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Consumers' Management of Risk in Daily Life through Digital Virtual Consumption

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Recommended Citation

Drenten, Jenna M. and Zayer, Linda Tuncay. Consumers' Management of Risk in Daily Life through Digital Virtual Consumption. Journal of the Association for Consumer Research, 3, 1: 46-62, 2018. Retrieved from Loyola eCommons, School of Business: Faculty Publications and Other Works, http://dx.doi.org/10.1086/695700

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The Role of Digital Virtual Consumption in Navigating Risk-Laden Life Events

JENNA DRENTEN AND LINDA TUNCAY ZAYER

ABSTRACT The term "risky consumption" elicits visions of extreme contexts, such as leaping from a moving airplane at 30,000 feet above ground or using illicit hallucinogenic drugs. However, this study aims to answer the call for understanding risk that is inherent in consumers' risk-laden life events. Specifically, we examine the process by which consumers use digital virtual consumption (DVC) to negotiate tensions related to risk and the implications that this process holds for consumers' identity narratives. Findings demonstrate how consumers, upon a triggering risk-laden life event, can turn to DVC to both cope with risk, as well as to engage in pleasurable risk. The research extends the theoretical understandings of risk and identity as intertwined with DVC. Managerial and social welfare implications are also offered.

he term "risky consumption" elicits visions of extreme contexts—leaping from a moving airplane at 30,000 feet above ground, living in the way of a natural disaster, using illicit hallucinogenic drugs. Expert analysts use factors like fatality rates and outcome probabilities to quantify risk, while consumers consider factors like dread, novelty, and voluntariness (Brun 1992; Mitchell 1999). Risky consumption could easily be categorized as extraordinary circumstances or voluntary thrill-seeking, but this perspective would overlook the more ordinary but no less complex process of negotiating risk in consumers' lives. Indeed, Lamberton and Hill call for research to "help us better understand more 'ordinary' forms of risk: those aspects of everyday consumer decisions that cross from easily managed risk to actual physical, financial, or emotional peril" (see Cait Lamberton and Ronald Paul Hill's call for papers on "Risky Consumption" at http://www.journals.uchicago .edu/journals/jacr/forthcoming-3.1). Consumers' lived experiences give rise to uncertainty and consequences-factors inherent in risk (Mitchell 1999). We contend that "risk-laden life events" trigger risk-related tensions in consumers' lives and prompt them to negotiate these tensions as they form coherent identity narratives. Our study aims to answer the call for examining risk in the everyday lives of consumerswithin the context of digital virtual consumption (DVC) and does so from a process-oriented perspective. Specifically, we ask, how does DVC enable consumers to negotiate risk

embedded in life events? What implications does this process hold for consumers' identity narratives?

Consumers face risky consumption experiences throughout their lives, and increasingly, they look to social media as a means to inform, inspire, and enable their decisions. According to a study on the Internet and information overload, nearly 80% of American adults agree "having a lot of information makes [them] feel like [they] have more control over things in [their lives]" (Horrigan 2016, para. 5). Yet little is known about how such information shapes consumers' experiences and perceptions of risk in their daily lives. Understanding how consumers process risk through digital spaces is more important now than ever. With the dynamic digital landscape and its increasing influence on the consumer journey, our research explores an area of importance to both marketers and consumers. Moreover, we contribute to theoretical understandings of risk, digital virtual consumption, and identity by utilizing a process-oriented approach in detailing how consumers' use of DVC is deeply embedded in their lived experiences of risk and holds distinct identity outcomes revealed both in the short term as well as over the span of several years.

Past work demonstrates that consumers turn to the Internet for support and guidance in their consumption decisions (Klein and Ford 2003) and engage in identity construction through online environments (e.g., Kozinets 2002; Schau and Gilly 2003; Belk 2013). We hold that the experi-

JACR, volume 3, number 1. Published online December 15, 2017. http://dx.doi.org/10.1086/695700 © 2017 the Association for Consumer Research. All rights reserved. 2378-1815/2018/0301-0017\$10.00

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ential aspect of DVC is relevant to understanding the process by which consumers negotiate risk-related tensions and ultimately emerge with coherent identity narratives. As Lamberton and Stephen (2016, 161) note, the "psychological aspects of how people behave on social media platforms and why they do what they do" is of importance to marketing scholarship. Further, Belk (2013, 477) states, "the digital world opens a host of new means for self-extension." Recent research suggests that consumers engage in DVC as an experimental bridge between the known and the unknown, between reality and imagination. DVC is "free from the limitations of what is probable such that the ideally possible is made present and can be experienced" (Molesworth and Denegri-Knott 2013a, 3). Thus, through DVC, consumers may test the waters of risk as they navigate uncertainty in the "real world." In contributing to our understandings of risk and risky consumption in consumer research, we demonstrate the process by which, upon risk-laden life events, DVC allows consumers to negotiate risk and develop coherent identity narratives. To begin, we more fully review literature at the intersection of risk, identity, and DVC.

THEORETICAL BACKGROUND Conceptualizing Risk-Laden Life Events

Evaluating a consumption experience as risky suggests something of value is potentially in peril. Previous risk-related consumer research bends toward quantifying what is at stake by estimating contextual probability (e.g., risk assessment) and measuring individual factors (e.g., risk perception) involved in risky consumption (Mitchell 1999; Emilien, Weitkunat, and Lüdicke 2017). However, increasingly, scholars have called for research exploring the process-oriented, culturally constructed underpinnings of risk (Luhmann 1993; Russell and Babrow 2011). For example, in their study of illness discourses, Wong and King (2008) demonstrate risk as a culturally constructed concept. Drawing on interviews with mastectomy survivors, the authors find quantifiable risks associated with breast cancer and mastectomies, such as chances of recurrence, are embedded within cultural narratives of restitution and personal accountability for one's health. Breast cancer survivors make sense of the risk by searching for meaning in their experiences and justifying their choices to align with their identities.

Identity is expressed through and by negotiating "control over the consequences of one's actions and their going out of control" (Goffman 1967, 27). Thus, a consumer's identity is, in part, elucidated through navigating risky consumption experiences. Consumer culture theory research has demonstrated ties between risky consumption and identity development across a variety of contexts including high-risk skydiving (Celsi, Rose, and Leigh 1993) and plastic surgery (Schouten 1991), among others. In exploring risk and identity development, we build on prior research by focusing not on a single risky consumption context but rather on a variety of contexts—from the commonplace to the more extraordinary—in which risky consumption is embedded. Such risk-laden life events can have a powerful influence on consumers' identities, as "consumers attempt to restore balance and relieve frustrations and tensions accompanying disequilibrium by initiating or modifying certain behaviors" (Lee, Moschis, and Mathur 2001, 26).

To conceptualize "risk-laden life events," we turn to Moschis's (2007, 299) stress perspective of life changes, which asserts "life events-negative, positive, and neutral-create disequilibrium; they therefore are treated as stressors that create a generalized demand for readjustment so the person can establish a new balance." Similarly, risk-laden life events disrupt consumers' day-to-day lived experiences and challenge their identities. Consumers must take their fragmented experiences and interpret them to achieve some level of balance and coherence in their ongoing identity narratives (Giddens 1991; Cody and Lawlor 2011). Importantly, risk-laden life events are identified through consumers' subjective lived experiences, rather than an objective evaluation of risky consumption. For instance, a gun is an objectively risky product; yet perhaps not all consumers would identify shooting a gun for the first time as a risk-laden life event. Thus, risk-laden life events recognize the sociocultural construction of risk and the motivating role of uncertainty in prompting identity development. Risk-laden life events range from voluntary to involuntary contexts, and from ordinary to the more extraordinary. While prior scholarship on individual risky consumption contexts is enlightening for understanding consumers motives for and perceptions of risky experiences, its applicability in more seemingly diverse riskladen consumption contexts calls for further research. Moreover, we know little about the process of navigating risky consumption experiences-that is, how do consumers negotiate the tension between control and chaos when faced with risk-laden life events?

The Transformative Role of Digital Virtual Consumption

Relevant to our conceptual understanding of risk-laden life events, previous research suggests that consumers originate, modify, or intensify consumption practices as they navigate stressful life events (Lee et al. 2001). In line with Belk's (1988) notion of the extended self, well-established literature demonstrates how products (e.g., goods, ideas, services) serve as symbolic resources in identity experimentation, through which consumers display who they were, who they are, and who they might be (Markus and Nurius 1986; Hogg and Michell 1996; Ahuvia 2005; Cherrier and Murray 2007). As the marketplace becomes increasingly digitized, consumers use digitally mediated spaces to enact identity (Belk 2013; Watkins, Denegri-Knott, and Molesworth 2015). The Internet provides a platform upon which consumers can play with their identities (boyd 2014). Relative to "predigital times," Belk (2013, 482) suggests digital virtual spaces "provide an easier and less risky environment for such self-experimentation." Digital consumption experiences can be liberating and can suspend consequences a consumer may experience in the "real world" (Jenkins, Molesworth, and Eccles 2010; Belk 2013, 2014). In applying the concept of the extended self in a digital world, Belk (2013) calls for research to explore how identity development is enacted, specifically through and by DVC.

DVC allows consumers to interact with dematerialized products in the digital realm, including desiring, buying, collecting, making, and selling digital virtual goods (Molesworth and Denegri-Knott 2013a). Molesworth and Denegri-Knott's (2013b, 223) DVC is a transformative space, through which consumers "acquire and test out practices and subject positions, not always possible through either material real or the imagination on its own, but always linked to both." DVC exists between consumers' imaginations and the reality of material constraints, as a bridge between the two. Miller (2008, 255) illustrates the pleasure of carjacking, for example, in an ethnographic investigation of the video game Grand Theft Auto: San Andreas, an action-adventure game set in a "virtual museum of [urban] vernacular culture." Consumers can perform carjackings in the material world, but most do not. Yet through DVC, the risky real-world action of carjacking becomes experiential, imaginable, and even pleasurable-a type of virtual edgework between control and risk (Lyng 2005; Shay 2017). DVC is distinct from consumer imaginings and related concepts (e.g., daydreaming, Campbell 1987; prepurchase dreaming, Fournier and Guiry 1993; consumption visions, Christensen, Olson, and Ross 2004; consumption dreaming, d'Astous and Deschênes 2005; presumption imagining, Jenkins et al. 2010) because it involves action or an experiential engagement with digital technology (Denegri-Knott and Molesworth 2010; Jenkins et al. 2010). DVC is transcendent of the imaginings taking place only in the mind (e.g., daydreaming). In their study of consumer desire and DVC, Denegri-Knott and Molesworth (2013) reveal how desires are "redistributed" through the use of wish lists on retail sites like Topshop and Amazon, acting as buffering agents, curbing consumers' desires of material goods as they engage in DVC.

To that end, virtual experiences should not be viewed as replacements for perceivably "offline" ones; rather, DVC informs and interacts with lived experiences. In line with previous work on DVC (Denegri-Knott and Molesworth 2010), Kedzior (2015, 277) suggests that online versus offline is a "false binary." When consumers are online, they operate from a place of material existence. For instance, a consumer may shop in a virtual store for a product to be used in a physical space, or a consumer may post digital images of an offline experience to be viewed by an online audience. According to Kedzior (2015) and other scholars (Denegri-Knott and Molesworth 2010; Belk 2014), widespread Internet access makes it increasingly difficult to separate consumer identities into online versus offline. Similarly, our research views digital virtual consumption as complementary to lived experiences. The shift toward a digital consumer culture holds implications for identity development in the context of riskladen life events. Thus, our interest lies in understanding the process by which consumers use DVC to navigate their risk-laden life events-such as planning a wedding or building a house—in the material real world. In this way, DVC moves beyond mere daydreaming to provide a transformative space with implications for consumer identity narratives.

METHOD

Digital Virtual Consumption Context

To explore the process by which consumers use DVC to navigate risk-laden life events, we turn to the DVC context of Pinterest, an image-based social bookmarking website, which boasts usage among 26% of the US population and 31% of online Americans (Greenwood, Perrin, and Duggan 2016). Inspired by a physical bulletin board, Pinterest allows users to *pin*, or add, images or videos to boards, which they create as a way to collect, organize, and share content. Pins can be added from outside websites (e.g., personal blog, online news source) or directly from a user's computer. Any pin on Pinterest can be repinned, allowing users to share one another's content, and boards can be made private or public. Pinterest can be searched by topic, making it akin to a visual search engine. Pins emerge organically, although there is also curated content from marketers who seek to connect consumers to

49

their brands (Soat 2015). Pins and boards on Pinterest are similar in structure to previous DVC research contexts, such as Amazon "wish lists" and eBay "watch lists" (Denegri-Knott and Molesworth 2013). Consumers can add items (e.g., digital virtual goods) to a collection to be saved for later, and these collections can be made private. However, Pinterest is unique in that users can curate content from across the web, not limited to a specific retail-oriented website (e.g., Amazon, eBay). Users can upload their own digital images, making it more personally customizable. Traditional perceptions of Pinterest suggest it is a space for idealized imagining, in which users pin home decorating inspiration and images of dream travel destinations (Phillips, Miller, and McQuarrie 2014). Yet recent research suggests Pinterest users seek guidance related to health care, such as identifying skin cancer (Tang and Park 2017) and managing depression (Guidry et al. 2016). As a DVC context, Pinterest is highly accessible, customizable, and engaging, across an array of consumption contexts.

Pinterest has 150 million active users per month, 70 million of which are from the United States (Omnicore Agency Report 2017). While 81% of the users of Pinterest are women, 40% of the new sign-ups are men; the majority of active pinners are age 40 and under (Omnicore Agency Report 2017). The website, which contains over 50 billion pins and over 1 billion boards, is valued at \$11 billion and has a distinct marketing and consumption component with two-thirds of the pins representing products or brands, and 87% of the people on the website having purchased a product because of Pinterest (Omnicore Agency Report 2017). Two million Pinterest users save shopping pins every day with 72% of all users stating they use the site to help decide what to buy offline and 93% of active users turning to Pinterest to plan their purchases (Aslan 2017). Recent research has also found that of active daily users, over half utilize Pinterest while shopping in-store (Statista 2005). Given both its popularity among the US population and beyond, as well as its saliency in the consumer journey, Pinterest serves as an ideal context to explore consumers' negotiation of risk. Moreover, among users of Pinterest, 25% use it daily with another 31% using it weekly (Greenwood, Perrin, and Duggan 2016), demonstrating that for some users, the site serves as an integral part of their everyday lives.

Data and Data Analysis

In-depth interviews with 14 users of Pinterest residing in the United States were conducted. Informants were recruited initially through the use of announcements in classes at a midsized university in the United States and then through a process of snowball sampling to broaden the demographics and backgrounds of the informants beyond students. Informants ranged in age from 21 to 45, with a majority under the age of 40, which mirror the demographics of Pinterest. We interviewed five men and nine women, some of whom were single with no kids and some of whom were engaged or married with children. Occupations ranged from working professionals to college students (see table 1 for more background on informants).

Interviews took place at a location of each informant's choosing (e.g., his/her office, home, school) to provide a convenient and comfortable setting. Two researchers conducted long interviews (McCracken 1988) with informants, utilizing both "grand tour" questions related to how consumers utilized Pinterest to pursue identity goals, as well as specific questions related to their personalized Pinterest boards and pins. Individuals responded to a series of questions about their motivations for using Pinterest, their sharing and purchase behavior, as well as related probes. When permission was granted, the researchers took screenshots of their pins and boards in order to refer back to the visual images during the data analysis process. However, no questions related to risk or risky consumption were planned but rather emerged as a theme from the data. As Belk, Fischer, and Kozinets (2013, 17) note, research questions can at times emerge from "empirical phenomena" (either specific contexts or types of behaviors). Indeed, with qualitative research, research problems often emerge from the research itself (see Corbin and Strauss 2008). For participating in the study, all informants received two university branded gifts (e.g., tee shirt, umbrella, water bottle, portfolio, notepad, pen) of their choice. Following each interview, each informant completed a short questionnaire to provide demographic information, including age, marital status, family size, education, and occupation. Notably, this questionnaire asked informants to selfidentify as a light, moderate, or heavy user of Pinterest, based on his or her own perception of time spent on the social media site. Further, to supplement the original data set, the two researchers conducted follow-up interviews approximately two years later with the individuals used as exemplar cases in order to probe issues related to risk and identity in more depth. While follow-up interviews ranged from 20 to 35 minutes, the researchers were careful not to lead informants but rather capture additional insights, particularly with regard to identity changes.

The two researchers engaged in an iterative process of reading the existing literature on risk, identity, DVC as well

Drenten and Zayer

	Self-defined		Marital status			
Informant name	Pinterest use	Age	Sex	and kids	Education	Occupation
Heather	Light	22	Female	Single, no kids	Some college	College student
Jasmine	Light	22	Female	Single, no kids	Some college	College student
Andrew	Light	24	Male	Single, no kids	Bachelor's degree	Advertising executive
Dave	Light	30	Male	Single, no kids	Some college	IT consultant
Kurt	Light	38	Male	Married, two kids	Master's degree	Teacher
Kelsey	Moderate	21	Female	Single, no kids	Some college	College student
Jane	Moderate	21	Female	Single, no kids	Some college	College student
Katherine	Moderate	37	Female	Engaged, no kids	Some graduate school	Human resource manager
Martha	Moderate	40	Female	Married, one kid	Master's degree	Educator/blogger/consultant
Tom	Moderate	41	Male	Married, two kids	Master's degree	Product development
Samantha	Heavy	21	Female	Single, no kids	Some college	College student
Rebecca	Heavy	24	Female	Single, no kids	Some college	College student
Emma	Heavy	32	Female	Married, two kids	Master's degree	Teacher
John	Heavy	45	Male	Married, one kid	PhD	Educator

Table 1. Informant Backgrounds

as other topics, engaging with the textual data, and referring back to the literature for more insights in order to gain a hermeneutic perspective of the consumer (Arnold and Fischer 1994). In total, 517 pages of double-spaced text were analyzed. Through a constant comparison method, the researchers were able to identify salient themes in the data (Corbin and Strauss 2008) both within and across informants, and through an iterative process of discussion, refine and abstract from these themes. The themes that emerged from the data provided the researchers with a starting point to develop a conceptual framework that we detail next.

CONCEPTUAL FRAMEWORK

Our emergent framework (fig. 1) is derived from the data and illustrates the process by which consumers engage in DVC to negotiate tensions when faced with a triggering riskladen life event—an ongoing process that impacts consumers' identity narratives. This process can result in further engagement with DVC or alternatively, consumers may remain unengaged until another triggering event. Key components of the conceptual framework which illustrates the ongoing negotiation of risk-related tensions includes (1) a triggering risk-laden life event, (2) DVC practices, (3) engagement in pleasurable risk and/or coping with risk, and (4) emergent identity narratives. It is important to note that in our framework, DVC is embedded with the broader lived experiences of consumers (as signified through a dashed line in our conceptual visual) to account for the fluidity of offline and online identities (Kedzior 2015).

Risk-laden life events act as triggers, prompting uncertainty in consumers lives. These events can be voluntary, such as deciding to purchase a home, or involuntary, such as a surprise marriage proposal, and can range from more ordinary rites of passage, such as getting married, to more extraordinary events, such as facing a rare medical diagnosis. Our data reveal various perceived risks (e.g., psychological, physical, social, financial, and/or performance risks; Jacoby and Kaplan 1972) are embedded within both voluntary and involuntary triggering life events. As risk-related tensions emerge from triggering risk-laden life events, consumers turn to DVC as a resource to engage in pleasurable risk and/or cope with the risks. We find consumers engage in pleasurable risk in two ways. First, pleasure can be experienced through voluntary risk taking via DVC akin to "edgework," or operating on the boundaries that are "seductively appealing" while still maintaining a sense of control (Lyng 2005, 18). Second, consumers may also experience pleasurable risk through DVC via a cycle of "unfolding" desire (see Denegri-Knott and Molesworth 2013, 1568) or the "perpetually renewed state of desire," which is "exciting, dangerous, tempting, promising, delicious, and compelling" (Belk, Ger, and Askegaard 2003, 345). Alternatively, individuals may use DVC to cope with negative, nonpleasurable risks. In our conceptualization of coping, we refer to seminal work on coping, defined as "a multidimensional set of cognitions and behaviors called upon to help the person manage or tolerate the demands imposed by chronic or acute stressors" (Eckenrode 1991, 3).

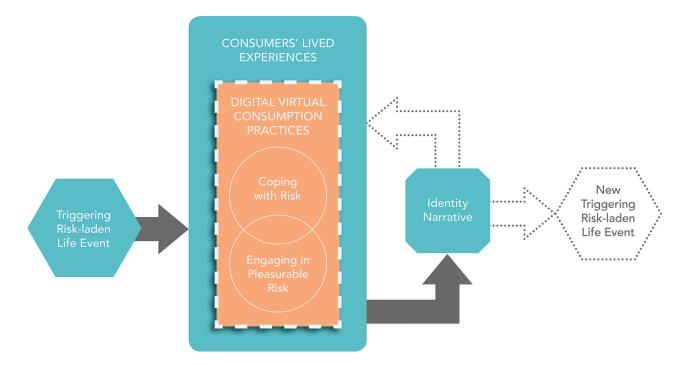


Figure 1. Consumers' ongoing negotiation of risk-related tensions. Consumers engage in digital virtual consumption (DVC) to negotiate tensions when faced with a triggering risk-laden life event. DVC is embedded with the broader lived experiences of consumers (as signified through a dashed line). While one practice—engaging in pleasurable risk or coping with risk—may predominate, at times consumers may move between the two and/or experience elements of them simultaneously. This ongoing process impacts consumers' identity narratives and can result in further engagement with DVC or alternatively, consumers may remain unengaged until another triggering event.

Moreover, while one practice—engaging in pleasurable risk or coping—may predominate, at times consumers may move between the two and/or experience elements of them simultaneously. As consumers negotiate tensions brought on by triggering risk-laden life events, they experience identity changes, weaving their fragmented experiences into cohesive identity narratives until such time as they come across another triggering life event. Thus, our emergent conceptual framework demonstrates the transformative and ongoing role of DVC in consumers' negotiation of risk-laden life events. In the following section, we illustrate the conceptual framework using evidence from the data.

FINDINGS

Drawing on four case examples, we discuss the process by which DVC serves as a liminal space for navigating riskrelated tensions and illustrate the important implications for consumers' identity narratives. We selected case examples to illustrate the depth of the risk negotiation process, as well as the robustness of the findings, across a variety of risky consumption contexts. The selected case examples range based on voluntariness of the risk-laden identity trigger and ordinariness of the life experience. We discuss the case examples in order of more ordinary consumption contexts to more extraordinary consumption contexts, with involuntary triggering cases discussed first in each set (see table 2). Our discussion of case examples is structured by detailing the three key components in relation to this process: (1) triggering risk-laden life event, (2) negotiated risk-related tensions, and (3) implications for consumer identity narratives. Table 3 provides a summary of the four case examples, illustrating key elements of the process outlined in figure 1, by which consumers navigate risks through DVC.

Rebecca: Uncertainty Triggered by an Unexpected Marriage Proposal

Rebecca is a 24-year-old, single college student who is a heavy user of Pinterest. She is in a transitory time and experiences a triggering event—having recently and unexpectedly got engaged (i.e., ordinary-involuntary trigger). She actively pins recipes, home decorating tips, and wedding ideas (see fig. 2) to negotiate and cope with the start of a new chapter in her life. She articulates the source of her tension: "I wasn't planning on getting engaged or even like talking about

	Involuntary triggering risk-laden life event	Voluntary triggering risk-laden life event
More ordinary life experience	Case 1: Rebecca's boyfriend unexpectedly proposed to her prior to graduating.	Case 2: Kurt decided to design and build a new home for his family of four.
More extraordinary life experience	Case 3: Emma's son was diagnosed with a severe nut allergy at 18 months old.	Case 4: John decided to express newfound sexual identity after photo shoot and visit to nude resort with his wife.

Table 3. Summary of Exemplary Cases Illustrating the Negotiation of Risk-related Tensions through DVC Practices

Informant	Uncertainty trigger	Predominant risk-related tensions experienced	Digital virtual consumption practices	Identity narrative and exemplary quote
Rebecca	Unexpected mar- riage proposal	Simultaneous coping with risk and engaging in pleasurable risk	Pinning images of homes, recipes, weddings	Reconciling the identity of becoming a wife "It definitely matches up [with being a wife] what I'm looking at is like how to deco- rate [a home] and make it feel like your own."
Kurt	Building a house	Simultaneous coping with risk and engaging in pleasurable risk	Pinning and sharing of images of homes, interior designs	Negotiating self-expressive home design within context of financial means; marker of mature adulthood. "In some way, a minor version of it is within reach. We are trying to pick a design that is nice and yet takes from even grander designs." "Makes you feel more mature, you are an adult."
Emma	Child diagnosed with severe allergy	Coping with risk	Pinning and sharing of food safety and allergy-related content	Becoming an advocate for allergy awareness "Even though people know he doesn't have a peanut allergy anymore I am the person people come to for what to do, is it safe, and what not."
John	Intimate consump- tion activities	Engaging in pleasurable risk	Posting and sharing of risqué photos	Expressing sexual identity despite perceived cultural norms"We don't talk about sex, we don't accept it as a natural behavior I throw it out there, to say, 'Hey this is something we can talk about.'"

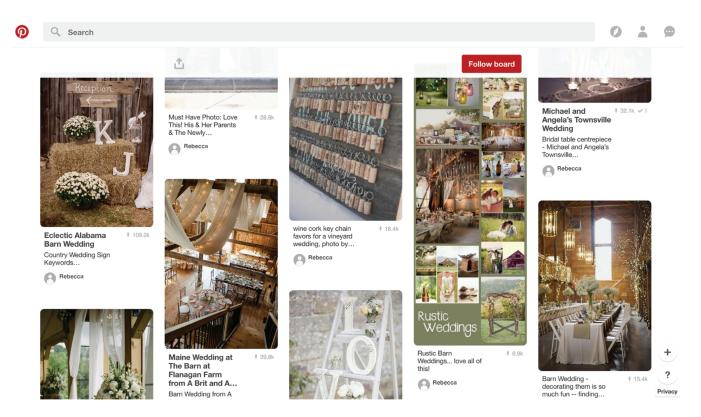


Figure 2. Rebecca's digital virtual consumption images related to wedding planning.

that until I was finished with school so he [her boyfriend] kind of threw me. . . . I was very surprised because . . . I thought we both were on the same page. But I told him that it had to be like the wedding is going to be later." Thus, while she accepts the proposal, the trigger was not one she voluntarily initiated. She explains: "[Pinning] is definitely helping me." She turns to DVC to cope through the gathering of information: "I could actually visualize [getting married] and like see it coming together so it makes it feel a lot more realistic . . . there's a board that I have called wedding help that's like just all these checklists that you wouldn't have thought of doing or that you need but it's like all these organizational tools to make sure that you don't leave anything out."

That is, DVC provides her with the tools necessary to cope with such an uncertain and consequential time in her life. At the same time, for Rebecca, DVC serves as a safe space where she can carefully navigate the seduction versus the morality of consumption (see Belk et al.'s [2003] work on desire). That is, she discusses her "obsession" with Pinterest, which reveals her "unfolding of desire" of all of the possibilities for consumption related to her wedding and new home (Denegri-Knott and Molesworth 2013, 1568). She explains:

"It just like makes me see all these different things on Pinterest, it makes me like more excited to start a new chapter, be done with school, you know get married. . . ." Indeed, she demonstrates her strong reliance on pinning at this stage of her life. "[After getting engaged] I probably go on Pinterest every single day . . . kind of become a little obsessed with it." She further explains: "It kind of just makes me feel better . . . just makes me feel inspired to actually do stuff . . . I feel like repinning something on Pinterest, like, is almost more realistic . . . realistic things that I can actually do, well some of them." Rebecca recognizes her own wedding will not look like the wedding imagery she has pinned: "Obviously I know that [my wedding] is not going to look as fancy as a lot of those photos do." That is, while she derives pleasure from the multitude of desired objects that DVC provides, possibly each one better than the next (Denegri-Knott and Molesworth 2013), she is diligent in keeping her desires in check and remaining grounded on what options are feasible. In a follow-up interview, after her wedding, Rebecca describes how engaging in pleasurable risk through DVC does have its limits: "Pinterest] kind of made it worse because you see all of these things you really like and realistically, okay, that's not really gonna happen. . . . Regardless,

54 Digital Virtual Consumption in Navigating Risk-Laden Life Events

Drenten and Zayer

even pinning stuff I knew wouldn't necessarily happen, I still did it, and I wouldn't 'not' do it, because it's just nice to see that, and maybe I can somehow incorporate something like that. It might not be the exact thing, but it helped me to be creative in that sense."

Rebecca suggests pinning wedding-related consumption products channeled her desires into a more creative and resourceful sense of self. Rather than simply engaging in taste refinement or imaging of a self (Phillips et al. 2014), Rebecca's DVC provides comfort—as a means to cope with her new role, while also providing pleasure from pinning desired objects, albeit a desire that must be managed. This process holds implications for the creation of her new identity: "It definitely matches up [to being a wife] because when I think of us like owning a home, I'm going to have to decorate it so I get inspired by Pinterest . . . make it feel like our own."

In sum, upon a triggering event—her unexpected engagement—Rebecca negotiates the tension of her upcoming marriage by engaging in DVC as a means to cope, giving her a sense of certainty and mitigation of risk. However, simultaneously, the DVC also provides a liminal space where she can pin images capturing the "unfolding" of her desires in line with the next chapter of her life and the construction of her new identity as wife.

Kurt: Uncertainty Triggered by Building a New Home

Kurt is a 38-year-old working professional who is a light user of Pinterest. He is in the process of building a new home for his family and starts using his wife's Pinterest account collaboratively to share ideas with her, as well as with two service providers-a builder and an architect (see fig. 3). The home-building process serves as a triggering risk-laden life event (i.e., ordinary-voluntary trigger) for Kurt, who is new to home-building and has spent a long time saving for this important purchase. Pinterest is a means to translate the distinct aesthetic he has in mind to his service providers: "If you show them a picture, it makes it real to them." It is important for Kurt to manage the risk associated with such an expensive, consequential, and lasting purchase. Kurt recognizes his lack of expertise and utilizes DVC to manage the risk: "I am not an architect or an interior designer. . . . For me, it helps me understand what is out there. How does it make me feel? It makes me feel a little bit smarter through research and looking at this stuff."

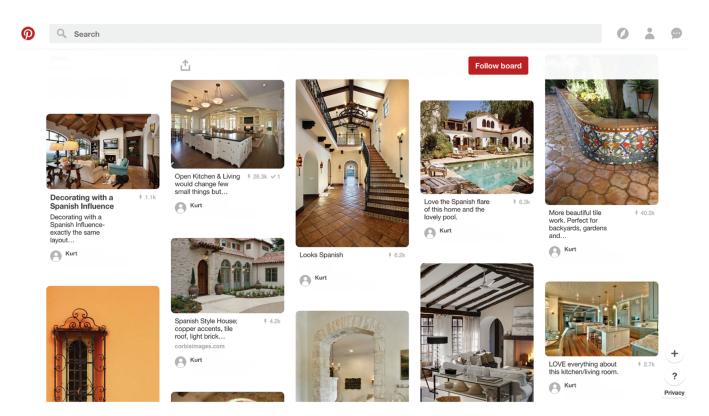


Figure 3. Kurt's digital virtual consumption images related to homebuilding.

He further explains: "Making the builder understand without just hoping that my words and his translation of them would be what I needed . . . it's almost like the first time is it . . . there is a handful of things that you can change afterward but really not a lot. Like the big home things are going to be there forever so . . . I don't want a situation where it's built and . . . you don't like it and now what are you going to do? You're on the hook for whatever you agreed upon."

Kurt copes with risk-related tensions of consumption choices that hold high financial and social risk. Like Rebecca, he also engages in pleasurable risks that emerge through DVC by actively seeking out expensive ideas to incorporate into the construction of his new home—trying to make aspects of these "fabulous" homes affordable. Kurt explains his motivations behind his engagement in DVC and the pleasure he gets from the process: "The design is fabulous and it is very Mediterranean [style of home]. So why pin this [image]? Well, we can't afford it, sure, but there might be elements in it that we can. For example, the arches in the door and the color in the tile, so now when we have it [the image], we can . . . ask the architect or builder if they can incorporate this."

Kurt negotiates the process iteratively, and with little investment, going back and forth between the Pinterest boards and the builder and architect. He states: "That is why I pin . . . because it doesn't cost me anything." He expresses his satisfaction with this process and that he has been able to accomplish a certain aesthetic while staying within his budget constraints. Kurt derives pleasure in the risks associated with the "never-ending" options available because it allows him to incorporate design elements from multi-million dollar homes into his own home. He is not engaging in fantasy-rather, this process directly reflects Kurt's management of his desires. While he pins images of wine cellars and large closets for his wife, he admits "a minor version of it is within reach." However, it is a delicate balance between engaging in his desire and controlling it (Belk et al. 2003). He states: "Some things are beyond your control. It's the game of building a house. At first, you think you are in control, and then it's 'welcome to the world.'"

Moreover, for Kurt, like our other informants, his DVC holds implications for his identity narrative. He discusses how his home is a reflection of himself and his identity (Belk 1988). "I suppose when someone is designing their house, their expression of self comes out—as if they were drawing a picture. So, I was looking for something a little more masculine, almost castle-like." In a follow up interview after the house has been built, he discusses how the process of building the house reaffirms his adult identity. "You crossed the threshold. Even getting married, each step is a threshold, and this one, even more so. You accomplished something how often do you do something like that? It's your home. It's like a four- or five-step process, and this is a big one. . . . I am a homeowner. I'm an adult with a mortgage."

Volume 3 Number 1 2018

55

In summary, Kurt experiences a triggering event in his life that is the decision to build a new home—a process that is highly consequential and uncertain. Kurt engages in DVC to cope with an uncertain process by using it as a communicative tool with service providers. However, simultaneously, DVC serves as a source of pleasurable risk associated with the creation and experience of desire. That is, he must toe the line between what is extraordinary and what is doable in terms of building his home. Kurt's DVC and management of tensions hold implications for his identity narrative as his home design process is an expression of who he is. Moreover, DVC aids Kurt in crossing a "threshold"—a reference to marking his identity reaffirmation to mature adulthood.

Emma: Uncertainty Triggered by Child's Severe Allergy Diagnosis

Emma is a 32-year-old, married mother of three who is a heavy user of Pinterest. Her oldest son, Ryan, who is five years old, was diagnosed with a severe peanut allergy at 18 months old, which served as a(n) (extraordinary/ involuntary) triggering risk-laden life event for Emma. She explains: "I really didn't know anyone had to be that strict with a kid's diet, which was so stressful because kids put everything into their mouths." Risk-related tensions emerge in Emma's life due to the extreme physical risk that Ryan faces and the lack of social understanding from friends and family. As a result, Emma uses Pinterest as an advocacy platform "to pin things about [peanut allergies] so other people will see it that are friends with me. It is like a nonaggressive way to share information about peanut allergies with people that may not necessarily know anything about it" (see fig. 4). For Emma, DVC provides a means of coping with the uncomfortable risk-related tensions within her "real-life" social circle, who fail to recognize the seriousness of Ryan's allergy. She uses DVC to avoid social conflict and to express her feelings. Emma elaborates: "[Pinterest] kind of opens up the conversation about it because a lot of times it is uncomfortable to tell people to change their day or life for my son's safety. It is like a way for me to educate people without being in their face. Not having to be like,

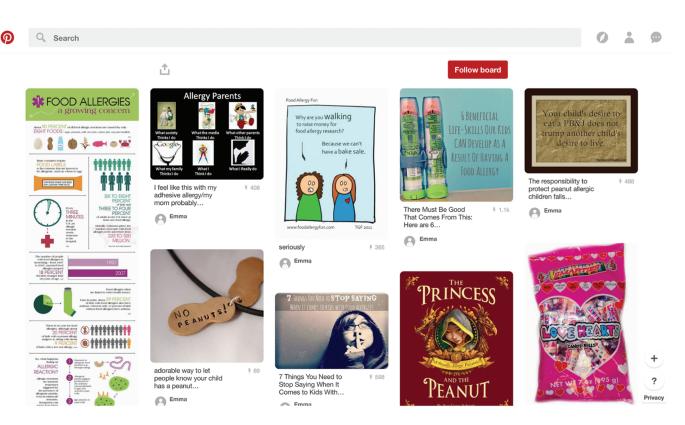


Figure 4. Emma's digital virtual consumption images related to nut allergies.

'Don't bring peanuts around my son or you are going to kill him!' So, they are following me [on Pinterest] and can see it and they know my feelings on it, without me having to be really aggressive in real life. Allergies can be very touchy."

The very real physical risk associated with Ryan's allergy is stressful and life altering. Fighting for Ryan's safety becomes Emma's mission. Frustrated by the apathy of her support system, Emma turns to DVC to cope with the risks. She begins to take on the identity of allergy advocate, educating others, who "think that their child's PB&J is more important than Ryan's life." Rather than a "wish list" of products, Emma creates a sort of "wish list" of remarks so others "can see that this is how [she] feels" without "saying it to their face." Along with commentary aimed at educating her friends and family, she pins "recipes and books" and finds that Pinterest is "the only place I can go where people deal with [children's allergies]." Emma's experience reflects the transformative power of DVC as she incrementally becomes an advocate for allergy awareness, even lobbying for a peanutfree nursery at her local church. Emma reiterates the role that DVC played in helping her cope with uncomfortable risk-related tensions: "it did help me for sure, because I didn't have any other resources really." For Emma, DVC is therapeutic, acting as a partial barrier between the stress and uncertainty embedded in her lived experience. In a follow-up interview, Emma joyously announces Ryan has been cured of his peanut allergy. Despite this shift in Ryan's health, Emma crystallized her identity narrative as a food allergy advocate. "I still feel like I will be an advocate for food allergy awareness, now for the rest of my life. I still pin peanut things-nut things-because it could happen to anyone. . . . I am a teacher. I am going to be with kids I need to know. So even though Ryan is not labeled with a severe peanut allergy anymore, I still look at those [peanut-related] things that I see about it." Although pleasurable risk plays a less significant role in Emma's experiences of DVC, her identity is still altered. Emma experienced a transformation in her identity as she navigated the risk-laden life event of her child's peanut allergy. Having faced the risks of her child's allergy, she feels it is necessary to continue being the standard-bearer for allergy awareness and education. She is now the "person that [friends] come to and ask, 'What should I do? Is this safe?'" Despite Ryan's sudden health turnaround, Emma continues to use DVC as a platform to display her identity status.

John: Uncertainty Triggered by Consumption Activities John is a 45-year-old married man who works in education and is a heavy user of Pinterest. He uses Pinterest to curate and mark milestones in his life through music and pop culture. He also engages in more extraordinary consumption and negotiates the boundaries of risk by posting risqué photos, including photos of him and his wife that they share with each other in a private board. John describes two consumption activities-a photo shoot his wife had and a couples trip to a nude resort as "life changing." These served as (extraordinary/voluntary) triggering events for them as a couple to engage in greater freedom of expression with regard to their sexual identities. He explains that the pinning of intimate photos is "used to break down intimate walls . . . I mean as a culture we are sexually repressed, yet we are told to be sexual in all of our advertising and stuff like that so we have all of these tensions. . . ."

He discusses at length how this voluntary practice creates excitement and intimacy: "The idea of sharing ourselves in a sort of private but public kind of way. We know they are out there and just kind of knowing they are out there and even though nobody else has any access to it . . . it's kind of sexual to know that. It's kind of like copping a feel in a public place, or you know playing footsy under the table. It's just between you and your spouse but there is an element of danger to it . . . it allows us, as a couple, to cut through the bullshit in a lot of ways."

In response to the interviewer's question about any concerns over the privacy of photos, he explains: "That's part of the danger of it, we know that it can get hacked, somebody could push the wrong button and something is out there, but that's part of the attraction of something like this." His behavior is typical of the "edgework" discussed by Lyng (2005, 32) in revealing a "true self" through the negotiation of the limits of cultural conventions. John's DVC holds important implications for his life-both in terms of his sexual identity and with regard to a statement of who he is and what he stands for. That is, while on some level, John's use of DVC allowed him to cope with tensions between society's expectations and his personal sexual desires, the predominant theme in his DVC is the creation of pleasurable risk and its implications for his identity. He explains, "It allows us to sort of explore that realm with each other (him and his wife), in a marketing environment, in marketed environment, and sort of play with what we do and who we are and all in one kind of thing. . . . It's just sort of playing with that sexual identity in a way." Indeed, in addition to his private board of intimate photos (see exemplar image in fig. 5), he also has a public board of erotic photos. He explains the statement that he attempts to make to others: "I am of the mind that we have to talk about sex and nudity and all that more often . . . we don't accept it as a natural behavior. . . . I throw it out there, to say, 'Hey this is something we can talk about.'"

Interestingly, in a follow-up interview, John explains how Pinterest has now barred him from posting erotic photos, which he found disruptive to his sense of identity. He states: "That really felt like a reprobation . . . it felt like, ok, here again society is saying here is one way of being normal, and you're not normal. . . . I've had a three-year daily relationship with this site and it judged me . . . that's the impact it had on my identity. It judged it and said something was



Figure 5. Exemplary image from John's digital virtual consumption related to erotic experimentation. John's private erotic experimentation Pinterest board features images of he and his wife, among other images. To protect their identities, John's full Pinterest board is not pictured.

Drenten and Zayer

wrong with it." Thus, John's DVC shifts from engaging in pleasurable risk to express a sexual identity to ultimately impacting his identity in a negative manner—being labeled abnormal. In sum, upon two triggering events in John's life, he engaged in DVC with his wife, to enjoy the dangers and risks of their private board potentially being revealed to the public world and to a lesser extent, provided a means to cope with the discrepancy between societal expectations and his own ideals. And while a sense of pleasure predominated his narrative with DVC having served as a means to express his new sexual identity, upon Pinterest disallowing his erotic images, it ultimately served as a damaging force, disrupting his identity narrative.

DISCUSSION

This study extends our understanding of risk by taking a sociological and process-oriented perspective on risk and consumption and one which holds implications for consumers' identity narratives. Specifically, we answer a call to examine risk in relation to consumers' daily lives and we do so in relation to both ordinary (commonplace) life events and more extraordinary life events. We identify the ways in which consumers engage in DVC to negotiate risk-related tensions encountered in their lived experiences—experiences which span offline and online "spaces."

Past research in consumer behavior and marketing has demonstrated the link between consumption and tensions related to identity (e.g., Thompson and Tambyah 1999; Schroeder and Zwick 2004; Zayer et al. 2012). For example, Schroeder and Zwick (2004) note how consumption can provide "solutions" to identity tensions. We detail a novel phenomenon-how consumers use DVC to negotiate the tensions that arise from triggering risk-laden life events. In our study, we observe how consumers ease certain tensions brought upon by life events through a process of coping via DVC. For example, Emma's DVC provides her with the much needed resources to cope with a sudden medical diagnosis for her son, both in terms of information as well as social support. Coping dominates her narrative but she is able to use that experience to transform her identity to include allergy "advocate."

Other research has demonstrated how tensions can arise from competing discourses and consumption can play a dual role in both easing tensions while simultaneously creating new tensions (Zayer et al. 2012). Further, Belk et al. (2003, 331) in their work on desire highlight how daily life is "a balancing act between social encouragements to both indulge and control desires through inner personal cravings and inhibitions, more or less successfully resisting and controlling our consumer desires." Building on their findings, we also illustrate how DVC can provide a space for pleasurable risk, albeit a pleasure that must be managed. For Rebecca and Kurt, engagement in DVC aids in the management of uncertainty. However, while they cope with the risks that accompany the triggering event-marriage proposal and building a home-they simultaneously welcome the possibilities of lavish weddings and homes through a cycle of "unfolding of desires" (Belk et al. 2003; Denegri-Knott and Molesworth 2013, 1568). That is, DVC serves an "in-between place" (Denegri-Knott and Molesworth 2013, 1563), or as a liminal safe space to manage these desires. However, unlike Denegri-Knott and Molesworth (2013), who hold that DVC may serve to curtail consumption, we find DVC aids in the consumption process "offline."

In our process-oriented approach, we also outline the importance of a triggering event and the iterative nature of identity narratives, as consumers can turn back to DVC or they can remain unengaged until the next triggering event. All of our case informants were able to explicitly highlight a point in time that served as a catalyst to engage in DVC to navigate risks. While some of the informants, such as John, had been users of Pinterest before the trigger event, others, such as Kurt, utilized the site for the first time upon encountering the trigger and (as of the time of the follow-up interview) had not engaged in DVC in any substantial way since. Thus, it is at these crucial moments that DVC plays an important role in identity construction (e.g., Rebecca as a wife), identity reaffirmation (e.g., Kurt as a mature adult and homeowner) and in identity transformation (e.g., Emma as an allergy advocate and John as expressing a new sexual identity).

Moreover, much like the expatriates who reconfigure discourses related to a cosmopolitan identity to manage dialectal tensions (Thompson and Tambyah 1999), we see how informants can be agentic in reframing discourses to suit their desired identity narratives. For instance, John reframes his "unconventional" behavior as a transformation into an authentic self. We also demonstrate, at times, consumers can display a high level of agency in creating opportunities to engage in pleasurable risk. John actively creates an online Pinterest board to enjoy the risks associated with this type of play with his wife. That is, he "ventures close to the edge" and is "attracted by the embodied pleasures of such high intensity" (Lyng 2005, 18). As Lyng (2005) highlights, individuals can engage in voluntary risk taking in order to create intensely emotional experiences that entertain a range of identities.

Across diverse risky consumption contexts, the process of using DVC to negotiate risk-related tensions holds. Our findings present an in-depth examination of four key case examples; however, notably, informants discussed a variety of risk-laden life events and subsequent pinning practices, such as Jasmine's experience pinning body piercings (e.g., triggered by a clash with her parents over her desired appearance) and Heather's experience pinning travel oriented content (e.g., triggered by an upcoming study abroad semester). In sum, our research extends the theoretical understanding of risk and identity by illustrating how DVC can play a central role in negotiating risk related tensions- a process that can involve both pleasure and coping and one that can construct, reaffirm, or transform identity narratives. We discuss our theoretical contributions and managerial implications next, as well as highlight the potential implications for social welfare.

Theoretical Contributions

Our research builds on and extends existing scholarship in two areas—risk and digital virtual consumption as they are intertwined with identity. We find that DVC (e.g., Pinterest) provides an optimal setting for consumers to navigate riskladen life events due to its experiential and transformative nature (i.e., "in between" state per Shields 2003). That is, consumers can engage in consumption, at times reducing the uncertainty and perceived consequences of this consumption (e.g., without a high level of personal investment of time, money, without the psychological or social ramifications), while still benefiting from the shared meanings, or commonality of goods and experiences. Further, we reaffirm that distinctions between "online" risk and "offline" risk are increasingly meaningless. We demonstrate how informants' experiences of risk are intricately intertwined with their DVC and their daily lived experiences. Enactments of risk are not limited to online experimentation (e.g., being a criminal in a video game; Denegri-Knott and Molesworth 2010) but can extend to other contexts and manifest in different ways.

Prior research on DVC, specifically examining the use of Pinterest among women through a visual analysis of pinboards finds that the platform is largely a means for private pleasure and diversion, rather than "social," with little identity sharing (Phillips et al. 2014). While we see some of the themes they observe in their data, such as taste discovery and refinement, Phillips et al. (2014) poignantly highlight how later adopters might engage with the site differently as the

website changes and that exploring usage among men could also reveal new insights. In this vein, we outline novel insights through in-depth interviews with men and women illustrating the significant implications for identity narratives through DVC on Pinterest. Individuals do not use solely use the site as a private pleasure, but as a means to connect with others, both online and offline. Moreover, past scholarship demonstrates how media, such as advertising, can help provide consumers solutions to identity tensions (Schroeder and Zwick 2004). Our study illustrates how DVC through a social media site does assist consumers in coping with tensions, but we also extend this idea to demonstrate how consumers can experience pleasure in risk tasking by drawing on Lyng's (2005) theory of 'edgework' and the work on consumer desire (Belk et al. 2003; Denegri-Knott and Molesworth 2013). However, our work departs from Denegri-Knott and Molesworth (2013) who find DVC curtails consumption. In some cases, we find DVC aids in "offline" consumption.

Finally, Belk (2013, 490) notes how "only studying extended self offline is missing a large part of the influences on our contemporary self-concepts and our and others' activities in creating them." Rather than studying online or offline extended self, we explore the ways in which consumers engage in DVC and the implications this holds for their lived experiences. That is, consumers' use of DVC is deeply embedded in their lived experiences and holds distinct identity outcomes-aiding in the construction, reaffirmation, or transformation of consumers' identity narratives. Drawing on previous research on life course transitions (Lee et al. 2001), we demonstrate how DVC serves as a mediating platform through which consumers navigate identity tensions brought on by "risk-laden life events." This broadens our understanding of risk, beyond extreme and primarily voluntary risky consumption contexts, such as skydiving and mountain climbing. In line with previous seminal work on identity narratives (e.g., Giddens 1991), consumers seek to negotiate risk-related uncertainty in their daily lives-taking fragmented life experiences and building coherent life stories out of them. A distinct contribution of our research lies in demonstrating how this process is salient across a range of consumption from the seemingly ordinary to the more extraordinary, and emanating from both voluntary and involuntary triggering life events.

Managerial and Social Welfare Implications

Our research holds several managerial implications, particularly with regard to the role of service providers. Our data is wrought with examples of individuals who use DVC, through Pinterest to negotiate roles as well as to co-create end products with service providers. Some informants have shared boards with providers such as an interior designer, physical therapist, and builder in order to create a space to exchange ideas. In some cases, service providers embraced the medium. For example, Emma, describes working with her physical therapist to create a board of exercises for her to manage symptoms related to surgery while another informant discusses an interior designer who actively contributes ideas to a board which aids in redecorating his home. In other cases, the interaction is more passive, such as in the case of Kurt who simply takes his smartphone to meetings with the builder to show him images of homes on Pinterest or emails him pins from the site. And while Kurt's wife invites the builder to a shared board, the provider in this case does not actively engage in a two-way sharing of ideas. In one extreme example, Tom uses fashion ideas on Pinterest in the place of a stylist—that is in the place of hiring a service provider all together. We see these examples as opportunities for service providers to strengthen consumerprovider relationships, particularly in terms of easing the tensions related to risk and consumption and providing personalized value to each consumer's consumption experience. Moreover, we advise service providers to be cognizant of the range of risks consumers may face in their consumption decisions and to understand how DVC can aid to ease the tensions related to these risks and/or create pleasurable risk. While our informants actively created boards to suit their own identity needs, marketers and service providers could aid in the creation of boards using storytelling to ease tensions related to common life transitions, such as marriage, childbirth, new jobs, and purchasing new homes. Pins and

boards such as wedding "to-dos" and moving checklists already exist on Pinterest. Providers can further utilize these to provide "solutions" to ease consumer tensions (Schroeder and Zwick 2004, 23). In this manner, service providers can further craft and enhance the overall customer experience.

From a social welfare perspective, we observe the role that social media can play in managing risk in daily life and in times of uncertainty. For example, one informant, Jane, uses DVC to help her during a difficult and emotional time in life after a traumatic experience. We observe how DVC can be used in a range of positive ways in consumers' lives. For instance, Tom utilizes pictures of dogs on Pinterest to strengthen his bond with his kids by incorporating it as a nightly bedtime ritual. In another example from our data, Martha engages in DVC in relation to "glamping," or a more luxurious form of camping. She pins images and maps in relation to an activity that contributes to her family identity-vacationing with her husband and young child. One informant uses the site as a sort of diary to document the "mundane, everyday" memories with his daughter and looks forward to the day that he can give the password to his Pinterest account to her so that she can "see what daddy was up to." Future research should explore in more depth and across various contexts the ways in which DVC can aid in the betterment of individuals' lives, including how it aids in the enactment of family and consumer rituals. However, at the same time, we observed instances where DVC was disrupted, such as with the case of John, where a loss of DVC ultimately held damaging effects for his identity. Further research should also explore the "dark side" to DVC, particularly as it pertains to negative implications for individual welfare. With social media and other forms of digital virtual consumption serving as a central part of individuals' lives, disruptions in DVC may hold a wide range of implications for identity enactment, happiness, and well-being.

The authors would like to thank Cele C. Otnes for her guidance regarding the theoretical framing of this research. They are also grateful to the anonymous reviewers and editorial team for their constructive feedback.

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62 Digital Virtual Consumption in Navigating Risk-Laden Life Events

Drenten and Zayer

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