

In Times of Trouble: A Framework for Understanding Consumers' Responses to Threats

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The COVID-19 pandemic and the accompanying economic downturn have dramatically impacted the lives of consumers around the world. From a conceptual perspective, such health and economic threats can severely disrupt consumers' sense of ontological security and elicit adaptive responses by both consumers and marketers. Given the opportune timing, this issue of the *Journal of Consumer Research* is focused on articles that address questions of consumers' responses to external threats. The purpose of this introduction is to provide an organizing "conceptual tapestry" to connect the articles appearing in the issue. This framework is provided as a tool to help researchers structure their particular projects within the broader landscape of consumer threat response and to present some potential directions for future research. In conjunction with these articles, we hope that this conceptual framework will provide a point of departure for researchers seeking to enhance the understanding of how consumers and markets collectively respond over the short term and long term to threats that disrupt consumers' routines, lives, or even the fabric of society.

Keywords: threat, pandemic, COVID-19, economic, health, consumer insecurity, disruption, consumer response

The year 2020 is unfolding in unprecedented ways. First, the COVID-19 pandemic spread incredibly quickly and threatened global health. To slow the spread, country after country went into lockdown, effectively

closing large portions of their economies—and thus the global economy—for many weeks. Economic shuttering posed a threat to consumers' income and quality of life. At the same time, stay-at-home and physical distancing orders cut consumers off from social interactions and rituals, including celebrating events like weddings, graduations, and funerals, practicing religion, or even sharing family weekend suppers or going out to a restaurant and movie for date night, threatening social interactions. Lack of information, misinformation, and conflicting information threatened consumers' ability to understand, plan, and cope with the health, economic, and social threats. The presence of all of these threats has created shifts in consumers' marketplace and socio-cultural behavior. Indeed, threat-induced disruptions have ricocheted around the structure of consumers' lives with potential and actual impacts on consumers' well-being. The world is experiencing health, economic, social, and information

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disruption and unrest that few of us have seen in our lifetimes.

How do consumers respond and adapt to sudden and widespread threats such as these? What are the most common responses? Are they universal, or are there key boundary conditions and moderators that come to bear? Are responses and adaptations ephemeral such that consumers revert to their pre-threat behavior once the threat has passed, or do some of the responses and adaptations “stick,” resulting in longer-term changes? If so, what factors induce ephemeral versus enduring adaptations to threats? How do consumers’ responses impact the market and reflect back to influence disruption?

We believe that the field of consumer research is uniquely positioned to shed light on questions related to responses to threats, including those that have arisen due to current circumstances. Our field has a long history of examining and explicating consumer response to threats ranging from threats to physical health (Botti, Orfali, and Iyengar 2009; Mittal and Griskevicius 2016; Pavia and Mason 2004), financial health (Mittal and Griskevicius 2016), social lives and personal identities (Lee, Kim, and Vohs 2011; Thompson, Henry, and Bardhi 2018; Weinberger and Wallendorf 2012), daily routines and practices (Phipps and Ozanne 2017), and general well-being (De Mello, MacInnis, and Stewart 2007). Notwithstanding, we argue that much more can be done in examining the processes underlying how consumers respond to threats as well as the effects of threats, particularly large-scale ones, on consumer behavior.

As all of us sheltered at home and continued to carry out roles as consumers, family members, friends, educators, researchers, and editors, we identified several manuscripts addressing questions of consumers’ responses to external threats that were either accepted or conditionally accepted at the *Journal of Consumer Research*. Given this opportunity for the *Journal of Consumer Research* to highlight some of what our field has to offer on the topic of consumer threat response, we elected to focus this issue around this important topic. We hope that the articles in this issue will help lay the groundwork for the surge in research that will follow the COVID-19 pandemic, the accompanying deep economic recession, as well as some of the unusual, quasi-experimental aspects of the current response, such as physical distancing rules and the politicization of information. Our times are defined by myriad threats from natural disasters, global migration, misinformation, and rapid economic, institutional, and technological changes that continuously disrupt and alter consumers’ lives (Bauman 2013; Giddens 1991; Bardhi and Eckhardt 2017). We believe that consumer research on threats goes beyond contemporary circumstances and can help consumers, public policy officials, and firms prepare for and respond to other, different, threats that will occur in the future.

The purpose of this introduction to the *JCR* issue on consumer threat response is twofold. First, we seek to set the stage for the articles that appear in this issue. These articles address responses to economic threats (Coskuner-Balli 2020; Mittal, Griskevicius, and Haws 2020, this issue; Wilroy, Meloy, and Carlson 2020, this issue) and health threats (Galoni, Carpenter, and Rao 2020, this issue; Huang and Sengupta 2020, this issue; Scott, Rozin, and Small 2020, this issue), including the threat of mortality (Dunn, White, and Dahl 2020, this issue). Second, we seek to provide a broad foundation for future research on this important, timely, and timeless topic. To be clear, we do not claim to provide a “grand theory” of consumer threat response. Rather, drawing on prior research, we present a general “tapestry” of threats, resulting disruptions, responses, and potential mediators and moderators. Our goal is not to provide a comprehensive review of existing literature, but rather a guide to researchers seeking to increase our collective understanding of how consumers and markets together respond over short and long durations to threats that disrupt their very being. Our framework is provided as a tool to help researchers structure their particular projects within the broader landscape of consumer threat response and to present some potential directions for future research. To provide context for the articles in this issue, we present our conceptual tapestry first.

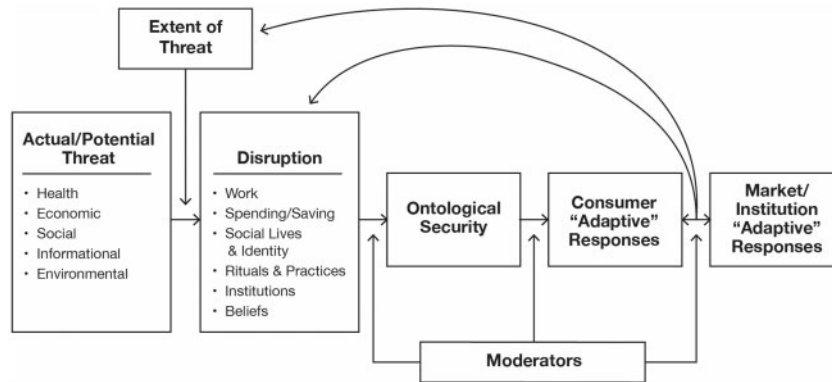
A CONCEPTUAL FRAMEWORK OF CONSUMER RESPONSES TO THREATS

Our goal is to help generate more research and greater understanding of how consumers respond to external threats. By external threats, we mean both the actual or potential occurrence of events with negative repercussions for consumer well-being. Similar to environmental stressors (Mittal et al. 2020, this issue), external threats can cause harm to consumers. The impacts of threats can occur at every level from individual, to local, national, or global. Whereas actual threats occur when consumers encounter negative events, potential threats manifest when consumers think negative events might occur.

We provide a conceptual framework for thinking about how and when threats affect consumer responses; we also highlight that threats can lead to marketplace adaptations (see Figure 1). We propose that threats can lead to disruptions that adversely impact consumers’ ontological security; that is, they potentially shatter consumers’ sense of order, meaning and social frameworks. The resulting ontological insecurity can lead to a variety of consumer responses, from short-term affective and psychological (e.g., fear), to longer-term psychological (e.g., anxiety or depression), to behavioral (e.g., increased purchase and consumption of alcohol). The marketplace likewise responds to the disruptions and to consumers’ responses

FIGURE 1

A FRAMEWORK OF CONSUMER RESPONSES TO THREATS



and, importantly, both consumer and market responses can cycle back, impacting the level of threat and disruption.

ACTUAL AND POTENTIAL THREATS

Common categories of threats include economic, health, social, informational, and environmental (i.e., physical world), though there are likely others. Economic threats can damage a consumer’s financial situation; anticipating that unemployment rates will increase would be a potential threat, while losing one’s job would be an actual threat. Health threats negatively impact a consumer’s own, or close others’, physical health, such as the potential threat of getting sick from a contagious disease, or the actual threat of a loved one’s cancer diagnosis. Social threats potentially or actually hurt our place and role in society or society itself. A potential social threat would include worry about terrorism or social unrest, while an actual social threat might entail facing racial discrimination or losing connection to your family. Informational threats affect a consumer’s ability to learn, know and understand. A potential informational threat is the possibility that a consumer’s local newspaper will go out of business whereas an actual threat arises when two governmental agencies provide conflicting information on the efficacy of the same drug. Potential or actual environmental threats arise from aspects of the environment that impact consumer welfare. A potential environmental threat is that climate change would lead to decreased food supply, whereas lead-tainted drinking water is an actual environmental threat. As shown in the figure, threat leads to disruption, the extent of threat moderates this relationship, and disruption then has implications for consumer and market response.

EXTENT OF THREAT

We propose that the extent of threat is influenced by severity, scope and psychological distance. Severity refers to the “size” of the threat in terms of potential harm to well-being; spraining your ankle presents a much milder threat than discovering a malignant tumor. Scope refers to the “size” of the threat in terms of the number of people, communities, and geographic areas that the threat can or does impact, as well as its duration; one person temporarily being furloughed is much smaller scope than 25% of the employees in a town permanently losing their jobs when a plant closes. Psychological distance refers to how removed or close a threat seems to the person perceiving the threat (Trope and Liberman 2010) and affects felt involvement (Celsi and Olson 1988). Psychological distance can arise from social, spatial, temporal, or experiential distance (Trope and Liberman 2010); each of these can create a sense of a small, moderate or large gap between the self and the threat. A prediction that a hurricane will hit your town produces smaller psychological distance from the threat as compared to a prediction that a hurricane will hit the next town, or the next state, over. Greater severity, greater scope, or smaller psychological distance all arguably increase the likelihood and extent to which threat results in the disruption of consumer’s normal or expected course of actions.

Threats such as pandemics, recessions, and social unrest can be shared by large groups of consumers or felt individually, such as one person’s job loss or divorce. Either an individual or a large-scale threat can disrupt a consumer’s life. Considerable literature across behavioral health, social sciences and the humanities has examined external threats and consequences (Carver, Scheier, and Weintraub 1989; Perry and Quarantelli 2007; Wisner et al. 2004). A full review is beyond the scope of this article. However, by

focusing on consumers' and markets' experiences and responses to disruptions caused by threats, our approach has broad applicability for consumer research not only related to the current experienced threats, but to a range of threats, from a neighborhood or school disrupted by a horrific event, a family experiencing the death of a child from cancer, or a consumer living with diabetes.

Finally, the extent of threat increases when different categories of threats happen at the same time. When multiple threats co-occur, interactions among them can magnify resultant disruptions in an ongoing cycle. For instance, what began as a health threat (the COVID-19 pandemic) broadened into economic, informational and social threats. The pandemic led to stay-at-home and physical distancing directives, which brought on the economic threat of recession and financial loss. The effect of the health and economic threats were exacerbated by the abundance of misinformation about causes, cures, and outcomes. Finally, the pandemic also created a social threat of losing connection with one's friends and family, leading consumers and marketers to scramble to adapt to an uncertain environment. Arguably, the fear and frustration of the health, economic and social threats may have contributed to the outrage and social unrest of protests about Black Lives Matter. Obviously, threats can severely disrupt consumers' lives. In the next section, we discuss the conceptual linkage between actual and perceived threats and the nature of the disruptions that they can create.

DISRUPTION

Threats can disrupt many normal or expected courses of action. A family member's medical diagnosis, an unexpected expense, layoffs at a company, a hurricane, 9/11, or the Fukushima nuclear disaster can interrupt consumers' certainties and routines (Giddens 1991). The degree of disruption, which is the extent to which it interrupts the norms, beliefs and practices that make up everyday life, depends on the extent of threat. COVID-19 has proven to be a highly infectious, fast-moving and lethal disease, making it a severe threat with broad scope. As it has moved across the globe, it has caused much disruption, interrupting consumers' norms, beliefs, practices and routines.

Consumers' lives consist of countless, often taken-for-granted norms, beliefs and routines that comprise consumers' experience of the world. These norms, beliefs and routines are conditioned around consumers' prior experiences and what they are able to anticipate based on those experiences. Norms regarding others' choices and behaviors guide how consumers behave as well as how they expect others around them to behave (Goldstein, Cialdini, and Griskevicius 2008); norms are collectively defined, socially enforced and vary widely depending on the collective. For example, consumers have norms around

institutional roles, rights to safety, privacy, and access to life-saving health care, to name a few, and these norms differ across communities and countries. Consumers also have countless taken-for-granted beliefs about what is real, true and appropriate, and these beliefs shape expectations and responses. For example, many consumers expect their local stores to be stocked with their favorite brands and products, they do not expect to lose their jobs suddenly, and they expect to send their children to school during the academic year.

Norms and beliefs come together in the everyday practices and routines that make up consumers' lives. For example, consumer routines may include taking two buses to buy groceries; eating dinner with extended family, including multiple generations; socializing with friends and family; attending religious services; shaking hands, kissing cheeks, or hugging when meeting others; setting rules (e.g., amount of screen time for their children); and casually interacting with colleagues at work. Gauging the effect of threat on disruption is essential for understanding consumers' experiences. For example, rural residents who are typically "physically distanced" in their daily lives may feel the virus threat is remote until someone in their community falls ill. However, those same rural ranchers and farmers who were largely undisturbed by the health threat of the virus may feel very disrupted by economic threats. Not surprisingly, data suggests extreme inequality both in deaths directly attributable to the threat and in the disruptions caused by COVID-19 (CDC 2020).

ONTOLOGICAL (IN)SECURITY

Disruption to consumers' norms, beliefs, routines and practices caused by a threat affects ontological security, a term coined by psychologist Robert Laing to reflect the degree to which consumers feel their world, and role within it, is secure and predictable (Cannon, Goldsmith, and Roux 2019; Laing 1960/2010). Routines provide consumers with "a protective cocoon" and a "firewall against chaos," (Giddens, 1991, 40). When consumers' normal and anticipated lives are disrupted, they experience insecurity, uncertainty and anxiety. As Phipps and Ozanne (2017) write, "it's unsettling when a storm brings down electrical lines and there is no light, warmth or entertainment. . . . It is unsettling to walk into a grocery store and see shelves laid bare (p. 361)." Disruptions can shake consumers' confidence in "the continuity of their self-identity and the constancy of their social and material environments of action" (Giddens 1991, 92) resulting in ontological insecurity stemming from perceived lack of order, meaning and continuity.

Ontological insecurity is not the absence of security, but its diminishment, and consumers move along a continuum between ontological security and insecurity (Banham

2020; Bondi 2014). For example, Bondi (2014) describes the everyday experiences of insecurity, along with the testimonies of those living in highly precarious conditions such as refugees and asylum seekers. Despite insecurity, they still retain a sense of self-worth and a “faith in the possibility of a beneficent environment,” thereby harnessing hope (Bondi 2014, 333; MacInnis and De Mello 2005). Further, ontological security is “not simply a matter of self-preservation or self-interest,” but relies on “the well-being of others as well,” (Banham 2020, 134).

When consumers’ ontological security is disturbed, they have a significant emotional investment in reestablishing trust that the world is predictable (Garfinkel 1967). The extent to which a consumer experiences ontological insecurity is likely to influence how the consumer responds to threat-induced disruption. As discussed, next, consumers are likely to respond to feelings of insecurity and uncertainty in a variety of affective, cognitive and behavioral ways.

CONSUMER AND MARKET “ADAPTIVE” RESPONSES

There are important questions of how consumers will respond to the ontological insecurity elicited by the current threats, what changes will be short-term, what changes will be more lasting, and what effects marketing, government, and other institutional responses and actions will have. The term “adaptive” broadly refers to the responses both consumers and markets make to “get along” in altered and uncertain circumstances. Adaptation is the process of change by which consumers and markets respond to the present environment. While adaptations vary along a continuum from those that enhance consumer and market functioning to those that do not, in the short term it is difficult to make that evaluation, hence our use of the term “adaptive.” Ideally, adaptive responses will help consumers and markets become better suited to the altered environment, but this will not always be the case. In this section, we outline some possible consumer responses, briefly describe the vital role that market responses have from the perspective of consumers, and outline the important interplays that over time can contribute in positive or negative ways to the extent of threat and disruption.

Consumer Responses

Although we categorize responses as affective, cognitive, and behavioral, these responses are highly related. To start with, ontological (in)security is an emotional process, and emotional response is key (Banham 2020). Consumers feeling insecure and uncertain may respond with a full gambit of strong emotional reactions such as anxiety, fear, stress, sadness, grief, anger, frustration, or even depression (Carver, Scheier, and Weintraub 1989). In the context of a

health threat, affective responses include the fear of contamination and disgust with seeing symptomatic others (Galoni et al. 2020, this issue; Rozin, Haidt, and McCauley 2008; Tybur et al. 2013). Research shows that the behavioral immune system (Neuberg, Kenrick, and Schaller 2011) motivates people to avoid potential contamination, which in a consumer context would imply the avoidance of crowds (e.g., reducing attendance at movies, theaters, and sporting events). Economic threats may evoke anxiety (Lowe, Loveland, and Krishna 2019) regarding the effect on the household’s financial precarity (Meuris and Leana 2018) and retirement savings. Social threats, such as social unrest or terrorism, also lead to anxiety, outrage at social injustice, and fear of death.

Threats, disruption, and ontological uncertainty likewise impact consumers’ cognitions. These include loss of control (Beck, Rahinel, and Bleier 2020; Van Bergen and Laran 2016); self-regulation (Van Bergen and Laran 2016); helplessness (Chaxel 2016); loneliness (Su, Wan, and Jiang 2019); need for connection (Rindfleisch, Burroughs, and Wong 2009); and mortality salience (Ferraro, Shiv, and Bettman 2005). For instance, mortality salience, that is, the accessibility of thoughts about death, may lead to various outcomes relevant to consumers, including increased indulgence (Ferraro et al. 2005), increased purchase and consumption (Mandel and Smeesters 2008), and materialism (Rindfleisch et al. 2009).

Uncertainty (Shen, Hsee, and Talloen 2019) is another example of a cognitive response to threat. Whereas a general sense of uncertainty may lead to ontological insecurity, threats can lead to specific uncertainty about product availability, planning horizon, and even the veracity of available information (e.g., concerns about what news is fake/exaggerated and what is valid). Interestingly, uncertainty leads to the use of affective inputs (Faraji-Rad and Pham 2017), suggesting that consumers during the pandemic may be more affectively driven.

These affective and cognitive responses can impact a variety of behavioral responses, either as mediators that lead from perceived insecurity to behavioral responses or as moderators of other processes. Threats evoke both approach and avoidance coping strategies (Han, Duhachek, and Rucker 2015). Feelings of fear and uncertainty could spark consumer behaviors such as stockpiling risk-mitigating products such as antiseptic wipes during a health threat or switching from national brands to private label brands during an economic downturn (Lamey et al. 2007). When consumers feel a loss of control or are stressed and anxious, they may seek out brands, products, and services to help. Some consumers are likely to prefer logos and products that are themselves bounded to compensate for the feelings of loss of control (Cutright 2012). In addition, Melumad and Pham (2020) show that consumers turn to their smartphone when feeling stressed and the personal nature, portability, and haptic gratification offer

stress relief and psychological comfort. [Marcoux \(2017\)](#) uncovers how New Yorkers used souvenirs both to remember and forget the 9/11 terrorist attacks on the Twin Towers in New York in 2001. [Beck et al. \(2020\)](#) suggest that consumers experiencing low personal control are more likely to frequent leading brands as a way of reasserting agency. Similarly, materialistic individuals are likely to respond to insecurity by forming strong connections with brands ([Rindfleisch et al. 2009](#)).

Consumers trying to cope with times of trouble may also break from their usual choices and behaviors. When faced with life-threatening trade-offs, such as deciding whether to take a child off life support, consumers may prefer to relinquish control and let someone else decide for them ([Botti et al. 2009](#)). [Wood \(2010\)](#) finds that, while consumers predict they will want comfort foods to minimize the uncertainty and discomfort of a new or dynamic environment, they may instead “break habitual cues that favor old favorites” and promote a “change mindset” leading to variety seeking and new product acceptance (p. 950). [Phipps and Ozanne \(2017\)](#) show that some consumers whose norms, beliefs, routines, and practices were disrupted by the worst and longest drought in Australian history developed trajectories of new practices to reassert ontological security and that some of these continued even after the threat eased. Other research suggests that an event that creates a disjuncture between before and after may promote a fresh start mindset ([Price et al. 2018](#)). Consumers may respond with new choices and goals such as a gym membership, variety seeking, and being more willing to forgive past grievances such as an unsatisfactory service encounter ([Dai, Milkman, and Riis 2014](#); [Gu et al. 2013](#); [Price et al. 2018](#)). In a six-country study investigating consumers’ view of the world under COVID-19, 73% said that their views had changed and 68% reported that the pandemic had changed the products and services they considered important ([Carufel 2020](#)). Hence, while consumers may turn to old favorites in some contexts, consumers may trust different products and services during times of threat.

Technologies have taken an unprecedented role during this pandemic and are likely to play a paradoxical role in consumers’ behavioral responses ([Mick and Fournier, 1998](#); [Kozinets 2019](#)). Reluctant consumers have felt forced to take work, family life, and leisure online. Consumers have struggled and sometimes succeeded in reassembling their rituals, routines, work, and family practices in technology-mediated spaces, sometimes using these spaces in response to need for connection, and sometimes for work. They have attended funerals, weddings, graduations, religious services, classes, and countless meetings online. Consumers’ responses to technology are mixed. While technology-mediated spaces afford the opportunity to continue everyday practices, it is difficult to fully convert face-to-face encounters to online ones ([Epp, Schau, and Price 2014](#)). Consumers who went to an

external workplace prior to the COVID-19 threats and disruptions respond both negatively and positively to working at home. While they note disruption and difficulties (especially if co-working and also educating children in the same space), many expect and desire the option of continuing some work from home as part of the longer term ([Carufel 2020](#)). Working at home also means changes in consumption practices on the way to and from work and changes in leisure consumption. Concurrent with the excessive presence of tech-mediated practices in consumers’ daily life is the reinvigoration of low-tech intimate family rituals, such as doing puzzles, playing boardgames, and family outdoor excursions ([Allwood 2020](#)).

While anxiety and instability may lead to negative emotions and cognitions, they can also spark innovative and creative responses. When we are no longer operating in our taken-for-granted world, we pay more attention to what we are doing and consequently may do things differently. Not only are consumers more likely to try new options, but also their altered perceptions of risk, lowered expectations, and lessened fear of failure as they cope with constraints and ill-defined problems may help creative solutions flourish ([Lamberton and Wood 2020](#); [Moreau and Dahl 2005](#); [Moreau and Engeset 2016](#)). Consistent with [Tversky and Kahneman’s \(1992\)](#) research on prospect theory, when things are dire consumers are more willing to take risks to improve the situation.

An explosion of creativity may be a COVID-19 pandemic “silver lining” ([Lamberton and Wood 2020](#)). With a focus on problem-solving and not performance, fear of failure loses its grip. Consumers may experiment with something they have always been afraid to try (e.g., homemade sour dough bread; home improvements; new exercise routines; new hobbies; and new technologies). Examples abound of how disruptions caused by the COVID-19 pandemic have led to creative and imaginative individual and collective consumer responses such as: drive by birthday parties and graduations; co-constituted choirs and concerts; Passover dinners via Zoom; homemade, creative face masks; and consumer barter systems, with neighbors posting exchanges for products such as coffee for toilet paper ([Barrett 2020](#)). Perhaps consumers will want to go back to their prior habits and routines, if and when things return to normal, but there is also reason to believe that some of these new behaviors will take hold and be part of their post-pandemic new lives. Thus, ontological insecurity can be “the mother of invention,” in both short- and long-term consumer responses ([Phipps and Ozanne 2017](#)).

Market Responses

Markets also respond to disruptions caused by threats; these responses both guide and are guided by consumer responses. Given that our focus is primarily on consumers, we briefly describe the vital role that market responses

have from the perspective of consumers. For consumers, markets are sites of constancy in a social and material world, spatial contexts where day-to-day routines are performed, sites where consumers feel they have agency and control over caring for their families and expressing their identities. Although undertheorized, we suggest that, like homes, schools, and other significant sites, markets play a central role in consumers' ontological security (Dupuis and Thorns 1998). As such, when markets experience disruptions, market responses are highly consequential for consumers.

Threats are likely to expose weaknesses in market systems as they stress test the boundary conditions of our marketing infrastructure. The pandemic has overwhelmed healthcare systems and put essential workers, not just in health care but sanitation, transportation, delivery, farm, food processing, grocery, services, and utilities at risk. Global supply chains in many product categories have also been put at risk, making it difficult to bring products to market. These market responses, in turn, have led to consumer responses, such as panic buying and hoarding. This, in turn, has increased pressure on markets.

Market responses to the pandemic have varied from negligent to highly effective. Some grocery stores installed plexiglass shields at checkout stands, limited store hours to facilitate restocking and cleaning, set aside hours for consumers over 60 or 65, limited access and supply of high demand items, created store flows to facilitate social distancing, and made adjustments as circumstances evolved. Home delivery was stretched to capacity and was viewed as both a life saver and a necessary evil. Amazon, Uber, and Instacart came under severe criticism for poor work conditions and poor service. At the same time, consumers who long resisted ordering online, particularly those who were elderly, saw home delivery as a vital lifeline.

Market organizations also responded with a surge of creativity. Education and exercise classes quickly went online, and restaurants offered curbside and take-out, in some cases flipping their business model to provide meals for employees and/or "soup" kitchens. Netflix offered new ways to watch movies together while physically distanced, and Peloton sold many bikes for in-home Zoom sessions. Meal kit companies went from struggling to keep customers to struggling to service both existing and new demand, modifying the number of recipes and ingredients offered per week to be able to successfully respond. These responses help establish norms and beliefs and create, re-imagine, or restore routines to offset ontological insecurity.

Consumer Market Interplay

As illustrated in the figure, the consequences of a large-scale threat on consumer and market disruption depend on the interplay of consumer, market, and governmental

responses, situated within broader, global macro-forces. We posit that these responses interact, recursively impacting the extent of threat and disruption. For example, initial scarcity (e.g., no hand sanitizer or masks) was worsened by panicked consumers who hoarded supplies and also led some consumers to creatively figure out how to make products for themselves and others. Some businesses, such as bakeries and restaurants, stocked scarce items, such as toilet paper, hand sanitizer, and eggs, to attract customers, while other companies switched their production to make scarce items or innovated to create processes for extending the utility of scarce items, such as cleaning N-95 masks. The responses of consumers and markets increased the supply of masks and hand sanitizer, likely reducing the extent of threat by decreasing the level of contagion and, thus, lowering disruption for many consumers. However, the interplay of consumers and markets may sometimes increase the extent of threat. For example, meat-packing plants with serious COVID-19 outbreaks shut down and slowed supplies to markets. Consumers responded by stockpiling meat, further increasing shortages. Empty meat counters created political pressure for processing plants to reopen, which many did, even though they had inadequate procedures in place for employee protection; in this case, the interacting responses increased threat of contagion. In short, different forces within the market are intertwined, making the entire system more complex.

In the next section, we describe some potential moderators of the relationships among disruption, ontological security, and consumer and market adaptive responses. Although there is an endless list of potential moderators, including many of the affective and behavioral responses we have already described, we focus on a few that seem particularly promising.

MODERATORS

Not only are there significant differences across consumers in the amount of disruption experienced by threat, but also there are many moderators that affect short-term and long-term consumer responses. As shown in the figure, these factors could moderate relationships among different variables, for example, the extent to which disruption leads to ontological insecurity, as well as the impact of ontological security on consumers' responses. In addition, the factors will moderate the extent and manner in which consumers respond to marketplace changes, and vice versa. This is not intended as an exhaustive list of relevant constructs; rather, its purpose is to provide a conceptual jumpstart to researchers seeking to expand our theoretical understanding of the linkages among threats and responses.

Big picture factors, such as socioeconomic status, racial and economic inequality, access to basic health care, shopping options and platforms, digital access, and numerous

other psychological, social, institutional, political, and cultural factors, will moderate the influence of disruption on ontological insecurity and/or consumer responses. For example, inequality in digital access has emerged as a major influence on consumers' responses, and the success of their coping, during the COVID-19 crisis (Beaunoyer, Dupéré, and Guitton 2020).

Many of the affective and cognitive responses mentioned in the previous section, such as mortality salience, uncertainty, scarcity, and loss of control, are also likely to serve as potential moderators. For instance, scarcity (real or perceived) is a particularly pertinent construct in multiple threat contexts (Cannon et al. 2019; Roux, Goldsmith, and Bonezzi 2015). In the health threat context, a prime example is the shortage of toilet paper, paper towels, antiseptic wipes, and home baking items (e.g., yeast) widely seen under the COVID-19 lockdown. Spikes in demand led to stockpiling, hoarding, and price gouging. Photos of empty shelves and shopping carts loaded with toilet paper were quite common in the early days of the COVID-19 lockdown. Interestingly, such behavior may elicit guilt (Duke and Amir 2019) in consumers after hearing reports that many older households had no supplies because of hoarding. Consumers could assuage such guilt feelings by donating their excess supply to local shelters or returning some of the items. Interestingly, prior work suggests that consumers become more self-interested when resources are scarce (Roux et al. 2015). However, people also come together during times of external threat; there are many examples of consumers helping during the COVID-19 pandemic, such as making and distributing meals for first responders, helping out elderly neighbors, and making homemade masks and giving them away (giving new meaning to the term "household production function").

In addition, many individual difference variables could influence the effects of threat-induced ontological security on how consumers respond. These include agency-communion focus (Bakan 1966; Yang and Aggarwal 2019); political ideology (Jung et al. 2017; Ordabayeva and Fernandes 2018); religiosity (Kurt, Inman, and Gino 2018; Mathras et al. 2016); regulatory focus (Zhou and Pham 2004); risk aversion (Holt and Laury 2002); and mindset (Gollwitzer and Bayer 1999). For example, consumers with a greater communion focus compared to agency focus would theoretically be more inclined to endure greater personal hardships (e.g., extended lockdown, wearing a mask) to mitigate the risk of infection by others. A consumer with a growth mindset (Murphy and Dweck 2016) when faced with a health threat may be more inclined to take action to counter the threat than a consumer with a fixed mindset. Similarly, more promotion-focused consumers may be more likely to take risks as compared to more prevention focused consumers (Zhou and Pham 2004) and more risk-averse consumers should be more

likely to take action to avoid personal threat than less risk-averse consumers.

As seen in news reports, political ideology and religiosity also influence how severe a consumer considers the threat, where the consumer seeks information about it, whom the consumer believes, and how the consumer responds. For instance, political ideology may lead personal freedom-oriented consumers to resist impositions on their ability to return to "normal" consumer behaviors, while social-focused consumers may prefer to continue to curtail their pre-threat consumer behaviors to reduce the potential of spreading the virus. In addition, the extent of threat may be perceived differently by those who are highly religious compared to those who are not. Highly religious consumers (regardless of the specific religion) may view the COVID-19 pandemic as God's will and thus have a more fatalistic view of how to respond to it. They may be more likely to engage in behaviors that increase the likelihood of threat from the pandemic.

As mentioned earlier, the constructs listed in this section are meant to provide conceptual kindling for research on consumer response to threats and the accompanying disruptions. Obviously, there are many other potential constructs that could be pertinent to such research. We now present a summary of each article in the issue and then close with a discussion of high-potential directions for future research.

THE ARTICLES IN THIS ISSUE

The articles in this issue investigate consumer responses to economic and health threats. Consumers' overall well-being is affected by their economic well-being (Netemeyer et al., 2018). As Maslow (1943) pointed out more than 80 years ago, the ability to satisfy physiological needs for ourselves and our loved ones is foundational to motivation and well-being. Thus, economic threats such as reduction in hours, pay, or complete loss of job are likely to create disruption and insecurity and impact consumer well-being. Three articles in this issue focus on consumers' responses to economic threats.

The International Monetary Fund labeled "the Great Lockdown" as the worst recession since Franklin D. Roosevelt's US presidency. Economists and consumers alike wonder what will happen next and whether the "The American Dream" is still possible, especially in the face of rising inequity and massive financial precariousness. The American Dream intertwines consumption with being a good citizen. Individuals pursuing personal wants through consumption are perceived to serve the general good (Cohen 2004; Giesler and Veresiu 2014). Coskuner-Balli (2020, this issue) look at archival data and textual analysis of presidential speeches of four US presidents (Reagan, Clinton, Bush, and Obama) over a time period that

included a series of economic recessions. She examines the strategies these four presidents used during times of recession to mobilize the national mythology of the American Dream and call on the shared responsibility of the citizen-consumer to attain economic goals. In the aftermath of recessions, their speeches put more emphasis on the consumer for three of the four economic recessions (1981, 1990 and 2008), but not 2001 (which also included the September 11 attacks). She found differences in how the presidents linked the concept of the consumer to the socio-economic issues at that time. For example, in Reagan's speeches, the consumer is more closely linked to terms such as economy and freedom, whereas in Clinton's speeches the consumer is linked to products and workers. Nevertheless, all of these presidents mobilize rhetoric to manage the citizen-consumer in support of economic goals. Coskuner-Balli's article shows how the moral citizen-consumer subject is called on to address economic problems. The combined threats of a pandemic and recession make this an especially interesting time to investigate the interplay of political rhetoric and the responsible citizen-consumer.

In a different vein, [Mittal et al. \(2020, this issue\)](#) examine the interactive effect of childhood economic environment and current threat on subjective life expectancy (i.e., a consumer's estimate of how long s/he will live). They find that the extent to which a consumer was rich or poor during childhood affects subjective life expectancy, but only when there is a current external stressor (i.e., threat). In the presence of an external threat such as economic uncertainty, consumers whose childhoods were poor are likely to become pessimistic, leading to lower subjective life expectancy. Subjective life expectancy affects consumer-relevant variables, such as how much money to save for retirement, whether to buy long-term care insurance, and how much to spend on life insurance. The findings of this article suggest that economic recessions, pandemics, and terror threats can affect subjective life expectancy for some consumers, leading to different financial and health decisions than they might make otherwise, as well as potentially impacting their mental health.

A particularly relevant question in terms of what to expect after the COVID-19 pandemic abates is consumer spending patterns once a budget contraction is lifted (e.g., once the economy recovers from recession). In their research, [Wilroy et al. \(2020, this issue\)](#) explore this important question. Prior research has found that a contracting economy or personal budget causes consumers to reduce spending on nonessential items ([Dargay 2001](#)) and to reduce the overall number of different items they buy ([Carlson et al. 2015](#)). Interestingly, this research has ignored the downstream effect that a budget contraction has on consumers' future choices, given that the budget has been restored. Wilroy et al. find that a budget contraction

forces consumers to reevaluate what is really important to their well-being. As a result, consumers learn that many "essentials" are not as essential as they previously supposed and they update their preferences. This, in turn, leads to an enduring reduction in the variety of products they choose post-contraction. These findings have interesting implications for consumers' spending patterns as the economy recovers. Some product categories may experience a V-shaped recovery where revenues revert to pre-disruption levels, while others may experience a reverse J-shaped pattern where some categories' revenues (or brands' revenues) will only partially recover. Future research using an event study paradigm is needed to assess the types of product categories and brands that suffer lasting effects versus those that fully recover.

The other four articles in this issue examine health threats. Two of these address the specific question of how the threat of contagious disease influences consumers' product choices. [Galoni et al. \(2020, this issue\)](#) focus on consumers' emotional responses to the specific health threat of potential exposure to contagious disease and the impact of such emotional responses on consumption. Noting that the prior literature has shown that potential exposure to contagious disease leads to feelings of disgust, [Galoni et al. \(2020, this issue\)](#) propose that such exposure can additionally evoke feelings of fear. The authors propose that, unlike the avoidant response elicited by disgust, the joint impact of the mixed emotional responses of fear and disgust lead both to avoidance and approach; consumers avoid the actual threat but seek familiar products. Exposure to the threat of contagion leads to mixed emotional responses of disgust and fear, which appear to increase consumers' desire for comfort, which they can gain from the purchase of familiar products. This research increases our conceptual understanding of how consumers are likely to respond to a health threat while also providing managerial insight into the specific products likely to be impacted by a societal threat.

[Huang and Sengupta \(2020, this issue\)](#) take a different approach to the same basic question of how the threat of contagious disease could impact consumers' product choices. Taking an evolutionary approach, Huang and Sengupta focus on the impact of disease threat on the motive to avoid other people. According to the evolutionary perspective, self-protection and disease avoidance are two fundamental motives for reproductive fitness ([Griskevicius and Kenrick 2013](#)). Building on this literature, Huang and Sengupta propose that environmental factors that impact awareness of the potential for contagion influence consumers' product preferences. Specifically, this research provides evidence that salience of disease contagion increases motivation to avoid others, which increases the relative preference for atypical versus typical products. Because typical products are associated with others, when

consumers want to avoid others, preferences for atypical, versus typical, products increase.

Both Galoni et al. and Huang and Sengupta provide insight into how increases in awareness of disease contagion could impact consumers' consumption choices. Interestingly, while Galoni et al. provide the evidence of increased preference for *familiar* products, Huang and Sengupta show the evidence of decreased preference for *typical* products. While these may seem contradictory, Galoni et al. are focused on preferences for things that are familiar, and thus comforting, to the individual consumer. Huang and Sengupta, on the other hand, do not examine individual preferences based on prior brand experience, but rather look at preferences for products that are typical, and therefore associated with more people in general. An interesting area for future research would be to explore factors that elicit one versus the other of these processes.

Another article relevant to health threat concerns how consumers view natural versus synthetic products as a source of disease prevention. Scott et al. (2020, this issue) find that consumers have lay theories that natural products are safer but less potent than synthetic products. For instance, an herbal medicine or natural shampoo will be perceived as safer, but less powerful than medicine or shampoo that includes chemicals. As a result of this lay theory, consumers are more likely to prefer natural products for prevention purposes but to prefer synthetic products for curative purposes. One interesting question is whether these results may be moderated by the severity of the health threat. For instance, to prevent getting COVID-19, some consumers who did not have the disease took medicines with strong chemicals because of misinformation about the medicine's benefits; in some cases, this proved fatal. Once again, this shows how multiple threats can compound each other. The salience and severity of the health threat may move consumers' relative preference for natural versus synthetic products in both the curative and prevention phases.

A core aspect of many health threats is that they may make one's mortality salient; the ultimate threat to health is death. Prior work shows that mortality salience makes consumers more materialistic, at least in some circumstances (Ferraro et al. 2005; Rindfleisch et al. 2009). In contrast, Dunn et al. (2020, this issue) demonstrate that mortality salience can lead to more prosocial donation behavior when it has high transcendence potential. Specifically, reminders of one's mortality can result in greater donations of self-relevant possessions as a way of achieving transcendence (i.e., continuing to live beyond death). In other words, consumers may give away a prized possession, such as a beloved book, so that they live on through that possession. An interesting question for future research might be to consider conditions under which the recipient will value this possession. This would be the case

when the reminder of the dead person evokes a positive memory (e.g., a beloved family member's clothing) versus a negative memory (e.g., clothing of a beloved family member who was infected with COVID-19). A disease prevention perspective suggests that the latter might lead to both fear of contamination and disgust.

DIRECTIONS FOR FUTURE RESEARCH

As shown by the articles in this introduction to this focused issue, consumer research has examined a variety of questions apropos to understanding and predicting how consumers respond to external threats to their well-being. While existing research can inform academics, marketers, and public policy decision-makers, many questions remain unexplored and unknown. In this section, we outline some promising areas for future research, structuring ideas around elements of our framework: disruption, extent of threat, and consumer adaptive responses.

DISRUPTION

One particular disruption of the COVID-19 pandemic has been the physical distancing experienced by millions of consumers globally. Stay-at-home regulations have affected daily consumption decisions, including whether and when to shop and how to spend leisure time. Consumers struggle to make sense of what is happening, restore practices, align new practices, and purchase and consume products (Humphreys and Thompson 2014; Phipps and Ozanne 2017; Thompson 2005). While staying at home has limited interaction with people outside of the household, it has also required extended, close interaction with members of the household, typically families or house mates. An important research question is how families negotiate these interactions, particularly in cultures that are characterized by an independent self-construal (Markus and Kitayama 1991).

An historical analysis of articles published in the *Journal of Consumer Research* highlights that research on family decision-making has declined over time (Wang et al. 2015). Only a handful of articles have examined family interactions in the last two decades (Epp and Price 2008, 2010; Thomas and Epp 2019). The COVID-19 pandemic raises interesting questions about consumer decision-making that can have negative consequences for others within—and outside—the family unit. For example, research could examine the extent to which the pandemic has affected consumers' self-construal (Markus and Kitayama 1991). To the extent that consumers consider the impact of their decisions on others, consumers with a more independent self-construal (e.g., those in many Western nations) may be (temporarily) shifting toward a more interdependent one (e.g., those in Asian countries). A consumer accustomed to making decisions based on her own welfare

(e.g., going to the gym or restaurant) may now take into account the effect this might have on vulnerable family members, such as parents or grandparents. Although these may be temporary shifts primed by the pandemic, they may also have long-term effects on consumer behavior. Future research can lead to better understanding of how making choices for the self extends to different choosing-for-others contexts and how to prompt consumers to make choices that are good for others (Liu, Dallas, and Fitzsimons 2019).

Another issue has to do with the effect of stay-at-home orders on family consumption, such as leisure, as well as decision-making. Because families spend all their time in the same home (e.g., young children are home instead of at school; college students are home; parents are working from home), their coping strategies may have changed. There may be differences in roles, expectations, and decision-making. Thomas and Epp (2019) describe how difficult it is to implement a new set of family routines even with considerable forethought and planning because of the “messiness of doing.” This is likely to be exponentially more difficult when faced with big, unforeseen disruptions to everyday family life. On the one hand, some consumers may increase consumption of joint leisure activities (e.g., playing board games, watching Netflix together); however, others might become more isolated, avoiding social contact by escaping into online media and games. Some of this will likely be moderated by socioeconomic status, such as the size of the home, the safety of the neighborhood, and access to the internet. In this respect, the pandemic experience of poorer consumers may be vastly different from those of richer ones, especially since the former also experience stronger economic threat.

Threats can also cause major disruption to consumers’ mental budgets (Thaler 1985). This can be due to an effect on the overall amount available for expenditures or consumers’ allocation of the budget across mental accounts (Heath and Soll 1996). For example, a threat of job loss or furlough poses a disruption of household income, implying a reduction in expenditures. Alternatively, having to stay-at-home has precluded away-from-home dining for many consumers, so the “entertainment account” may be reallocated elsewhere. Interestingly, this reallocation may contribute to post-threat stickiness of changes in consumer spending habits. How threats impact consumers’ mental budget calculus in the short term and long term is an intriguing and important question for future research.

Extent of Threat

Since the pandemic is a society-level experience unlike others in the recent past, it raises the question of how consumers deal with communal threats. The COVID-19 pandemic affects many consumers worldwide. How do consumers react to widespread threats versus local ones?

Much consumer research provides deep insight into how consumers respond to a threat to themselves or their in-group, such as the decision as to whether to continue an infant’s life support (Botti et al. 2009). While some research does explore aspects of larger scale threats (Winterich et al. 2009), many questions remain. As one example, does the extent to which others are likewise impacted change how a consumer responds to her or his own negative event? Many employees (including faculty) have received pay reductions; how do responses depend upon whether others are experiencing the same cut? What types of social comparison occur? As another example, given that an effective coping response can be for a consumer to draw upon her or his social network, how will or should consumers cope when the threat is also being faced by their social network or in-group? This is particularly true when members of the social network may perceive the extent of threat differently. For instance, the extent of threat perceived by consumers of different political ideologies is different, partly based on the information that they believe. Research shows that consumers of conservative media, such as Fox News, saw the perceived threat from COVID-19 as less severe than did consumers of liberal media, such as the *New York Times* (Jamieson and Albarracin 2020). More research is needed regarding the role of misinformation in exacerbating differences in the perceived extent of threat.

Relatedly, researchers (Hsee and Rottenstreich 2004; Schley, De Langhe, and Long 2020) find that many people tend to exhibit scope insensitivity, the phenomenon whereby valuation judgments exhibit strong insensitivity to the magnitude or scope of the object(s) being valued. For example, Hsee and Rottenstreich (2004) report that participants were unwilling to pay more for a set of 10 used Madonna CDs than for a set of five. Chang and Pham (2018) show that scope insensitivity is more likely to occur for decisions that are psychologically closer to the decision-maker. Does this mean that psychological distance moderates consumer sensitivity to the scope of an imminent threat? Or is this effect countered by the personal implications of the imminent threat?

Another area with research potential involves the tensions or trade-offs that consumers confront in the face of multiple threats. How do consumers balance conflicting forces from multiple threats? For instance, although the health guidelines say not to reuse disposable face masks and other health-related goods to mitigate health threat, both product scarcity and economic scarcity may lead consumers to reuse such goods; this is particularly likely for consumers with lower income or in poor countries where resource scarcity is high. What might be different moderators of this relationship? Although the impact of multiple threats is under-researched, it is likely to reveal additive as well as multiplicative effects.

CONSUMER ADAPTIVE RESPONSES

Another question the pandemic has brought to the fore is understanding which types of consumer and marketplace responses will be ephemeral versus lasting. For instance, due to the shutting down of movie theaters, some consumers subscribed to a streaming service for the first time. Are these new customers likely to stay? Two streams of literature seem relevant here. First, the literature on new product adoption suggests that this may depend on the cost and convenience of the new technology, the availability of substitutes, and relative advantage (Rogers 1962/2010). Streaming services are expecting many new customers to remain even after movie theaters open because of the convenience and low cost of such services. The other relevant literature concerns the formation of habits, defined broadly as dispositions to behave in a certain way. Habits develop over time in stable environments, when repeated behavior becomes automatic (Ouellette and Wood 1998). Habits can also develop through conscious deliberation, which may be the case of the pandemic. This suggests that the length of time that consumers engage in threat-induced behavior is likely to affect the extent to which it becomes a habit. However, the pandemic environment is anything but stable, and it is unclear whether consumers see their changed behavior as a necessity or as something desirable. An event study paradigm could be useful in this regard. Consumers' spending changes during the coronavirus crisis should be assessed and then compared to postcrisis spending, along with conceptually relevant moderators.

As with significant threats of the past, such as the Great Depression, the psychological effects of the pandemic are likely to be long-lasting. However, whether or when such threats change the traits and orientations of adult consumers is unclear. Van Bergen and Laran (2016) find that loss of control can increase self-regulatory behavior, which is a response learned in childhood. However, as shown by Mittal et al. (2020, this issue), the effects of external threats on adult consumer behavior are influenced by childhood experience; such interactive effects offer another area for future research. A longitudinal study of today's younger generation in terms of their future consumer behavior would be a challenging, but potentially rewarding, research endeavor.

The pandemic has had a significant impact on the sharing economy, including car, clothing, and home rental. The sharing economy is characterized by the temporary use of resources, mediation by platforms, and crowdsourced supply (Eckhardt et al. 2019; Scaraboto 2015). A major threat to the sharing economy is the health threat. Given fear of contagion, consumers are reluctant to use products touched by other people. Research questions include the extent to which consumers are likely to reengage in the sharing economy. What are characteristics of products and services that might survive the crisis? Presumably, tangible

products that require physical contact, such as clothes and homes, may be less likely to be shared than intangible products, such as ideas and data. In terms of tangible products, are products that are closer to the self (e.g., clothing) likely to be shared less than those that might be more distant (e.g., bicycles)?

The answers to these questions are complicated because the sharing economy is also affected by the economic threat. Economic recession may drive consumers toward increased participation in the sharing economy because renting houses, clothing, and bicycles is cheaper than purchasing them. In the case of Airbnb and Uber, however, non-purchase alternatives, such as hotels and taxis, may be preferred. Consumers are more likely to trust well-known brands, such as Marriott and Hilton, who have greater reputation costs than do individual property owners. In short, the interplay between health and economic threats raises interesting questions for research. For example, while consumers with access to personal vehicles may discontinue the use of bike-sharing programs because of safety concerns, consumers who typically use mass transit may increase the use of bike sharing, viewing it as safer. During the pandemic, many commuters purchased bikes to shift from mass transit to bicycling, creating scarcity in bikes available for purchase, which could also contribute to higher levels of bike sharing. The environmental impact of shifting consumer mobilities may also be quite consequential and worthy of further investigation.

The changed environment during the COVID-19 pandemic raises many questions about possible extensions of existing findings in the literature. For instance, the notion of busyness is likely to have a different meaning during a stay-at-home environment. Bellezza, Paharia, and Keinan (2017) find that being busy at work is considered a status symbol; however, in the work from home age, how is busyness defined? Is status conferred by being able to manage both work and household duties, since these often intermingle? What kinds of identity do people have around being (or not being) an "essential" worker, and how does this affect consumption? Relatedly, time-money trade-offs (Monga, May, and Bagchi 2017) change during economic threats, as consumers have more time and less money. Do these trade-offs have different implications under economic threat? What about when combined with health threat? As another example, Atasoy and Morewedge (2018) find that digital goods are valued less than physical goods. Is this true in times of widespread threat, when the importance of digital goods is higher because they are consumers' lifeline to the world? Recent research has identified a therapeutic role of consumption servicescapes, focusing on how they "heal" consumers through rituals of therapeutic relations, release, and renewal (Higgins and Hamilton 2019). When and how are servicescapes likely to provide this therapeutic role for consumers experiencing disruption following contagion or economic threats?

Overall, the threat framework gives rise to a plethora of questions about new processes and possible boundaries to a variety of interesting consumer behaviors, as well as the dynamic nature of threat-induced disruptions leading to responses that recursively influence the extent of threat and disruption.

FINAL THOUGHTS

We have argued that threat, moderated by the size, scope, and psychological distance of the threat, leads to disruption in consumers' lives, which can create ontological insecurity. We posit that the resulting combination of consumer and market responses can then impact the extent of threat and disruption. Consumers' emotional, cognitive, and behavioral reactions depend not only on the severity of their ontological insecurity but also on many other factors including individual differences in beliefs, personality, and background and differences in material, social, and economic circumstances. Our hope is that our conceptual framework will guide researchers seeking to enhance the understanding of how consumers and markets collectively respond over the short term and long term to threats that disrupt consumers' routines, lives, or the fabric of society. Our aspiration is that this article will spark the talented scholars in our field to accept the challenge of increasing our understanding of the conceptual drivers and practical implications of this critically important topic.

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