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Passing the Buck vs. Sharing Responsibility: The Roles of Government, Firms and Consumers in Marketplace Risks During COVID-19

The Journal of the Association for Consumer Research.

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ABSTRACT

COVID-19 brought a high degree of disruption for society, firms, and consumers. Retail, grocery, and food services have been particularly affected as they were expected to maintain their operations while mitigating marketplace risks. Furthermore, epistemic uncertainty arising from the frequent and shifting scientific and lay knowledge on the virus required agile responsabilization of market actors. Using Canadian policymaker, firm and consumer communication data, our paper maps the unfolding of the risk perceptions in the marketplace and highlights the strategies implemented by policymakers and firms in responsabilizing different market actors against risk. Our work contributes to responsabilization literature and provides insights for managers and policymakers regarding compliance with health and safety guidelines.

Keywords: public communication; consumer responsabilization; risk mitigation; pandemic

INTRODUCTION

Disasters, whether natural or human-made, disrupt markets, affect consumers, and create risks in everyday practices. Human-made disruptions caused by firms (e.g., service failures and brand crises), are expected to be resolved by the firms responsible. Media circulated disaster myths can help partially mitigate uncertainty through ideological containment of risks (e.g., oil spills in Humphreys and Thompson 2014). In addition to firm responsibility, neoliberal market conditions put the burden on the consumers to protect and ensure the common good through responsabilization (Giesler and Veresiu 2014). Consumers are expected to participate in collective rebuilding after natural disasters, such as the communal support in the aftermath of Hurricane Katrina in New Orleans (Weinberger and Wallendorf 2012).

However, the risk mitigation literature has predominantly investigated situations with a smaller scope and some certainty about the nature and scale of the risk. These risks have been bounded in narrow domains (i.e., environmental pollution, product and service failures, and healthcare-related decisions), with a degree of epistemic certainty in scientific knowledge (i.e., from similar past cases). However, the cultural understandings of COVID-19 has been shifting continuously as scientist create new knowledge. Likewise, the responsabilization literature is silent in understanding how consumers are mobilized against acute and large-scale risk. In contrast, COVID-19 radically disrupted mundane everyday activities and people's day-to-day relations to the material and social world. The risk is not associated with a specific brand, nor is it spatially or temporally bounded. As a result, risk cannot just be ideologically contained, but needs to be actively managed.

This paper utilizes a multi-method inquiry to understand how different marketplace actors were responsabilized for mitigating an unprecedented risk. We ask three interrelated questions: 1) How did public understandings of risk change as the pandemic unfold, and what role did policymakers play?; 2) How did policymakers and firms communicate who is responsible for mitigating the marketplace risks and how to manage such risks?; 3) What can policymakers and firms learn from the ways consumers engage with communication regarding risk mitigation? We contribute to research on consumer responsabilization and provide recommendations for policymakers and managers on involving consumers to act responsibly against marketplace risks.

RISK MITIGATION AND RESPONSIBILIZATION IN UNPRECEDENTED SITUATIONS

Existing literature has focused on questions about risk framing and mitigation. Research has demonstrated how consumer risk perceptions are culturally constituted through expert system narratives (Thompson 2005). In disaster-based systemic risks caused by firms, media narratives serve to emphasize trust in expert systems and reestablish trust in corporations, thus reverting to the norm (Humphreys and Thompson 2014). During times of crisis, to mitigate feelings of uncertainty, firms also use a mix of strategies from avoidance, denial, excuse, justification, corrective action, or apology (see Li and Wei 2016). However, in the cases reported in existing research, the risk is usually delimited in a few aspects of life and is preceded. Our work builds on this two-pronged approach and pinpoints how framing and mitigation operate in high, unprecedented, and systemic risk situations such as COVID-19.

A pandemic is a unique context involving radical disruptions and shifting risk perceptions. When COVID-19 hit, businesses had to reconfigure their operations on an almost daily basis as new information arrived and risk perceptions changed. In addition, there was a lack of clarity about who should be in charge of implementing strategies. Policymakers communicated more frequent, more directive, and day-to-day changing guidance to the public. These dramatic circumstances radically affected how risk was framed and the consequential efforts of responsabilization. This paper focuses on this particular type of reactive responsabilization in the context of an acute and volatile situation of systemic risk.

Responsibilization is “expecting and assuming the reflexive moral capacities of various social actors” and “predisposing social actors to assume responsibility for their actions” (Shamir 2008,7). In the face of marketplace related risks, different actors (i.e., companies, employees, consumers, governments) can be responsabilized for mitigating the potential harm. Our study examines how this happens as risk perceptions unfold.

Of importance to our paper is the responsabilization of consumers. Prior research shows the role of the World Economic Forum in the successful formation of moral consumer subjects through policy and lobbying (Giesler and Veresiu 2014) and the US presidential speeches in shaping the moral-citizen subjectivities in the pursuit of the American dream (Coskuner-Balli 2020). On the other hand, Eckhardt and Dobscha (2019) have shown that attempts to responsabilize consumers to solve issues that do not directly affect consumers themselves (i.e., people with food security helping those who do not) have failed. However, their work raises interesting questions on whether responsabilization is a long-term subjectification process that requires deeper socio-political systems and ideological identification or can simply be triggered by a contextually bounded event, such as a pay-what-you-like model. Our work builds on this

question and investigates how (and how successfully) consumers were responsabilized for acute risk mitigation.

METHOD

We conducted qualitative and quantitative analyses at three empirical levels: (1) cultural frames using newspaper archives and policy statements; (2) firm communications via e-mails, tweets, and websites; and (3) consumer replies to firms and policymaker tweets. Detailed breakdown of our all data sources are in Web Appendices 1-4.

First, we generated a database of firm e-mails to consumers regarding the pandemic. In sampling the firms, we focused on sectors that remained operational during the shutdown and thus were most affected by COVID-19: food/grocery, retail, and banking. We prioritized visible firms with a larger market share and consistent online presence over small businesses. These firms maintained their operations (in-store, online, or both) during the pandemic, reorganized their operations, and maintained active communication with consumers, therefore providing us more data, more reliable data, and more generalizability. We completed this data by cross-referencing firm websites for archived newsletters and other COVID-19 related communications. The resulting data set is 161 messages from 19 firms and 83,510 words. Message frequency varied between 3 to 22 e-mails per firm, between March 11 to May 25, 2020. Characteristics of firm data are provided in Web Appendices 1 and 2.

For policy data, we created a database of tweets, public speeches, and announcements of two key Canadian political leaders responsible for COVID-19 related statements: Prime Minister Justin Trudeau and Chief Public Health Officer Theresa Tam. They were selected because prior

studies have shown that political leader speeches have a role in the responsabilization and shaping of consumer subjectivities (Coskuner-Balli 2020). Please see Web Appendix-3 for a summary of this data. Concurrently, we built a database of Canadian newspaper archives using ProQuest's archives spanning between January 1 and May 25, 2020, that covered business-related discussions and COVID-19 (see Web Appendix-4 for more information). January 1 was selected because December 31, 2019 is when the first official report about a virus from China appeared in Canadian news. May 25 was chosen as it is the date the Canadian Prime Minister announced the reopening of the economy¹. To maintain our boundary conditions for a robust theorization, we used data from a single country as the pandemic unfolded at different time frames worldwide.

We open and axial coded this data and identified three interrelated themes: *Risk Categories*, *At-Risk Actors*, and *Responsibilization*. *Risk Categories* involves threats related to health, consumer journey, and supply chain continuity. *At-Risk Actors* involves the marketplace actors emphasized as at risk in the e-mail content: customers, employees, community, and vulnerable people. *Responsibilization* involves who gets to be tasked as the primary agent(s) in managing the risk, and how: normalize (nobody is responsible for mitigating the risk), consumer, monetize (the organization does not mitigate the risk, but instead capitalizes on the situation), own (organization owns the responsibility), and lastly, expert systems (organization defers the risk mitigation to experts).

For each theme, we built custom dictionaries utilizing procedures outlined in Humphreys and Wang (2018). Specifically, we started with a concordance table of most used words in the

¹. As we are revising the manuscript, the volatility of the situation is still escalating. Due to the short time frame given for revision, we decided to focus only on the pre-recovery stages. However, we also add commentary about more recent events in the discussion.

data, triangulated these with our qualitative analysis, and incorporated synonyms and frequent spellings (see Web Appendix-5 for more information).

We validated the dictionaries with three independent coders. We used our custom dictionaries to analyze data for content using LIWC software. Lastly, we incorporated Twitter content for firms and two politicians mentioned above. We collected: (1) all firm and politician tweets during the period between January 1 and May 25; (2) consumer engagement and reaction with each firm tweet: replies, likes, and retweets as well as top 20 responses to policy tweets.

We analyzed this data using three interrelated qualitative and quantitative methods. We first bracketed the newspaper data for a process theorization (Giesler and Thompson 2016) via quantitatively-assisted historical analysis. To do this, we anchored shifts in content with precipitating events such as the World Health Organization (WHO)'s declaration of the pandemic, legally mandated business closures, and the first Canadian infection. Our analytical brackets result from iteration, reduction, and bundling (Giesler and Thompson 2016). These three data sources allowed us to triangulate the cultural context, policymakers' initiatives, firm initiatives, and consumer data. We lastly investigated firm tweets and consumers' responses. Throughout the manuscript, we use the word "organization" to refer to both policymakers and firms.

FINDINGS

"Why every brand you've ever bought something from is sending you coronavirus e-mails?" asked Forbes on March 20. While the pandemic brought risks to all aspects of everyday

life (from going to work to visiting friends or shopping), policymakers and companies released messages to inform, guide, and reassure citizens about these risks and how to mitigate them. The threats to economic stability and the safety of the at-risk groups and frontline workers were kept as the priority in policy speeches. Policymakers' speeches highlighted government initiatives to mitigate the financial risks facing consumers and businesses, but heavily emphasized their need for consumers' cooperation to mitigate health-related risks.

Companies also spotlighted different categories of risk (health, consumer journey, and supply chain continuity) and their measures to mitigate them. While firms needed to quickly reconfigure their business practices to minimize service disruptions and ensure employees' and customers' safety, they also had to mitigate the risk perceptions and impart a sense of responsibility, security, and care. Therefore, firms not only implemented material and procedural changes but also quickly communicated these to consumers to control any possible negative emotions aroused by the pandemic. Firms also needed to set clear expectations and norms about how employees and consumers should behave in stores as they reconfigured operations. Communal protection required active agency and participation of different marketplace actors.

Our analysis of media reporting and policy and firm communications to consumers uncovers that the risk perceptions, and strategies to mitigate it, shifted throughout time. As the pandemic escalated, the expectations and roles shifted: consumers were pushed to the center stage to protect themselves and other marketplace actors. Our data shows a three-step unfolding of this in the marketplace: Externalization, Responsible Organizations, and Responsible Consumers. While we focus on qualitative excerpts from the data below, Table 1 provides automated content analysis scores for responsabilization dictionary, focusing on changes across

different time frames. Due to space restrictions, we provide additional empirical evidence in Web Appendices 6-7.

----Insert Table 1 about here----

T1: Externalization (January 1 – March 11)

This period spans the time between the first occurrence of the virus in Canadian media to the day the WHO declared it as a pandemic. While risk framing, especially health risk during this period, was high (see Web Appendix-7), the articles framed the virus as an overseas concern and speculated on risks for foreign economies and resulting spillovers such as supply chains relying on overseas factories, while concurrently externalizing it. The media framed the virus as an epistemic object (Knorr-Cetina 1997) to discover and understand while deferring risk assessment to expert systems such as the WHO. Masks are declared as unnecessary, and Chinatowns became symbolically contagious.

Policy statements singularized foreign travelers as the at-risk actors, particularly Canadians returning from Wuhan, but with a focus on stigma related risks rather than contagion. Concerns regarding a domestic outbreak were not discussed, nor were any measures such as closing the border, quarantining foreign travel, or advising people to stay home. For example, Theresa Tam declared that the continued quarantine of flight crews from Wuhan was not necessary (Speech_T1_February_10).

The business was as usual for firms, except for a few who made minor gestures to mitigate consumers' concern on contagion, such as Tim Hortons' suspension of its reusable cup

program. Our archival analysis shows that consumer practices started to shift at the same time. Some, but a small minority, of consumers, started to stock up personal protective equipment and hygiene products to mitigate concerns about supply chain risks (and speculatively to resell them in the future). Still, for most consumers, everything was normal.

T2: Responsible Organizations (March 12 – April 11).

Following the WHO's declaration that the spread of the virus was classified as a pandemic, there was a shift in risk framing, with increased concerns about *domestic* risks. Between March 11 and 27, all Canadian provinces declared a state of emergency, disrupting markets and everyday lives. Provinces started to provide new guidelines for operations to ensure public safety and limit the virus's spread.

Policymakers Set Preliminary Priorities and Roles of Consumers

T2 marks itself with almost daily policy communications. These communications not only focused on the economy and protecting essential workers but also emphasized the citizens' role in mitigating risk and protecting the well-being of others (also evident in T3). They underlined citizens' responsibilities in staying at home to protect vulnerable communities, people at risk, and the healthcare system. Responsibilization directives in Trudeau's daily speeches changed tone from "as much as possible, you should stay home" (Speech_March_16) to "we encourage people to stay at home" (Speech_March_18) to finally stating it in a more

authoritative voice: "stay home" (Speech_March_24). Policymakers also recommended consumers to expect and seek help from each other and be agentic in problem-solving:

If you're doing OK, and there's a way you can help someone else – as an employer, a landlord, or even just a friend – you can be part of the solution. [...] By working together that we'll get through this. [...] If you need help, reach out – *to your neighbour, to a sibling, to a friend, to a hotline*. (Trudeau_ Speech_March 25_emphasis added)

Policymakers intervened and mandated business closures, except for the “essential services.” The public debated on what was considered as “essential” and what the rules of “social distancing” were (eventually replaced by “physical distancing”) while getting increasingly concerned about health and supply chain risks (see Web Appendix-7). Meanwhile, policymakers focused on ensuring the business owners about economic stability and promised funds and programs. “Last week, we had announced that we would cover 10 per cent of wages, but it’s becoming clear that we need to do more, much more, so we’re bringing that percentage up to 75 per cent for qualifying businesses” (Trudeau_Tweet_March_27). However, aside from the infrequent advice for businesses to rehire their laid-off employees once they reopen (3 mentions in 28 PM statements), business owners were not addressed as responsible agents in protecting the community.

Due to this ambiguity in their roles in mitigation, and the unclear scientific knowledge around how the virus spreads, firms that remained open were left to their own devices to manage their operations. This uncertainty resulted in differences in risk management and communication strategies. It also put an immense burden on frontline workers. Essential workers as heroes

became a common theme in both policy and business communications, with calls to consumers to take responsibility for protecting them. For example, Trudeau urged consumers to “only go out for essential things like groceries and medications [...] once a week or less [...] and remember to keep two metres from those around [...] to stay healthy and protect our frontline workers who are doing so much to help all of us.” (Speech_April_4).

Firms Own the Responsibility Amidst Consumer Insecurity

Left to their own devices, firms took charge. While supermarkets and some other businesses remained open, many restaurants and personal services started to voluntarily close their operations or reduce their consumer-facing operations, such as shifting to exclusively online orders as pre-emptive measures, even before these were government-mandated. Firms that shut down their face-to-face interactions went silent and focused on online orders.

On the other hand, firms classified as “essential services” and retained their customer-facing interface (e.g., Home Depot) integrated messages that highlighted their responsibility in reshaping their operations, while also establishing expectations from consumers. This stage is when the firm e-mails and tweets started referring to COVID-10, informing consumers how they are “working to help protect the well-being of [their] customers, and [their] tens of thousands of employees.” (Canadian Tire_Tweet_March_15)

Firms, first, modified consumer touchpoints (e.g., contactless deliveries and cashless payments) to reduce in-person interaction and provide efficiency. Communication about this peaked during T2 in compliance with the public health directives that repeatedly emphasized physical distancing.

Due to the recent progression of COVID-19, I wanted to reach out to you directly to say that BMO is here to help. *Digital banking, anytime and anywhere. Our mobile and online banking solutions are available to you anytime and from anywhere – 24/7. [...] mobile apps and online banking give you the flexibility and convenience to bank from your home. [...] Our team is actively monitoring the global health situation. You can check in with us for updates* about how we are responding to COVID-19. (BMO_e-mail_March_13, emphasis added).

This ownership asked consumers' cooperation in adhering to the new standards. This is evident in their focus on the "own" category in the responsabilization dictionary (Table 1).

In response to COVID-19 we are *actively working* to ensure the health and safety of everyone in our restaurants. Here's what we're *doing*: *Supporting* our employees is our priority. We are *recommending* employees to stay home from work if they experience any symptoms or have recently travelled abroad to impacted areas. [...]. *Focus[ing]* on cleanliness in our restaurants, [...] we have *increased* the frequency of many cleaning tasks [...] We have also *made the decision* to temporarily *close* our PlayPlaces. (McDonald's_e-mail_March_14, emphasis added).

Anxieties about the shortage of goods, perpetuated by the media's sensationalist framing, caused hoarding and panic buying of essential products such as toilet paper, flour, canned, and dried goods. Firms had to mitigate consumers' survival instincts through reassuring that there were adequate stocks when supply chain risk narratives peaked:

As we head into the long weekend we want to *salute our supplier partners*, who have risen to the occasion and demonstrated a relentless commitment to innovate and support our customers at every turn. (Sobeys_Tweet_April 9, emphasis added)

The ontological insecurity (Phipps and Ozanne 2017) from a potential shortage of mundane objects such as toilet paper contributed to sensationalist and catastrophizing amplification of the news on lineups, shortages, service, and delivery disruptions. To manage this risk, firms increased their framing of supply chain and consumer journey related content and decreased concerns about health risks compared to the externalization phase (see Web Appendix-7). Narratives on owning the responsibility declined significantly in T3 (both in policy and firms' communication) once organizations established the ceiling of their efforts and demanded consumers' cooperation.

T3: Responsibilizing Consumers (April 12 – May 25)

April 12 marks the end of a series of government interventions, the last of which was a wage subsidy bill. This is also the date of Trudeau's speech about how it is Canadians' collective duty to "take care of each other" and announcing "the most important Canadian economic policy since the Second World War." Provinces started to lift their restrictions, paving the way to a new normal. While smaller interventions and setbacks occur after this date, our quantitative content analysis across various brackets showed that this is when discourses shift and re-stabilize again with no differences across smaller time frames or firms. Therefore, we treat the period between April 12 and May 25 as a single time frame.

Policy Statements Responsibilize Consumers and Firms to Adapt and Accept

Policymakers focused on expanding economic aid while providing special funds to previously overlooked at-risk actors (e.g., \$130 million for Northern Canadian communities and launching the Canada Emergency Student Benefit, Trudeau_Speech_April_22). While consumers continued to be responsabilized during this phase, the expectations were different. Consumers were advised to not interpret the opening up the economy as an invitation to go back to their lifestyle before the pandemic. They were advised to follow “the experts’ guidelines” (Trudeau_Speech_April_18) so that they “can gradually and carefully restart some of [their] activities” (Trudeau_Speech_May_20):

We’re not out of the woods yet. COVID-19 remains a serious health threat. Even as the weather gets nicer, we need to follow public health rules - or we risk losing the progress we’ve made. So wash your hands, keep two metres apart from others, and protect our front line workers. (Trudeau_Tweet_May_23)

Directives to firms from policymakers started to be more apparent, requesting them to “adapt their services to the realities of the pandemic, provide delivery services and help seniors stay in touch with [their] family” (Trudeau_Speech_May_12). Both firms and consumers were expected to accept the situation, follow the government’s guidelines, and do their part to protect their communities.

Firms Request Consumers’ Compliance

In T3, firms diverted from reporting about the changes to their operations as pandemic-specific measures became a new norm (i.e., most supermarket registers had plexiglass shields and implemented cleaning protocols). Their presence in e-mails significantly declined. Firms instead shifted their focus to responsabilizing consumers to comply with the new behavioral norms. They requested cooperation with the operational changes and set expectations (e.g., increased waiting times) to prevent potential frustrations from delays. Some of the responsabilization messages asked consumers to act in a way to keep themselves and others safe (i.e., wash your hands). However, other messages emphasized more broad citizenship roles:

In an effort to help Canadian seniors and vulnerable family members, friends and neighbors, here are a few steps *we can take to help them stay safe* during these difficult times: Encourage seniors to register for online or telephone banking, shop groceries online, help our seniors to spot fraud and stay in touch” (TD_Tweet_April_17, emphasis added)

Our quantitative analysis shows that tweets started to address the community more frequently in T3 (See Web Appendix-7). Qualitatively, multiple at-risk actors were addressed at once, and as seen from McDonald's' tweet below, often framed as the collective explicitly:

The health & well-being of *our crew* and *guests* is important to us. To support social distancing and ensure the best possible experience for *everyone*, we're simplifying our menu by temporarily removing items but still keeping the classics. (McDonald's_Tweet_April_15, emphasis added)

This emphasis on the collective became the tone in T3, requesting consumers' cooperation to help. As pandemic unfolded, policymakers and firms' communication changed, first by externalizing the situation, then by taking control of the situation, and eventually requesting consumers' cooperation in mitigating the risk.

How to Ensure Consumers' Compliance with Responsibilization in Volatile Times

Responsibilization has so far been discussed in the context of neoliberal economic policies through which consumers are delegated social responsibilities to social problems that are relatively pervasive (e.g., poverty). When policymakers and organizations need to rely on consumers to act responsibly for acute, volatile, unprecedented, and larger-scale risks, responsibilization becomes more challenging as policies and behavioral expectations become a moving target.

In this context of epistemic uncertainty, organizations (firms and policymakers) utilized three interrelated-strategies. First, they exhibited their own responsibility through communicating their new directives in managing the risk. Second, they legitimated these new directives by anchoring them in expert systems. Finally, they emphasized the interdependence of marketplace actors to ensure consumers' compliance with the new directives. This section elaborates on these strategies, discusses oversights, and recommends best practices based on lessons learned.

Demonstrate Organizational Responsibility in the Case of Policy Ambiguity

Organizations first acknowledged and demonstrated their own responsibility in mitigating the uncertainties brought by the pandemic. Policymakers reassured citizens and clarified their initiatives in controlling the situation. Trudeau tweeted: “I know that a lot of people are worried about seeing empty grocery shelves. I want to assure you that we are doing everything we can to prevent that from happening.” (March_14). Firms also underlined their responsibility for new health and safety measures (e.g., PPE for frontline workers). Goodfood e-mailed their consumers with an update on their new protocols, which concretely demonstrated the steps taken to protect various actors:

The health and safety of our *employees and our members* continues to be our number one priority. We've successfully *secured additional masks, eyewear protection, and safety barriers* for the essential service employees in our facilities. Additionally, we've *hired nurses* and a *security team* to ensure the best possible health screening for our employees [...] In the event that an employee exhibits symptoms, they are advised to *self-isolate* as per Health Canada guidelines. (T3_April_30, emphasis added)

Similarly, Sobeys' listed 10 new safety measures in their stores (Tweet_T2_March_20), which received gratitude from consumers. Take the below tweet for example:

Thank you for this. I shop at Sobeys regularly and have been concerned about coming in. Please keep doing whatever you can to keep your staff safe first and foremost, as that will keep us safe by extension. We appreciate your business in our community. #ckont (Tweet to Sobeys_T2_March_20)

On the other hand, organizations' failure to demonstrate their own responsibility through material changes in the servicescapes, and their lack of communication, caused social media backlashes. One consumer tweeted:

How are Walmart stores protecting pharmacists? At least with barriers for the dispensary & floor tape for #PhysicalDistancing? Not only are these frontline workers without PPE, but this elevates risk to patients directly. (Tweet to Walmart_T2_March_27)

Organizations should use such feedback to redesign consumer touchpoints, clearly communicate the reasons behind these changes, taking a strong proactive rather than a reactive role to spotlight their initiatives in protecting the consumers. Mirroring Eckardt and Dobscha's (2019) assertion that responsabilization can only be achieved when there is socio-material congruence, a belief in firm motives, and a genuine trust that individual actions will solve larger-scale problems, we recommend firms to align their communication with concrete changes and legitimate them with expert advice, as discussed next.

Build Reflexive Reliance on Expert Systems to Anchor Policies

Organizations anchored their new guidelines on expert systems to ease consumers' acceptance of the directives related to their responsabilization. Tam was successful in directing consumers to relevant resources and “[to] consult [their] provincial and territorial authorities to make sure [they] are following the appropriate protocols in [their] region” (Tweet_T3_May_05). Firms also appealed to regulative legitimacy for their new operations by capitalizing on the official guidelines. Take this e-mail from A&W:

We are *monitoring* developments *closely* and are *following* the *guidance* of public health authorities. As conditions change, we may make further temporary *modifications* at our restaurants to help slow the spread of COVID-19. (T2_March 17, emphasis added)

However, expert knowledge is contested, especially in cases of medical risk (Thompson 2005). This became a particular challenge when scientific knowledge on a previously unknown virus shifted through time. For example, masks in public and commercial spaces were not mandated during our data collection, but only framed as a recommendation as scientists were still debating on their benefits: “use of non-medical masks or face coverings is *recommended* as an added layer of protection when physical distancing is difficult to maintain.” (Speech_T3_Tam_May 20, emphasis added). This earlier framing had an anchoring effect on how consumers assessed risk or judgments on measures. For example, a citizen expresses their skepticism of Tam’s advice on wearing masks:

There is also no scientific evidence for the effectiveness of face #masks in healthy or asymptomatic individuals. On the contrary, experts warn that such masks interfere with normal breathing and may become germ carriers. (Tweet to Tam_T3_May_21).

Similar measures from incomplete, emerging, or outdated expert knowledge resulted in missteps in policies and delays in preventative health directives (for example, not testing asymptomatic carriers, underestimating children’s role in spreading the risk, delays in border closure, not mandating masks) which severely impacted consumers responsabilization. We recommend organizations to assess expert knowledge, update their information frequently, and

be reflexive about the consequences of potential expert inadequacy in the context of epistemic uncertainty.

Emphasize Interdependencies without Downplaying Personal Risks

Existing research shows tradeoffs in prioritizing different stakeholder benefits (Cho et al. 2015); however, in those contexts, benefits to one actor were at the other's cost. Focusing on benefits to multiple actors is essential in risk interdependencies. During the pandemic, healthcare workers' safety became contingent on consumers' safety; continuity of operations became contingent on employee safety and working conditions; and consumer safety became contingent on safe operations.

However, policy communications (reflected in media representations) did not effectively deliver this interdependence early enough. While our dictionary analysis shows that media representation emphasized the *collective* consistently high across time, the emphasis on the at-risk population increased in T2. Qualitatively, we see a difference in policy speeches in terms of spotlighting who is at risk. For example, Trudeau insisted all citizens “must do everything for [seniors] by working together” (Speech_T2_March 14). Theresa Tam said, “it is important that everyone remains aware of our duty to protect one another, especially those who are most vulnerable” (Speech_T2_May 2). Media and expert systems also sent confusing and contradictory messages about risk, as scientists made discoveries about this previously unknown virus.

Our quantitative analysis shows that firm tweets more frequently started to address a broader range of actors in T3 (See Web Appendix-7). Qualitatively, multiple actors were addressed at once, and as seen from McDonald's' tweet below:

The health & well-being of *our crew* and *guests* is important to us. To support social distancing and ensure the best possible experience for *everyone*, we're simplifying our menu by temporarily removing items but still keeping the classics. (McDonald's, Twitter, T3_April 15, emphasis added)

While the focus shifted to a more diverse range of actors, consumers' selves were not spotlighted. Please note the use of "guests" instead of "you" above. This overemphasis of the other and "vulnerable populations" in the public discourse (both perpetuated by the media and public policy) had one unintentional consequence: the assessment of most young and healthy people regarding their own risk of getting the illness (and their role in spreading) has remained low, causing failed responsabilization, transgressions, and reduced compliance to guidelines such as physical distancing and mask-wearing. CTV reported in a report dated May 1, "4,575 people had been ticketed or charged in separate incidents related to breaking emergency pandemic orders," tallying up the fines to \$5.8M. Media reported on weddings, sports games, and parties held through bypassing policy restrictions on event size and quarantine (see Web Appendix-4).

Organizations have a responsibility to protect all stakeholders in their domains of action. This is particularly important when there are uncertainty and interdependency. In the pandemic, overemphasizing one actor over the other had consequences to responsabilization as a result of self-positivity bias. Prior research had demonstrated that framing affects how people attribute their own risks and how much they believe that they are invulnerable (Menon, Block, and

Ramanathan 2002). Self-positivity bias causes some people to take more risks, leading them to discount policymakers' guidelines and misconceive protective measures by businesses. We recommend policymakers a more holistic strategy acknowledging the interdependence of marketplace actors in mitigating risk instead of singling out one, while also making appeals to self.

CONCLUSION

Research has shown that consumer responsabilization serves the efficient functioning and stability of markets (Giesler and Veresiu 2014). While existing work has focused on how moralistic governance regimes shape consumers' moral subjectivities, we show a temporary moralization process evoked in unprecedented market disruption. In a pandemic, the consumer is expected to subsume the role of taking care of the collective as the responsibility shifts from policymakers to the firms to individual consumers.

Our work demonstrates that firms can neither pick one strategy to mitigate risk nor focus on a single actor in the case of epistemic uncertainty coupled with interdependency. Firms can seek the shared benefit of multiple stakeholders simultaneously (consumers, employees, and the collective) if they can communicate the interdependency of one another. A combination of proactive and robust measures on multiple fronts (health, touchpoints, and supply chain) builds a safety net for consumers and protects employees. In addition, clear communication justifies changes and establishes responsibilities. Failure, or under-delivery, on one aspect, breaks this safety net, as seen in consumers' criticism on late or insufficient protective measures by firms.

As we are writing this, a second wave of the pandemic has hit nations across the globe. Our case of Canada, which has been portrayed as a moderate success, has done better in some ways and not in others; and the future is uncertain. Media reports on consumers refusing to follow safety guidelines and marching against initiatives designed to keep them safe (e.g., wearing masks) warn us that firm and policy efforts of responsabilization might not be as successful as needed. Global examples of success (Vietnam, Thailand, New Zealand) suggest early, and decisive, risk mitigation measures (however extraordinary they seem at that point) with empathic collectivism and long-term orientation might be factors in this success. We contend that externalization of the risk at the early stage delayed effective risk mitigation and undermined responsabilization. We recommend future researchers to investigate how value and political systems of different societies have played in policymaker successes in managing this pandemic.

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APPENDIX-1

DESCRIPTIVE FIGURES FOR FIRM TWEETS

Firm	Industry	First COVID-19 related tweet	Total number of tweets	T1	T2	T3	Total likes	Total retweets	Total replies
A&W	Food	March 17	20	3	10	7	991	240	184
Banana Republic	Retail	No tweets	0	0	0	0	0	0	0
BMO	Bank	March 15	122	55	38	29	6089	1337	1031
Canadian Tire	Retail	March 27	25	3	3	19	1301	267	147
CIBC	Bank	March 13	71	31	22	18	3737	582	605
Desjardins	Bank	March 17	12	2	3	7	96	54	19
Gap	Retail	No tweets	0	0	0	0	0	0	0
Goodfood	Food	No tweets	0	0	0	0	0	0	0
Home Depot	Retail	March 19	41	3	14	24	458	152	314
Loblaws	Food	March 17	4	1	3	0	866	319	213
McDonald's	Food	March 23	81	49	9	23	6068	891	1078
Old Navy	Retail	No mention of COVID-19	10	1	3	6	20	7	16
RBC	Bank	March 13	119	42	27	50	3644	1217	643
Scotiabank	Bank	March 15	109	54	11	44	2049	527	246
Sobeys	Food	March 16	41	4	23	14	6911	1352	650
TD Bank	Bank	March 13	138	47	38	53	6631	2589	1679
Tim Hortons	Food	March 13	60	26	17	17	70078	9336	6228
Walmart	Retail	March 20	28	6	17	5	825	253	566
Well.ca	Food	No mention of COVID-19	15	11	0	4	31	7	15
		Total	896	338	238	320	109795	19130	13634

APPENDIX-2

DESCRIPTIVE FIGURES FOR FIRM E-MAILS

Firm	Total number of e-mails	T1	T2	T3
A&W	3	0	2	1
Banana Republic	3	0	0	3
BMO	8	0	6	2
Canadian Tire	5	0	3	2
CIBC	10	1	4	5
Desjardins	9	0	6	3
Gap	23	0	2	21
Goodfood	12	1	3	8
Home Depot	8	0	6	2
Loblaws	17	0	12	5
McDonald's	10	0	4	6
Old Navy	8	0	2	6
RBC	4	0	2	2
Scotia	3	0	2	1
Sobeys	12	0	11	1
TD Bank	5	0	2	3
Tim Hortons	4	0	3	1
Walmart	11	1	7	3
Well.ca	6	0	4	2
Total	161	3	81	77

APPENDIX-3

DESCRIPTIVE FIGURES FOR POLICY SPEECH DATA

Policymaker	Data source	Total number	T1	T2	T3
Justin Trudeau	Speeches	60	1	28	31
	Tweets	2769	922	864	983
Theresa Tam	Speeches	21	9	2	10
	Tweets	1704	443	633	628
Total	Speeches	81	10	30	41
	Tweets	4473	1365	1497	1611

APPENDIX-4

ARTICLE DATABASE AND REPRESENTATIVE NEWSPAPER ARTICLES FROM EACH PHASE

Database: Database: Canadian Newstream (full text)

Search terms: (COVID OR Coronavirus OR COVID19 or COVID-19) AND (firms OR companies OR services OR brands OR consumers OR shopping OR grocery OR retail OR customers OR banks OR business OR outlets)

	Dates ²	Name	Number of Articles	Wordcount
T1	January 1- March 11	Externalization	7,604	5,937,664
T2	March 12- April 12	Responsible Organizations	30,280	23,083,183
T3	April 13- May 25	Responsible Consumers	37,591	28,317,042
Total			75,475	57,337,889

	Date	Source	Headline ³
T1	Jan 15, 2020	Ottawa Citizen	<i>Virus 'very reminiscent of SARS'; WHO says there are possible signs of human-to-human transmission</i>
	Jan 21, 2020	The Province	<i>Still a lot to learn about new coronavirus, officials say</i>
	Jan 23, 2020	National Post	<i>Canada prepares as WHO decides whether to declare global coronavirus emergency</i>
	Jan 28, 2020	Ottawa Citizen	<i>Pharmacies sell out of masks amid rising coronavirus fears: Health officials don't recommend them for protection for those who are not ill</i>
	Feb 4, 2020	National Post	<i>Majority of Canadians aren't afraid of contracting the coronavirus, poll finds</i>

² January 1 was selected, as December 31, 2019 is the date of the first official report about a virus coming from China.

³ All quantitative analysis was performed on **full text** of articles. Here we provide a snapshot view with the headlines that represent key content and themes of each bracket.

	Feb 4, 2020	Montreal Gazette	<i>Why a mask won't protect you from the coronavirus</i>
	Feb 7, 2020	Toronto Sun	<i>Canada not in clear - yet; But dose of caution has served us well</i>
	Feb 8, 2020	Beacon Herald	<i>Afraid of coronavirus? Throw away the mask, wash your hands</i>
	Feb 8, 2020	Edmonton Sun	<i>'Chinatown is safe'; Chinese consul general visits Edmonton as a means of support</i>
	Feb 11, 2020	Observer	<i>Coronavirus has potential to cripple China's economy</i>
	Feb 12, 2020	Winnipeg Sun	<i>Killer virus 'public enemy No. 1'; Outbreak could be over by April, China says</i>
	Feb 13, 2020	Sun Times	<i>Run on surgical masks is largely pointless</i>
	Feb 19, 2020	Calgary Herald	<i>Coronavirus outbreak threatens Apple supply chain, sales; Tech</i>
	Feb 27, 2020	Edmonton Sun	<i>Canada Post continues to deliver mail from China amid virus fears</i>
	Feb 29, 2020	Sudbury Star	<i>WHO head says countries need to 'wake up' to risk; Chinese official says some patients found to be infectious after recovering</i>
	Mar 2, 2020	Ottawa Citizen	<i>How city health officials are preparing for COVID-19; Experts aim for least disruptive, most effective pandemic response</i>
	Mar 3, 2020	Chronicle Herald	<i>Don't panic, but a little shopping won't hurt: Covid-19</i>
	Mar 4, 2020	Winnipeg Free Press	<i>Pragmatic -- not panicked -- shoppers stock up on basics: 'It's not going to go bad; toilet paper is never going bad'</i>
	Mar 6, 2020	Globe and Mail	<i>Tim Hortons suspends cup giveaway, won't use refillable containers amid coronavirus concerns</i>
	Mar 7, 2020	Times Colonist	<i>Stockpiling is in full effect, but it's not the answer; Community solidarity is key to surviving an outbreak, pandemic expert says</i>
	Mar 8, 2020	CTV News	<i>Canadian health officials stress COVID-19 risk remains low as case load rises</i>
	Mar 10, 2020	The Midweek Banner	<i>'It's crazy': Coronavirus hysteria causes hand sanitizer, mask shortages in Orangeville, Shelburne, Dufferin County</i>
	Mar 11, 2020	Victoria News	<i>World Health Organization declares COVID-19 outbreak a pandemic</i>

T2	Mar 12, 2020	The Calgary Sun	<i>Supply chains feel shock waves from COVID-19 outbreak; China cargo volume craters in Vancouver in wake of Beijing's closure of factories</i>
	Mar 13, 2020	Montreal Gazette	<i>Premier Legault declares a state of emergency; Introduces sweeping measures to help curb spread of coronavirus</i>
	Mar 14, 2020	Flamborough Review	<i>'Unprecedented': Toilet paper sells out at Waterdown Fortinos, Sobeys</i>

	Mar 14, 2020	Vancouver Sun	<i>Grocery shopping starts to look apocalyptic</i>
	Mar 15, 2020	Montreal Gazette	<i>'We have to keep each other safe,' say resto owners; Some of the city's top eateries to shut down indefinitely in response to pandemic risk</i>
	Mar 17, 2020	National Post	<i>Ontario urges bars, restaurants to close; Drastic measures</i>
	Mar 18, 2020	Toronto Star	<i>Resellers buy up supplies amid criticism: B.C. couple say they made thousands by reselling Lysol wipes online</i>
	Mar 18, 2020	Ottawa Citizen	<i>'We need to stick together'; Ontario declares state of emergency amid COVID-19 pandemic</i>
		Lethbridge Herald	<i>DIY hand sanitizer</i>
	Mar 20, 2020	Edmonton Journal	<i>Salons, barbers grapple with trimming hours or closing during pandemic</i>
	Mar 21, 2020	Toronto Sun	<i>Social distancing keeping city operating</i>
	Mar 22, 2020	CTV News	<i>McDonald's Canada closes restaurants for walk-in takeout service</i>
	Mar 23, 2020	Calgary Herald	<i>Big grocers boost pay for front-liners; Stores installing more protection for 'heroes'</i>
	Mar 25, 2020	Edmonton Journal	<i>Restaurants weather storm with takeout, delivery options; Food scene rolls on as sit-down service takes a pause during the COVID-19 crisis</i>
	Mar 26, 2020	National Post	<i>Lockdown should only be for the old and vulnerable</i>
	Mar 27, 2020	Daily Herald-Tribune	<i>Alberta making list of essential services</i>
	Apr 2, 2020	Winnipeg Free Press	<i>Mixed bag on social distancing in stores: Some grocers take precautions to keep customers apart; for others, it's business as usual</i>
	Apr 2, 2020	Globe and Mail	<i>Understanding empty shelves: How Canada's food supply chain works</i>
	Apr 4, 2020	Winnipeg Free Press	<i>Walmart workers get bonuses during pandemic</i>
	Apr 7, 2020	Ottawa Citizen	<i>Interac e-transfers reach record high amid COVID-19 crisis</i>
	Apr 9, 2020	St. Thomas Times-Journal	<i>Costco lineup photo causes online furor</i>
	Apr 11, 2020	Chronicle Herald	<i>Crowding at Costco angers premier</i>
	Apr 11, 2020	Victoria News	<i>Government, opposition parties strike deal to pass massive wage subsidy bill</i>

T3	Apr 12, 2020	Winnipeg Sun	<i>We can do it</i>
	Apr 12, 2020	Toronto Star	<i>Police launch social distancing blitz: Toronto officers will start issuing \$1,000 fines for close contact, chief says</i>
	Apr 12, 2020	Edmonton Sun	<i>Need for computers spikes as classes go online</i>
	Apr 13, 2020	The Bassano Times	<i>Consumers still need businesses: Supporting Albertans during COVID-19</i>
	Apr 14, 2020	Barrie	<i>'Pick one person to do the shopping': Why Barrie, Simcoe County grocers may need tougher rules amid COVID-19 pandemic</i>
	Apr 14, 2020	Times Colonialist	<i>Some consumer firms may take nearly 5 years to recover: CIBC report</i>
	Apr 15, 2020	The Spectator	<i>10,000 face shields headed to N.B.'s front-line workers</i>
	Apr 16, 2020	National Post	<i>Lifting the lockdown; The WHO has released guidelines outlining the areas officials must consider if they are to look at resuming activities. Here is where Canada stands:</i>
	Apr 17, 2020	Brock Citizen	<i>Brock says thank you to front-line workers</i>
	Apr 18, 2020	Leader Post	<i>Investments, 'playbook' key in restarting economy, analysts say</i>
	Apr 21, 2020	Toronto Star	<i>Grocery chain T&T starts temperature checks: Stores, looking to boost safety, ask shoppers showing higher temperatures to leave</i>
	Apr 22, 2020	The Macleod Gazette	<i>Greenhouses announced as essential services</i>
	Apr 23, 2020	North Bay Nugget	<i>Grocery business booming during COVID-19; Curbside pickups taking over from in-store shopping</i>
	Apr 24, 2020	Star Phoenix	<i>Caution is watchword as dental, optometric, other services resume</i>
	Apr 26, 2020	Toronto Sun	<i>'Bunch of yahoos'; Ford rips lockdown protesters at Queen's Park</i>
	Apr 27, 2020	Montreal Gazette	<i>Volunteers line up to get groceries for seniors; Groups make hundreds of shopping trips to reduce risk for vulnerable population</i>
	Apr 30, 2020	Calgary Sun	<i>Expert: follow science; Reopening of economy must hurt fewest number of people, doc says</i>
	May 2, 2020	Intelligencer	<i>Airline offers inflight meals</i>
	May 5, 2020	Mountaineer	<i>Federal government offers support for students, small business</i>
	May 7, 2020	Richmond News	<i>Food-packing workers keeping 'distance'</i>
	May 8, 2020	Edmonton Journal	<i>Restaurants cannot be profitable at 50-per-cent capacity, owners say</i>
	May 9, 2020	Calgary Sun	<i>How home design trends are evolving for physical distancing</i>
	May 11, 2020	Calgary Herald	<i>'A new normal': Calgary small businesses grapple with safely reopening</i>

	May 11, 2020	Chronicle Herald	<i>Designers challenged to think outside box: COVID-19 AND FASHION</i>
	May 15, 2020	Edmonton Sun	<i>Personal trainers adapt to gym closures during pandemic</i>
	May 17, 2020	Morning Star	<i>Kelowna Cafe delivers over 800 free lattes and donuts to frontline workers</i>
	May 19, 2002	Canada NewsWire	<i>Canadians can curb COVID challenges faced by restaurants: Order BBQ on the next #TakeoutDay</i>
	May 20.2020	Winnipeg Free Press	<i>Return of pro sports a Herculean task: Getting all stakeholders on same page near impossible</i>
	May 20.2020	Toronto Star	<i>Got 'zoom fatigue'? Tips for fostering a 3-dimensional life</i>
	May 23, 2020	Vancouver Sun	<i>No food shortage, but shocks not over</i>
	May 25, 2020	Toronto Sun	<i>Consumers may see COVID-19 surcharge on their bill</i>

APPENDIX-5

DICTIONARIES FOR AUTOMATED CONTENT ANALYSIS

Risk Categories	Examples	Number of Words
Health	plexiglass, sanitize, touchless, safely	33
Consumer Journey	deliver*, operating hour, drive thru, temporar*	35
Supply Chain	farm*, supplier, stock, substitution, shipment	25

At-Risk Actors	Examples	Number of Words
Customers	guest, client, patron, consumer	14
Employees	crew, team, manager, associate	28
Community	everyone, together, community, each other	18
Vulnerable	vulnerable, senior, homeless, disab*	19

Responsibilization	Examples	Number of Words
Firm	reassure, protect, measures, enhance*	29
Consumer	patience, limit purchas*, hoard, responsibly	19
Normalize	unprecedented, uncertain, new normal, expected	14
Monetize	promo*, code, video ready, Zoom	15
Expert systems	guideline, government, quarantine, world health organization	19

APPENDIX-6

RISK MITIGATION AND RESPONSIBILIZATION – ADDITIONAL EXAMPLES

		Date	Firm	Firm Tweet
Risk mitigation	Health	T2_April 2	Well.ca	<p>We hope you and your loved ones are safe and healthy. These are uncertain times and we are all experiencing a world we could have never imagined.</p> <p>It's been an incredibly busy few weeks. Our warehouse team has been working hard to implement safety protocols and to ship a record number of orders. (Email)</p>
	Consumer Journey	T2_March 27	Canadian Tire	With more Ways to Shop online, we're doing everything we can to make getting the essentials easier. To continue serving our valued customers, Canadian Tire Retail stores will remain open with reduced hours. (Tweet)
	Supply Chain	T2_March 17	RBC	RBC Online Banking makes it easy to do your banking anytime, anywhere using a computer or mobile device with internet access. (Tweet)
At-risk actors	Consumers	T2_March 21	RBC	<p>You've placed your trust in us and we're here to help. Offering help when you need it most</p> <p>We're starting with some of your most pressing needs. RBC has put in place flexible financial relief programs for personal and business clients who may experience financial hardship resulting from COVID-19. Self-serve tools and more information are now available so you can quickly access relief, such as deferring payments on your mortgage or loans. We're also ready to help our business clients manage through today, and plan for tomorrow. (Email)</p>

	Employees and Consumers	T2_March 19	Home Depot	We're so grateful for our associates & partners who are working diligently to provide Canadian communities with essential products during this challenging time. Read about our plans to close our stores at 6 p.m. daily & expand paid time off for associates (Tweet)
	Community	T3_April 29	TD Bank	In response to COVID-19, we have launched the TD Community Resilience Initiative. We will allocate \$25 million (CAD) to help organizations and community groups across TD's operating footprint critical to today and into the future #TDReadyCommitment (Tweet)
	Vulnerable	T2_March 23	Walmart	We'll dedicate the opening hour of stores exclusively for seniors, the disabled and those with vulnerable health conditions. (Email)
Responsibilization	Expert systems	T2_March 25	BMO	As we all are being asked to control the spread of COVID-19, our service experience is changing temporarily as we follow health and safety practices recommended by health authorities. This includes: <ul style="list-style-type: none"> -Temporarily closing select locations, -Reducing operating hours in our branches to allow for rest and sanitization, and -Limiting the number of customers in our branches at one time to ensure we practice social distancing as we serve our customers. (Email)
	Normalize	T2_March 27	Scotiabank	Canada has heightened its response to COVID-19 in recent days. From coast to coast, individuals, organizations, and all levels of government are working together to minimize impact on our communities. To underscore the need to work together for the good of Canada and Canadians, politicians from all parties have approved a historic aid package to stabilize the economy and assist those most affected by the pandemic. Unprecedented relief measures for unprecedented times.

				At Scotiabank, we are also doing our part, steadfastly focused on ensuring the people we serve and those we employ remain safe and secure. (Tweet)
	Own	T2_ March 19	Sobeys	The health and wellness of our teammates and customers remains our very top priority. In our effort to do everything we can to help keep our communities healthy, as of Friday March 20, we are temporarily changing our store hours to 8:00AM – 8:00PM daily. (Tweet)
	Consumer	T2_ March 21	Home Depot	Please help us practice social distancing when you need to access emergency repair products in our stores. Starting tomorrow we have adjusted hours and will be limiting the number of customers in our stores. (Tweet)
	Monetize	T3_May 20	A&W	Want to crush your cravings? Get \$3 off your next delivery of \$15+ with code TAKEOUTDAY3 when your order from us on (Tweet)

APPENDIX-7

SUMMARY TABLE FOR RISK CATEGORIES AND AT-RISK ACTORS SCORES

		n	% of words/text			T-test for differences		
			T1	T2	T3	T1 vs. T2	T1 vs. T3	T2 vs. T3
Newspapers	Risk Categories		7604	30280	37591			
		Health	0.78	0.65	0.53	13.17**	29.11**	23.53**
		Consumer Journey	0.52	0.81	0.71	-36.74**	-27.49**	21.26**
		Supply Chain	0.34	0.40	0.37	-9.98**	-4.82**	8.57**
	At-Risk Actors							
		Employee	0.42	0.44	0.40	-3.61**	1.90**	8.74**
		Customer	0.29	0.39	0.34	-16.86**	-9.24**	14.08**
	Community	1.03	0.99	0.89	4.64**	18.07**	21.04**	
	Vulnerable	0.12	0.18	0.17	-14.86**	-11.62**	5.70**	
Policymaker Speeches	Risk Categories		10	30	41			
		Health	2.80	1.05	1.07	5.31**	5.12**	-0.10
		Consumer Journey	0.21	0.56	0.62	-4.04**	-3.97**	-1.05
		Supply Chain	0.24	0.80	0.69	-4.17**	-3.35**	1.09
	At-Risk Actors							
		Employee	0.38	0.45	0.39	-0.67	-0.13	0.75
		Customer	0.42	1.98	1.42	-4.38**	-3.72**	2.45**
	Community	3.36	2.65	2.43	2.25**	2.92	1.29	
	Vulnerable	0.45	0.33	0.33	0.97	0.85	-0.02	

Polymaker Tweets	Risk Categories	Health	n	1365	1497	1611				
		Health		0.70	0.89	0.64		-3.12**	1.17	4.58**
		Consumer Journey		0.28	0.29	0.29		-0.27	-0.26	0.02
		Supply Chain		0.21	0.39	0.32		-5.37**	-3.57**	2.21**
	At-Risk Actors	Employee		0.14	0.18	0.15		-1.42	-0.53	0.99
		Customer		0.47	0.84	0.64		-6.09**	-3.03**	3.39**
		Community		1.20	1.13	0.87		1.04	5.16**	4.27**
		Vulnerable		0.06	0.16	0.17		-4.27**	-4.90**	-0.44

Firm E-mails	Risk Categories	Health	n	3	81	77				
		Health		1.58	1.43	0.75		0.12	1.22	3.28**
		Consumer Journey		1.11	2.17	1.78		-1.75	-1.11	1.35
		Supply Chain		1.1	1.15	0.67		-0.08	0.78	3.25**
	At-Risk Actors	Employee		2.08	1.45	0.88		1.22	2.33	3.36**
		Customer		2.88	2.53	1.77		0.51	1.59	4.09**
		Community		1.11	1.43	0.82		-1.43	1.35	4.88**
		Vulnerable		0.14	0.19	0.17		-0.30	-0.18	0.33

Firm Tweets	Risk Categories	Health	n	338	238	320				
		Health		0.24	0.62	0.65		-3.13**	-3.83**	-0.24
		Consumer Journey		0.62	1.68	0.86		-5.52**	-1.59	4.29**
		Supply Chain		0.39	0.73	0.46		-2.53**	-0.70	2.03**
	At-Risk Actors	Employee		0.26	0.71	0.74		-3.79**	-3.56**	-0.18
		Customer		1.84	2.46	1.44		-2.31**	1.91**	4.33**
		Community		0.63	0.97	1.39		-2.13**	-4.29**	-2.11**
		Vulnerable		0.28	0.25	0.25		-2.68**	-2.60**	0.33

* $p < .10$

** $p < .05$