Understanding Secret Consumer Purchases and Their Effects on Brands

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Understanding Secret Consumer Purchases and Their Effects on Brands
Undergraduate Honors Thesis May 2021

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Abstract

Relationships created between brands and consumers are very important to establish loyalty and ensure repeat purchases. Our research examines the different ways that brands can help consumers keep their purchases a secret and how these methods help to develop relationships with the consumers. We also examine how the different secrecy methods affect feelings linked to the brand, such as, guilt, satisfaction, and more. We hypothesize that the secrecy methods which lead a consumer to feelings of guilt will directly correlate with feelings of dissatisfaction with their purchase and a higher connection with the brand. We find that although consumers link feelings of guilt to the different secrecy methods that brands offer, it does not influence the consumer’s satisfaction of their purchase or their connection the brand.

Keywords: Consumer Buyer Behavior, Secrecy, Self-Brand Connection
Introduction

Imagine that you were in a relationship and living with your partner. Together, you have both decided that you are going to spend less and try to save for the future. However, you recently got a bonus at work and have been eyeing a new handbag. Maybe you decide to purchase the bag and keep from your partner. How can a brand help you to keep your purchase a secret, and how would this change your feelings towards the brand?

Literature Review

This paper analyzes prior research done on secrecy in consumption. While this area of consumer psychology is part of our daily lives, it is very under researched (Brick et al. 2018). However, there has been plenty of research done on the various methods consumers use to hide their purchases and why (Slepian et al. 2017). This literature review will focus on consumer’s motivations for keeping purchases a secret, how it effects their relationships, and the self-brand connections that they are able to make through their secret purchases.

Motivation for Secrecy

A study on approximately 2,000 participants explored a motivational model of secrecy and the psychological implications of keeping secrets. The authors found that mind wandering secrets, rather than concealing secrets, led individuals to feeling regret (McDonald et al. 2020). Based on this study’s findings, it will be interesting to research whether the motivations that consumers have for keeping their purchases a secret have the same effects of guilt and regret as this article found. A series of studies done by Slepian et al. (2017) shows ways that consumers kept purchases a secret from their partner, including not using said purchase in front of their
partner, avoiding the topic of conversation, etc. Many of these purchases were kept a secret due to underlying motivations such as avoiding embarrassment (Thomas & Jewell 2019).

Self-esteem is another common motivating factor to keep purchases a secret. Grubb and Grathwohl (1967) stated that consumer behavior is directly impacted by one's self-esteem. Therefore, the motivation to keep purchases a secret to avoid embarrassment and avoid being judged is completely logical. Research has also showed that consumers incorporated more variety into their purchase decisions when their behavior was subject to public scrutiny (Ratner & Kahn 2002). Two of the studies indicated that consumers thought that their decisions would be more favorable when looked at by others if they included a larger variety. The final study showed that the pressure was taken off consumers to choose variety in public when a social cue was given that signaled to the consumer that their selection was appropriate (Ratner & Kahn 2002).

Another article studied secrets within families and the family member’s reasoning for keeping secrets (Vangelisti 1994). The first study categorized family secrets into three types which included: taboos, rule violations, and conventional secrets. The different functions of secrets involved bonding, evaluation, maintenance, defense, or communication problems (Vangelisti 1994). Furthermore, this article looked at the perceptions of different family members, knowing that others were keeping secrets. Individuals who knew their family members were keeping secrets that concerned taboo topics were less satisfied with their relationships (Vangelisti 1994). This negative satisfaction with the family dynamic can also relate to the guilt that consumers are likely to have when keeping purchases a secret from their family members.

There are many motivations for consumers to keep their purchases a secret, but the most common reasons are linked to individual’s self-esteem. Individuals stress hormones rise when
feelings of embarrassment come along, so many individuals will do all that they can to avoid feeling embarrassed in front of others or feel as though they are being judged based off of their purchase decisions.

*Secrecy within Relationships*

Advertisers are also beginning to depict their products as being consumed in secret. One advertisement showed parents waiting for their children to go to bed so that they could eat Breyer’s gelato in secret (Rodas et al. 2018). Because of these advertisements, secret consumption is becoming more and more common, especially in romantic relationships. One study found that 60% of women and 44% of men have engaged in secret consumption with products like alcohol, video games, and chocolate (Rodas et al. 2018).

Overall, this research has shown different motivations for keeping purchase secrets, but some of the outcomes are still unknown. Further research will help to uncover how guilty feelings can be tied to a certain brand based on how the said brand helps consumers to keep these purchases secret.

In addition to avoidance of embarrassment and judgement, more recent journals have given other motivations as to why a consumer may choose to keep a purchase a secret and the outcomes of it. One example shared was about a partner hiding a candy bar wrapper because they knew that their partner was on a diet and they did not want to tempt them into going against it (Brick et al. 2018). Hiding the candy wrapper to ensure that the partner did not see it is keeping a secret for promotion reasons – they wanted their partner to continue to succeed with their diet choices. Consumers in a romantic relationship may also keep a purchase a secret for prevention reasons, which could include making a big purchase under budget constraints and keeping it a
secret from your partner (Brick et al. 2018). In this situation, many partners tend to avoid use of the purchase in front of their partner like mentioned before to ensure that there would not be an argument to follow.

The goal of secrets is to conceal information from others. However, when one is trying to keep a secret, they may not actively need to work to conceal. Instead, the act of keeping a secret is “primary” and only occasionally does the need for active concealment follow (Slepian & Chun & Mason 2017). Recent research measured the frequencies at which participants mind-wandered to their secrets outside of social settings and actively concealed their secrets within social interactions (Slepian & Chun & Mason 2017). This experiment demonstrated that the mind-wandering frequency was much higher than the concealment frequency. Therefore, researchers suggested that individuals who consistently mind-wandered to their secrets had a lower well-being than those who actively tried to conceal their secrets.

This research suggests that those in long-term relationships have a harder time keeping purchases a secret from their partner because of the lack of privacy. Because of this, they likely must actively work to keep their secret concealed, which could lead to mind-wandering about the secret, ultimately leading to a lower well-being.

**Self-Brand Connections**

Increased self-brand connection is often linked to secret brand usage. When consumers make a secret purchase decision, they often have stronger feelings associated with the brand and build a deeper connection (Thomas & Jewell 2019). A study done by Slepian asked half of the participants to try out a new granola and keep their participation in the study a secret, while the other half was able to talk with others about their participation in the study (Slepian & Chun &
Mason 2017). Two weeks later, they were asked to complete a survey where they were asked a variety of questions, including whether they had shared with others about their participation in the study. Evidence from the survey indicated that those who consciously kept their participation in the study a secret had a higher self-brand connection, indicating the importance of the relationship between secrecy and self-brand connections.

Another study conducted gave participants an opportunity to order from a secret Starbucks menu versus an actual Starbucks menu. The studies found that when consumers are exposed to a brand secret, they become more interested and excited about the brand that they were previously committed to (Dretsch & Reid 2019). This study was then compared to consumers in “complicated relationships” with significant others. Dretsch and Reid stated that it is important for both partners, and brands, to “spice things up” by keeping secrets. When brands have selections outside of their typical offerings, consumers feel more drawn to and committed to the brand. Participants that ordered from the secret menu compared to the actual menu described having significantly more positive brand attitudes in the past two months (Dretsch & Reid 2019).

To sum, there are many motivations for consumers to keep their purchases a secret, including prevention and promotional reasons, especially between partners as well as the active avoidance of embarrassment and the feeling of judgement. Keeping brand consumption a secret often leads to higher self-brand connection due to the feelings that consumers link to said brand after the secret purchase (Thomas & Jewell 2019).
Current Research

Pilot Study

To test our hypothesis, we first ran a pilot study to gather ways that consumers believe brands could help them to keep their purchases a secret. Ninety-five individuals took part in our pilot study without any compensation. 92% of these respondents were female, 6% male, and 2% non-binary. Participants were asked to imagine that they were trying to keep a purchase a secret from someone else and then list the different ways that a company or brand could help them to do so (Exhibit I). Next, they were asked who they were trying to keep the purchase a secret from, how guilty it made them feel, and how helpful the brand was.

Study 1 – Understanding Secret Consumer Purchases and Their Effects on Brands

Based off the data that we collected through our pilot study, we conducted a second study to get a deeper understanding of how brands can help consumers to keep their purchases a secret and how these methods change the feelings that consumers associate with the brand. Using Amazon Mechanical Turk’s platform, we collected 339 paid responses with 291 usable responses (Mage = 37 years, SD = 10.56; 51% women).

After respondents agreed to participate in the study, they were given a secret scenario (Exhibit II) and then randomized to three different conditions. The three conditions included: the brand helping the respondent to keep their purchase a secret with a disguised name on their credit card, the brand offering discrete packaging, and lastly the respondent receiving no help from the brand. After reviewing the secret scenario, respondents then rated their feelings of guilt, satisfaction, whether it felt like a “big deal”, how much it felt like lying, how connected to the
brand they felt, and whether they felt that the brand/company was helpful with keeping their purchase a secret.

Results

We hypothesized that the secrecy methods which lead a consumer to feelings of guilt will directly correlate with feelings of dissatisfaction with their purchase and a higher connection with the brand. To investigate our hypothesis, we measured the independent variables of random manipulation (disguised credit card name, discrete packaging, and the control) against the dependent variables such as guilt, satisfaction, and brand connection.

An ANOVA revealed a marginally significant difference between the three conditions \(F(2,290) = 2.59; p < .077\). Planned comparisons revealed that the credit card secret condition was significantly greater in terms of how guilty participants felt compared with the control condition \(t(290) = 2.23, p < .05\). However, the credit card manipulation did not significantly differ from the secret package condition \(t(290) = -1.54, p > .05\).

The other conditions did not significantly differ from one another. We conducted a two-way ANOVA with the secret condition, gender, and their interaction on guilt. There was a significant effect of gender on how guilty participants felt \(p < .05\), but there was not an
interaction effect. In general, females felt guiltier compared to males when keeping their purchase a secret, no matter the scenario they were given. For all the other dependent variables, there was not a significant effect of gender (p > .05).

An ANOVA revealed a significant difference between the three conditions (F(2,290) = 4.56; p < .011). Planned comparisons revealed that the secret packaging condition was significantly greater in terms of how helpful participants felt that the brand was compared to the credit card manipulation (t(289) = .096, p < .02). Planned comparisons also revealed that the secret packaging condition was significantly greater in terms of how helpful participants felt that the brand was compared to the control (t(289) = .176, p < .006). However, there was no significant effect on satisfaction or connection to the brand. Overall, there was no interaction effect on how helpful the brand was in keeping their purchase a secret, how satisfied they felt with their purchase, or how connected the respondent felt to the brand after making their secret purchase.

General Discussion

Although previous research has focused on why consumers keep their purchases a secret from others (Brick et al., 2018; Slepian et al., 2017; Thomas & Jewell, 2019; Grubb & Grathwohl, 1967), in the present research we explore how brand assistance can help to develop connections between the consumer and brand. Overall, our research examined the effects of secret consumer purchases with the help of a brand and the consumer’s feelings of guilt, satisfaction of their purchase, and several other variables. We found that the different ways a company or brand helped the consumer to keep their purchase a secret had marginally significant differences, but that overall, the credit card manipulation was found to have the highest associations of guilt.
We hypothesized that the secrecy methods which lead a consumer to feelings of guilt will directly correlate with feelings of dissatisfaction with their purchase and a higher connection with the brand. Although we did not find significant changes in a consumer’s connections with a brand or satisfaction with their purchase after keeping their purchase a secret, this welcomes space for further research.

Another area of research to investigate would be the long-term effects of making repeat purchases with a brand using the secrecy methods that they have to offer. As shown in our second study, there was a very minimal effect on brand connection and satisfaction, but a question that comes up is how making secret purchases over a long period of time with the help of a brand changes feelings of guilt, satisfaction, and connection. This research would be directly beneficial to brands to better understand their target audience and find ways to develop a deeper relationship with their consumers to ensure brand loyalty.

The present research is not without limitations. From our pilot study, we only selected the top two ways that brands could help consumers keep their purchases a secret. We then tested the two manipulations (disguised credit card charge and disguised packaging) against a control where the consumer did not receive any help from the brand to hide their purchase. Because there were only two manipulations used in the study and there were dozens originally listed from respondents, there are other possibilities that could be investigated. This research could be further developed to interpret whether other manipulations have a more significant effect on a consumer’s feelings of guilt, connection to a brand, or satisfaction with their purchase.

For brands and companies, because this research has shown that consumers find discrete packaging and disguised credit card charges helpful, it is worth taking into consideration as a checkout feature to offer in the near future. Although consumers did show feelings of guilt
associated with their purchase, there were very minimal effects on their lack of satisfaction with their purchase or disconnection from the brand. Therefore, if brands began to offer these various methods at checkout to help the consumer keep their purchases a secret, it may establish a deeper connection long-term that would translate to brand loyalty and ensure repeat purchases.

In conclusion, we anticipate that our current conclusions will be a catalyst for further research into the area of secret consumer purchase behavior. Examining additional ways that brands can help their consumers to keep their purchases a secret and tracking the long-term effects on guilt, satisfaction, and connection to the brand will be very beneficial information for brands moving forward while trying to stay competitive and develop brand loyalty.
Bibliography


Appendix

Exhibit I

Pilot Study Survey:

1. **INFORMED CONSENT:**
   **RESEARCHER AND TITLE OF STUDY**

   My name is Jenna Peterson, and I am a Senior Marketing major in Paul College at the University of New Hampshire. The name of this study is Understanding Consumer Purchases (UNH IRB #8425). There will be 50 anticipated participants in this research study, and each participant must be at least 18 years of age to participate in the study. Broader benefits of this research include knowledge added to the fields of both marketing and psychology. There will be no direct benefits to the participant.

   **WHAT IS THE PURPOSE OF THIS FORM?**

   This consent form describes the research study and helps you to decide if you want to participate. It provides important information about what you will be asked to do in the study, about the risks and benefits of participating in the study, and about your rights as a research participant. You should:
   - Read the information in this document carefully.
   - Ask the research personnel any questions, particularly if you do not understand something.
   - Not agree to participate until all your questions have been answered, or until you are sure that you want to.
   - Understand that your participation in this study involves you taking a survey that will last about 5 minutes.

   **WHAT IS THE PURPOSE OF THIS STUDY?**

   To examine how brands help consumers to keep their purchases a secret.

   **WHAT DOES YOUR PARTICIPATION IN THIS STUDY INVOLVE?**

   Through a survey, we will ask respondents to recall a recent consumer purchase. We will ask them questions about their experience, including what was (or would be) helpful for future experiences in order to allow the consumer to keep their purchase a secret.

   **WHAT ARE THE POSSIBLE RISKS OF PARTICIPATING IN THIS STUDY?**

   Participation in this study is expected to present minimal risk to you.

   **WHAT ARE THE POSSIBLE BENEFITS OF PARTICIPATING IN THIS STUDY?**
You are not likely to benefit in any way from this study, but we hope that others will benefit from the results of this research. Broader benefits of this research include knowledge added to the fields of both marketing and psychology.

WILL YOU RECEIVE ANY COMPENSATION FOR PARTICIPATING IN THIS STUDY?
Although the respondent will not receive direct compensation for participating in this study, they will be contributing to knowledge about consumer experiences.

DO YOU HAVE TO TAKE PART IN THIS STUDY?
Taking part in this study is completely voluntary. You may choose not to take part at all. If you agree to participate, you may refuse to answer any question by skipping it.

CAN YOU WITHDRAW FROM THIS STUDY?
If you agree to participate in this study and you then change your mind, you may stop participating at any time. Incomplete data will not be saved.

HOW WILL THE CONFIDENTIALITY OF YOUR RECORDS BE PROTECTED?
Survey responses are anonymous and no identifiable information will be collected. Responses will be stored in an online cloud space that is password protected and only the researcher and her advisor will have access to the data generated. You should understand that any form of communication over the internet presents minimal risk of loss of confidentiality. If we write a report or article about this study or share the study data set with others, you will not be able to be directly identified. The data will be reported in aggregate numbers. The results may be used in reports, presentations, and publications.

WHOM TO CONTACT IF YOU HAVE QUESTIONS ABOUT THIS STUDY
If you have any questions pertaining to the research you can contact Jenna Peterson jmp1140@wildcats.unh.edu or Dr. Danielle Brick Danielle.brick@unh.edu to discuss them.

If you have any questions about your rights as a research subject you can contact Melissa McGee in UNH Research Integrity Services, 603-862-2005 or melissa.mcgee@unh.edu to discuss them.

- Click here if you consent to participate in the research study.
- Click here if you decline to participate in the research study.

2. CAPTCHA

3. Has a company or brand ever helped you to keep your purchase a secret?
   - Yes
   - No
   - Not sure
4. Imagine that you were trying to keep a purchase a secret from someone else. In what ways could a company or brand help you to do that?
   a) Free response:

5. Please describe how the brand helped you to keep this purchase a secret from the other person. Please describe this in as much detail as possible.

6. On a scale of 1 to 5, with 1 being the least helpful and 5 being the most helpful, how much did this method help you to keep your purchase a secret?

7. Who was the person you were trying to keep the purchase a secret from?
   i. Romantic partner
   ii. Roommate
   iii. Family member
   iv. Friend
   v. Neighbor
   vi. Other _______________

8. To what extent did you feel guilty after keeping the purchase a secret?
   i. Not at all
   ii. 2
   iii. 3
   iv. 4
   v. 5
   vi. 6
   vii. Extremely

9. Recall a time that you needed to keep a purchase a secret, but the brand did not help you to do so. Which of these methods have you used to keep a purchase a secret?
   i. Paying with cash
   ii. Changing the name of the company on your credit card
   iii. Having a package delivered elsewhere
   iv. Having a friend pick up the package at the time of delivery
   iv. Other _______________

10. Imagine that a brand was going to help you keep your purchase a secret. Based on the different options below, which techniques do you believe would be the most helpful?
<table>
<thead>
<tr>
<th>Feature</th>
<th>Not helpful (1)</th>
<th>Neutral (2)</th>
<th>Very helpful (3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disguised credit card charge (1)</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Discrete packaging (2)</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Delivering at certain times of the day (3)</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

**Demographics**

11. Gender
   1. Female
   2. Male
   3. Non-binary/other
   4. Prefer not to answer

12. Relationship status
   1. Single
   2. Dating, but in a non-exclusive relationship
   3. Dating and in an exclusive relationship
   4. Married
   5. Divorced
   6. Widowed
   7. Prefer not to answer

13. Annual household income
   1. < $9,999
   2. $10,000 - $19,999
   3. $20,000 - $29,999
   4. $30,000 - $39,999
   5. $40,000 - $49,999
   6. $50,000 - $59,999
   7. $60,000 - $69,999
   8. $70,000 - $79,999
   9. $80,000 - $89,999
   10. $90,000 - $99,999
   11. $100,000 - $109,999
   12. $110,000 - $119,999
Exhibit II
Research Study #2 – Understanding Secret Consumer Purchases and Their Effects on Brands
1. INFORMED CONSENT
RESEARCHER AND TITLE OF STUDY
My name is Jenna Peterson, and I am a Senior Marketing major in Paul College at the University of New Hampshire. The name of this study is Understanding Secret Consumer Purchases and Their Effects on Brands (UNH IRB #8425). There will be 800 anticipated participants in this research study, and each participant must be at least 18 years of age to participate in the study. Participants will be directly compensated after completing the study. Broader benefits of this research include knowledge added to the fields of both marketing and psychology.

WHAT IS THE PURPOSE OF THIS FORM?
This consent form describes the research study and helps you to decide if you want to participate. It provides important information about what you will be asked to do in the study, about the risks and benefits of participating in the study, and about your rights as a research participant. You should:

• Read the information in this document carefully.
• Ask the research personnel any questions, particularly if you do not understand something.
• Not agree to participate until all your questions have been answered, or until you are sure that you want to.
• Understand that your participation in this study involves you taking a survey that will last about 10 minutes.

WHAT IS THE PURPOSE OF THIS STUDY?
To examine the effects on consumers’ perceptions of brands and associations of guilt with particular brands that help them to keep their purchases a secret.

WHAT DOES YOUR PARTICIPATION IN THIS STUDY INVOLVE?
Through a survey, we will ask respondents to imagine different strategies that brands could use to help them to keep a purchase a secret. We will then ask them to rate how guilty each of these strategies makes them feel and whether they change their perception of the brand.

WHAT ARE THE POSSIBLE RISKS OF PARTICIPATING IN THIS STUDY?
Participation in this study is expected to present minimal risk to you.

**WHAT ARE THE POSSIBLE BENEFITS OF PARTICIPATING IN THIS STUDY?**
You are not likely to benefit in any way from this study, but we hope that others will benefit from the results of this research.

**WILL YOU RECEIVE ANY COMPENSATION FOR PARTICIPATING IN THIS STUDY?**
For participating in this study, you will receive payment as set forth by Amazon’s Mechanical Turk. However, you must complete the study in its entirety in order to receive payment.

**DO YOU HAVE TO TAKE PART IN THIS STUDY?**
Taking part in this study is completely voluntary. You may choose not to take part at all. If you agree to participate, you may refuse to answer any question. However, in order to receive payment, you must complete the study in its entirety.

**CAN YOU WITHDRAW FROM THIS STUDY?**
If you agree to participate in this study and you then change your mind, you may stop participating at any time. Incomplete data will not be saved. If you decide to stop participating at any time, you will not receive payment.

**HOW WILL THE CONFIDENTIALITY OF YOUR RECORDS BE PROTECTED?**
Survey responses are anonymous and no identifiable information will be collected. Responses will be stored in an online cloud space that is password protected and only the researcher and her advisor will have access to the data generated. You should understand that any form of communication over the internet presents minimal risk of loss of confidentiality. If we write a report or article about this study or share the study data set with others, you will not be able to be directly identified. The data will be reported in aggregate numbers. The results may be used in reports, presentations, and publications.

**WHOM TO CONTACT IF YOU HAVE QUESTIONS ABOUT THIS STUDY**
If you have any questions pertaining to the research you can contact Jenna Peterson jmp1140@wildcats.unh.edu or Dr. Danielle Brick Danielle.brick@unh.edu to discuss them.

If you have any questions about your rights as a research subject you can contact Melissa McGee in UNH Research Integrity Services, 603-862-2005 or melissa.mcgee@unh.edu to discuss them.

- Click here if you consent to participate in the research study.
- Click here if you decline to participate in the research study.

2. **CAPTCHA**
3. We are interested in Consumer Behavior. We would like you to read a scenario and imagine that you are actually experiencing it. We will then ask you questions about it.

4. Secret Scenario
   Imagine it is an ordinary day and you just completed a HIT on MTurk. After you submit the HIT, you notice that your MTurk account is $45. Thrilled, you immediately go online and buy something for yourself. What would you buy? Where would you buy it from?
   
   As you are making your purchase, you remember that [PARTNER NAME] had told you that [HE/SHE] is really trying hard to save [HIS/HER] own money right now.
   
   a. As you are finalizing your purchase, you realize that the company has an option to disguise their name on your credit card statement/ gives you the option to have your purchase delivered in a disguised package. You select this option in order to keep the purchase a secret from [PARTNER NAME].
   
   b. As you are finalizing your purchase, you realize that the company has an option to deliver your purchase in a disguised package. You select this option in order to keep the purchase a secret from [PARTNER NAME].
   
   c. As you are finalizing your purchase, you decide to keep the purchase a secret from [PARTNER NAME].

5. Outcome Measures
   Thinking about the scenario, please answer the following (1-7 scale):
   
   1. How guilty would you feel?
   2. To what extent would this be a big deal?
   3. How satisfied with your purchase would you feel?
   4. How connected with the brand/company would you feel?
   5. To what extent would this feel like lying?
   6. How helpful was the brand/company?

Demographics

6. Age

7. Gender
   
   1. Female
   2. Male
   3. Non-binary/other

22
8. Relationship status
   1. Single
   2. Dating, but in a non-exclusive relationship
   3. Dating and in an exclusive relationship
   4. Married
   5. Divorced
   6. Widowed
   7. Prefer not to answer

9. Annual household income
   1. < $9,999
   2. $10,000 - $19,999
   3. $20,000 - $29,999
   4. $30,000 - $39,999
   5. $40,000 - $49,999
   6. $50,000 - $59,999
   7. $60,000 - $69,999
   8. $70,000 - $79,999
   9. $80,000 - $89,999
   10. $90,000 - $99,999
   11. $100,000 - $109,999
   12. $110,000 - $119,999
   13. $120,000 - $129,999
   14. $130,000 - $139,999
   15. $140,000 - $149,999
   16. $150,000+

10. Do you live with your partner?
    1. Yes
    2. No

11. To what extent are your finances shared with your partner?
    i. No, completely separate
    ii.
    iii.
    iv.
    v. Yes, completely shared

12. Have you taken this survey before?
13. Have you lived in the US for most of your life?
   1. Yes
   2. No

14. Has COVID-19 changed your relationship dynamic? For example, did both you and your partner begin working from home?
   a. Yes
   b. No