focuses on the venture’s social intent and mobilizes recognition and support from customers and investors, as emphasized by I6 *“[Our main investor] saw in this technology a prospect of social impact that was paramount. (...) Pursuing social objectives was the driver of his investment. He fell in love with the idea.”* As the firm grows, value becomes concrete, materializing in measurable outputs and outcomes that demonstrate technical effectiveness and user utility, alongside economic and social sustainability. I3 explained, *“If I create a system that lets you keep the sole [of our shoes] and swap the upper to your taste, then each time you change an upper, you save a sole. So, you effectively save 8–10 kg of CO₂.”* In this shift, the narrative remains relevant but becomes evidence based, and market proof becomes an integral component of the value proposition. As the venture scales, value creation also progresses from single-segment problem-solving to portfolio-level market development. STSs redeploy the core solution to adjacent customer segments and other value-chain actors, thereby enlarging the addressable market and triggering a subsequent phase of opportunity focus,

as claimed by I10: *“Then we scaled the business model. (...) We realized that the beekeeper is only the final step in the value chain. Thus, we decided to sell to the beekeeper’s customers, to companies, and to anyone seeking to invest in biodiversity.”*

Institutional enablement subsystem

While the market development subsystem shows how opportunities become legible and adoptable, in STSs, the institutional side is equally decisive. This is because entrepreneurs operate in environments where rules, standards, and intermediaries are often thin or still evolving. Under such conditions, a primary challenge is gaining legitimacy and recognition from external stakeholders. The institutional enablement subsystem portrays how entrepreneurs handle these challenges through resource leveraging, calculated risk-taking, and proactiveness oriented to legitimacy and access. In the early stage, beyond material and financial inputs, founders’ human capital (prior knowledge and domain expertise) and social capital (personal and professional networks) constitute the most significant resources for institutional enablement. These endowments are actively mobilized (resource leveraging) to convert a novel idea into externally recognized legitimacy, thereby reducing the liability of outsidership. Founders leverage trusted contacts to secure pilot sites, endorsements, and specialized know-how, as clearly explained by I2, who stated, *“We did this because I have a background (...) and a strong network of people to involve. This helped us a great deal in building trust; we needed someone to act as an ambassador for this new way of doing agriculture and using technological tools.”* Once a stable base of trust is constructed, relationships with external stakeholders tend to formalize. Ventures’ informal ties turn into structured partnerships with other firms—including large multinationals—as well as with universities, research centers, and professional communities. In parallel, STSs accumulate visible markers of legitimacy and access, such as certifications, awards, and success in competitions and public tenders. Over time, the mechanism is reversed: It is no longer the STS that seeks cooperation with other actors to enhance its own credibility, but rather it becomes a source of credibility for its partners: *“Today, we have signed 28 partnerships. These are not just collaborations, but true co-brandings where the [other] brand wants us to be visible because consumers recognize us as the ones bringing sustainability”* (I3). In this perspective, calculated risk-taking centers on assessing regulatory and institutional risks that may hinder business activity, ranging from non-compliance with existing laws to the uncertainty created by regulatory voids. As I4 stressed, *“Breaking into these markets takes a long time (...) a strong ability to build relationships (...) and, above all, the ability to identify and study the regulations in these various markets.”* An additional risk concerns the possibility of mispositioning the product, particularly in sectors where policies shape demand and adoption. As I9 noted, *“The market is fragmented; it is important to know all the reimbursement policies in each country in order to understand how to position the [medical] devices.”* Risk-taking is therefore “calculated” because it is guided by the careful evaluation of institutional requirements and the conditions for market entry.

This calculated orientation directly intersects with proactiveness: The same institutional voids and fragmented policies that heighten regulatory risk also redefine how anticipation unfolds. Rather than merely anticipating or shaping demand, founders encounter a different challenge: The high degree of technological innovation aimed at pursuing a social goal often clashes with regulatory gaps. As I1 explained, *“The regulation is still evolving ... it is unclear. We have everything ready, but we are waiting for the regulation to be fully defined.”* Proactiveness therefore extends beyond the market domain, pushing entrepreneurs to engage in the construction of regulatory and institutional legitimacy before commercial action is possible (legitimacy and access). This becomes even more evident in foreign market entry, where stringent local requirements often constrain anticipatory behavior. As I4 recalled, *“I went to sell in Miami, [but there] the regulations for installing glass walls require hurricane-resistant certification. (...) So, to sell there, you need a partner from Miami; otherwise, you won’t get anywhere.”* In this sense, proactiveness does not merely coincide with the anticipation of market change but also stimulates new regulatory and social arrangements across both domestic and international contexts.

THEORETICAL IMPLICATIONS

This study advances the theoretical understanding of EM in STSs in several ways. First, it introduces a dual-system configuration of EM dimensions that reflects the need to address two distinct, yet interrelated sets of challenges related to market uncertainty and institutional voids. Rather than functioning as isolated levers, EM dimensions coalesce into two interdependent subsystems—market development and institutional enablement—each activated by specific environmental challenges. This systemic configuration reframes EM not merely as a unidirectional, market-facing orientation (Morris, Schindehutte, and LaForge 2002), but as a multi-dimensional capability system through which hybrid ventures adapt to uncertain market conditions and evolving institutional landscapes. Second, the findings contribute to a theoretical re-specification of specific EM dimensions. Traditionally associated with anticipating customer needs or managing commercial risk (Morris, Schindehutte, and LaForge 2002; Risitano et al. 2025), proactiveness and calculated

risk-taking are shown to acquire new functions in STSs: They enable ventures to confront the challenges of hybridity and institutional incompleteness, not just market dynamism. In this light, EM practices extend beyond demand generation to include institutional signaling, regulatory navigation, and ecosystem alignment, thus broadening the conceptual boundaries of EM in hybrid innovation contexts. Third, the study advances a more central role for legitimacy and access in EM theory. Rather than emerging as a by-product of growth, legitimacy is actively constructed and strategically reinforced across different phases of the startup lifecycle, as informants retrospectively described. In early phases, STSs build legitimacy through resource leveraging, relational endorsements, and evidence-based communication. Over time, this legitimacy accumulates into an organizational asset that enhances access and stakeholder trust. This finding aligns with the social enterprise literature (Bandyopadhyay and Ray 2019) and contributes to EM theory by positioning legitimacy not as a static outcome but as a dynamic capability (Teece 2007). In this view, legitimacy building entails a routinized and adaptive set of practices—such as producing evidence, mobilizing networks, and influencing regulation—that enable STSs to address uncertainty, secure access, and reinforce their hybrid value proposition. Fourth, the study deepens the understanding of institutional voids by showing that they are not exclusive to emerging markets (Gao et al. 2017) but also constrain innovative ventures in advanced economies. Here, voids stem from a misalignment between fast-paced technological innovation and the slower evolution of regulatory frameworks (Frimpong, 2025). This mismatch creates normative uncertainty that can block adoption or delay commercialization. In this context, EM provides tools for managing market uncertainty and, at the same time, a means of institutional navigation, allowing STSs to act as institutional entrepreneurs and societal changemakers (Nascimento et al. 2021). Finally, the study foregrounds the temporal and iterative nature of EM in STSs. Across the venture lifecycle, EM dimensions are continually recalibrated in response to shifting constraints. Boundary objects such as prototypes, clinical trials, environmental metrics, and traceability systems function as translational devices that bridge market and institutional domains, enabling stakeholders to evaluate innovation despite uncertainty. This underscores EM not as a fixed trait but as a dynamic process of strategic learning, stakeholder alignment, and legitimacy construction over time.

MANAGERIAL IMPLICATIONS

The study reveals valuable managerial implications for STS founders, investors, and policymakers. Founders should treat EM as a dual-purpose system aimed at engaging customers and addressing regulatory uncertainty. EM dimensions should be strategically aligned with both market demands and institutional constraints. Early investments in legitimacy—through stakeholder engagement and evidence-based communication—are crucial for overcoming skepticism and gaining access. Customer interactions should be leveraged to refine the offering and build credibility and trust in new markets. Impact investors should assess EM capabilities beyond commercial traction, focusing on how ventures generate institutional alignment and stakeholder legitimacy. Support should extend beyond funding to include reputational endorsement, strategic connections, and guidance on regulatory engagement. These forms of non-financial capital are often pivotal for STSs facing institutional voids. In this context, policymakers should reduce normative uncertainty by establishing clearer frameworks and providing advisory support. Furthermore, public programs can accelerate adoption by rewarding ventures that demonstrate credible signaling and co-develop solutions aligned with societal goals. Acting as ecosystem enablers—rather than gatekeepers—will facilitate the scaling of socially impactful innovation.

LIMITATIONS AND FUTURE RESEARCH AVENUES

This study has limitations that open avenues for future research. First, it relies on an exploratory multi-case analysis of 10 Italian STSs. Broader generalizability could be achieved by increasing sample size, including cases from other countries and comparing STSs with non-STSs to identify specificities and divergences. Second, the study is based on in-depth interviews, which provide rich but time-bound insights. Future research could use longitudinal designs to assess whether EM development in STSs follows distinctive or unexpected trajectories. Third, while this study examines all seven EM dimensions to offer a holistic view, further work could focus on individual dimensions to develop more fine-grained theoretical insights.

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