Chapter 5

Consumer Resilience in Inflationary Markets in the Digital Age

Yavuz Selim Gülmez[1]

Abstract

This chapter examines how inflationary pressures reshape consumer resilience within contemporary digital market dynamics, positioning inflation not merely as a macroeconomic condition but as a critical force transforming consumer behavior, decision-making, and well-being. In the digital age, consumers experience inflation through platform-mediated interactions, algorithmic pricing, continuous price comparisons, and digitally circulated market information, which intensify visibility, cognitive effort, and perceived risk in everyday consumption. Adopting a consumer well-being oriented marketing perspective, the chapter conceptualizes consumer resilience not as an individual coping trait but as a market-shaped capacity emerging at the intersection of digital infrastructures, social relations, and institutional practices. The analysis highlights how inflation-driven market dynamics disproportionately affect vulnerable consumer groups while simultaneously redistributing responsibility, effort, and emotional labor onto consumers. By identifying digital, community-based, and institutional mechanisms that can support resilience beyond individual adaptation, the chapter contributes to marketing scholarship by reframing consumer resilience as a systemic outcome embedded in digital market structures. In doing so, it advances a more human-centered and ethically informed understanding of marketing dynamics in inflationary digital markets.

1. Introduction

In recent years, global economies have been increasingly shaped by persistent inflationary pressures driven by post-pandemic supply disruptions, geopolitical tensions, energy price volatility, and structural transformations in market systems. While inflation is often treated primarily as a macroeconomic

1 Dr. Öğr. Üyesi, Mardin Artuklu Üniversitesi, İktisadi ve İdari Bilimler Fakültesi, İşletme Bölümü, Pazarlama Anabilim Dalı, ysgulmez@artuklu.edu.tr, ORCID: 0000-0002-9846-596X.

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indicator of instability, its most profound consequences unfold at the level of everyday consumption (Sirgy & Lee, 2006). In the digital age, inflation is no longer experienced solely through rising prices but through digitally mediated consumption environments, where consumers navigate continuously shifting prices, algorithmic adjustments, and platform-based market structures. As a result, inflation has become a lived market condition embedded in evolving market dynamics, shaping not only purchasing power but also consumers' sense of control, predictability, and well-being.

This chapter approaches inflation not as a challenge to firm strategy or market efficiency, but as a condition that fundamentally reshapes consumer experience and welfare in digital markets. Rather than celebrating consumer resilience as an individual capacity for adaptation, the chapter conceptualizes resilience as a set of coping mechanisms that consumers are compelled to develop in response to structurally constrained, inflationary market environments. In digitally mediated markets, consumers increasingly rely on platform-based information flows, price comparison tools, and algorithmically curated choices to manage economic pressure. However, these mechanisms do not merely empower consumers; they also redistribute cognitive burden, intensify decision fatigue, and expose structural inequalities embedded within digital market ecosystems.

Adopting a critical consumer well-being perspective, this chapter examines how inflationary market conditions undermine economic, psychological, and behavioral dimensions of consumer welfare. High inflation affects not only what consumers can afford, but how they plan, decide, and emotionally experience consumption. Price volatility, constant comparison across platforms, and information asymmetries generated by digital interfaces reshape everyday decision-making, often amplifying stress and uncertainty. Consequently, consumer resilience should not be understood as a heroic act of individual endurance, but as a fragile and uneven outcome shaped by access to digitally mediated information, platform infrastructures, social support networks, and institutional arrangements.

Building on this perspective, the chapter addresses the following research questions:

- How does inflation suppress consumer well-being within digitally mediated market environments?
- What resilience strategies do consumers develop in response to inflationary pressures, and how do these strategies affect their well-being?

- Which consumer groups experience heightened vulnerability in inflationary digital markets?
- What mechanisms digital, communal, institutional, and policy-based can enhance consumer resilience beyond individual coping efforts?

By engaging with these questions, the chapter aims to extend discussions of marketing dynamics in the digital age by foregrounding consumer well-being and vulnerability. It contributes to the literature by reframing consumer resilience as a systemically shaped capacity, rather than an individual trait, and by highlighting how digital market structures simultaneously enable and constrain consumers' ability to withstand inflationary pressures. In doing so, the chapter positions consumer resilience as a critical lens through which contemporary digital market dynamics can be more ethically and comprehensively understood.

2. Inflation and Consumer Well-Being

Inflation represents more than a temporary disturbance in price levels; it constitutes a structural condition that reshapes how consumers experience markets, make decisions, and evaluate their own well-being. In inflationary contexts, consumer well-being is not only threatened by declining purchasing power but also by increasing uncertainty, cognitive burden, and emotional strain. These effects become particularly pronounced in the digital age, where consumption is increasingly embedded in digitally mediated market environments characterized by rapid information flows, platform-based interactions, and continuously evolving market dynamics.

Accordingly, this section addresses two interrelated questions: How does inflation suppress consumer well-being in digitally mediated markets? and What forms of consumer resilience emerge in response to inflationary pressure, and how do these strategies shape well-being outcomes? Accordingly, the analysis examines how inflation operates across economic, psychological, and behavioral domains of consumer experience, reshaping everyday consumption practices and redistributing market-related burdens. Understanding this interaction requires moving beyond narrow models of rational choice toward a more holistic perspective that captures how inflation reorganizes everyday consumption practices and redistributes burdens across consumers.

2.1. Economic Pressures in Digital Markets

The most immediate and visible impact of inflation manifests as a decline in purchasing power. When income growth fails to keep pace with rising prices, consumers are compelled to revise budgets, downgrade product choices, or reduce overall consumption. In digital markets, these economic pressures are experienced through constant price exposure, frequent updates, and algorithmically driven adjustments that make inflation both highly visible and continuously salient. Consumers are no longer confronted with price increases sporadically; instead, they encounter inflation through repeated interactions with digital interfaces that signal scarcity, volatility, and cost escalation.

Empirical research demonstrates that in inflationary periods consumers increasingly turn to lower-priced brands, promotional offers, discount retailers, and private labels in order to preserve access to essential goods (Hamilton et al., 2019). Studies conducted in European markets indicate that inflation intensifies price sensitivity and encourages consumers to reallocate spending toward perceived "value-for-money" options, particularly within online and platform-based retail environments (Sobotkiewicz & Waniowski, 2025). While such strategies may offer short-term economic relief, they often require sustained monitoring of prices, promotions, and alternatives, thereby transferring additional effort and responsibility to the consumer.

From a well-being perspective, economic resilience strategies such as expenditure tracking, consumption postponement, and substitution toward cheaper alternatives present an inherent paradox. On the one hand, they allow consumers to maintain a degree of financial control under inflationary pressure. On the other hand, prolonged austerity, quality downgrading, and continuous optimization can erode life satisfaction and diminish perceived quality of life (Mennekes & Schramm-Klein, 2025). As a result, economic adaptation strategies often stabilize short-term affordability while introducing longer-term trade-offs for perceived quality of life and satisfaction.

2.2. Psychological Pressures and Perceived Well-Being

Beyond its economic consequences, inflation exerts a substantial psychological toll on consumers. Persistent price increases, coupled with uncertainty about future affordability, generate heightened levels of financial anxiety, stress, and perceived loss of control. In digitally mediated consumption environments, these psychological pressures are intensified by the constant visibility of price changes and the rapid circulation of market information. Consumers are repeatedly reminded of inflation through notifications, price alerts, comparison tools, and media discourse, making economic uncertainty an ongoing psychological presence rather than a distant abstraction.

Research in economic psychology indicates that inflation-related stress is strongly associated with declines in subjective well-being, increased emotional exhaustion, and negative affect (Mitra et al., 2024). The unpredictability of prices undermines consumers' ability to plan and creates a sense of instability that extends beyond consumption into broader life domains. In digital markets, where prices may vary across platforms or change dynamically over short periods, consumers often experience a persistent fear of making the "wrong" purchase decision—paying too much, missing a better deal, or losing value over time.

To cope with inflation-related pressures, consumers employ a range of psychological strategies, including expectation adjustment, mental reframing of consumption goals, and the normalization of reduced consumption standards. Emotional reassurance is also sought through online communities, social networks, and shared narratives of coping, which can provide short-term relief from uncertainty and stress. However, when these coping practices become the primary means of managing inflationary pressure, they may contribute to the normalization of persistent financial strain at the individual level. Over time, this normalization can reduce the visibility of the market dynamics that generate ongoing uncertainty, weakening consumers' perceived sense of agency and diminishing overall well-being.

2.3. Behavioral Pressures and Decision Fatigue

Inflation also reshapes consumer behavior by increasing the complexity and intensity of everyday decision-making. In inflationary contexts, consumers are compelled to engage more frequently in price comparisons, budget evaluations, and alternative assessments in order to protect limited resources. Within digitally mediated markets, these behavioral demands are amplified by the abundance of available options, platforms, and information sources. While digital tools ostensibly enhance consumer choice, they simultaneously increase the cognitive effort required to navigate markets effectively.

Frequent use of platform-based price comparison tools, promotional tracking, and cross-platform searches can strengthen consumers' sense of agency and informational control. However, these practices are time-consuming and mentally taxing. Behavioral research suggests that sustained engagement in high-effort decision-making leads to decision fatigue, reduced satisfaction, and impaired judgment over time (Jung et al., 2014). In inflationary digital markets, consumption decisions become less about preference fulfillment and more about damage control, transforming routine purchases into sources of cognitive strain.

As inflation intensifies the frequency and complexity of everyday consumption decisions, consumers are increasingly required to engage in continuous price monitoring, comparison, and evaluation. While these behaviors may enhance short-term adaptability and a sense of informational control, they also demand sustained attention and cognitive effort. Over time, prolonged engagement in high-effort decision-making contributes to decision fatigue, reduced satisfaction, and declining judgment quality. In digitally mediated markets, where price volatility and choice abundance are persistent, these behavioral demands transform routine consumption into an ongoing cognitive task, introducing additional costs that vary according to consumers' available time, digital competence, and access to market information.

Taken together, the economic, psychological, and behavioral pressures generated by inflation illustrate that consumer well-being in the digital age is shaped by more than income constraints alone. Inflation operates through digitally mediated market dynamics that intensify visibility, redistribute effort, and reshape everyday consumption practices. Consequently, consumer resilience should be understood not merely as the ability to cope with rising prices, but as a complex and often precarious response to structurally demanding market environments. This multidimensional understanding provides the foundation for identifying vulnerable consumer groups and for exploring mechanisms that can support resilience beyond individual adaptation.

3. Vulnerable Consumer Groups

Inflation does not affect all consumers uniformly. While rising prices exert pressure across markets, their consequences are distributed unevenly among social groups, often amplifying existing inequalities and generating new forms of vulnerability. In inflationary contexts, vulnerability arises not only from constrained economic resources but also from unequal access to information, digital tools, social support networks, and institutional protection. In the digital age, these differences are increasingly shaped by consumers' positions within digitally mediated market environments, where access to price visibility, market participation, and adaptive capacity varies significantly across groups.

Consumer vulnerability research conceptualizes vulnerable consumers as those whose personal characteristics, situational constraints, or structural conditions limit their ability to protect their interests in the marketplace (Baker et al., 2005). Inflation intensifies such vulnerabilities by increasing exposure to uncertainty, risk, and exclusion, particularly in digital markets that place heightened adaptive demands on consumers. Identifying vulnerable consumer groups is therefore essential for understanding how inflation reshapes consumer well-being and for informing resilience-enhancing mechanisms that extend beyond individual coping efforts.

3.1. Low-Income Consumers

Low-income consumers represent one of the most vulnerable groups in inflationary markets. Because a substantial proportion of their income is allocated to essential expenditures such as food, housing, and transportation, price increases in these categories have immediate and disproportionate effects. In inflationary contexts, even minor price fluctuations can force low-income households to make difficult trade-offs between basic needs, often resulting in constrained consumption choices and quality downgrading (Adkins & Ozanne, 2005).

In digitally mediated markets, low-income consumers face an additional layer of vulnerability. Although digital platforms may provide access to price comparisons, promotions, and alternative sellers, effective use of these tools requires time, digital literacy, and reliable access to technology. Empirical research indicates that low-income consumers are more likely to engage in intensive price monitoring and promotional search during inflationary periods; however, these efforts are frequently accompanied by increased cognitive effort and emotional strain (Mennekes & Schramm-Klein, 2025). Together, economic constraint and heightened decision effort illustrate how adaptation strategies may stabilize short-term affordability while simultaneously placing pressure on overall well-being.

3.2. Fixed-Income Earners and Retirees

Consumers with fixed or infrequently adjusted incomes such as retirees, public-sector employees, and individuals dependent on social transfers experience heightened vulnerability under inflationary conditions. When income adjustments lag behind rising prices, purchasing power declines rapidly, generating persistent financial insecurity. Unlike consumers with flexible or market-linked incomes, fixed-income earners have limited capacity to offset inflationary pressure through earnings growth, making them particularly sensitive to sustained price increases.

In the digital age, this vulnerability is further shaped by rapidly changing market information. Constant price updates, platform-specific offers, and dynamic pricing mechanisms can complicate budgeting and long-term planning for fixed-income consumers. Prior research identifies perceived income predictability as a key determinant of psychological well-being (Sirgy & Lee, 2006). Inflation disrupts this predictability, and in digitally dynamic market environments, the resulting uncertainty intensifies stress and weakens consumers' perceived sense of financial control.

3.3. Households with Children and Single-Parent Families

Households with children, and particularly single-parent families, face elevated vulnerability during inflationary periods due to the rigidity of their expenditure structures. Spending on food, education, healthcare, and childcare constitutes a substantial and largely non-discretionary share of household budgets. As a result, inflation significantly reduces financial flexibility and intensifies trade-offs between competing needs, often limiting households' capacity to absorb sustained price increases (Stack & Meredith, 2018).

Digitally mediated markets offer both opportunities and challenges for these households. While online platforms may facilitate access to discounts, promotions, and bulk purchasing options, the time and cognitive resources required to navigate such environments are often scarce for caregivers. Empirical evidence indicates that families with children engage more frequently in price comparison and discount-seeking behaviors during inflationary periods, yet continue to experience disproportionate declines in perceived well-being relative to other consumer groups (Sobotkiewicz & Waniowski, 2025). For single-parent families in particular, the combined pressure of constrained resources and heightened decision effort increases the risk of both economic strain and emotional exhaustion.

3.4. Digitally Excluded or Digitally Constrained Consumers

In inflationary digital markets, access to technology and digitally mediated information has become a critical determinant of consumer resilience. Consumers with limited digital access or lower levels of digital literacy including many older adults, individuals with lower educational attainment, and residents of rural or underserved areas face distinct disadvantages in navigating price volatility and market complexity. These consumers are less able to utilize platform-based price comparison tools, monitor promotions, or adjust their purchasing strategies in response to rapidly changing market conditions.

Digital exclusion intensifies vulnerability by limiting access to timely and relevant market information. Deng (2023) demonstrates that information asymmetries in digital markets increase consumers' exposure to unfavorable pricing and constrain their capacity to respond strategically to inflation. As markets become increasingly platform-centered, digitally constrained consumers may become more reliant on local or familiar sellers, reducing opportunities to verify prices or explore alternatives. Over time, such constraints contribute to persistent disparities in market participation and adaptive capacity across consumer groups.

3.5. Migrants, the Unemployed, and Socially Isolated Consumers

Consumers with limited social and institutional support including migrants, unemployed individuals, precarious workers, and those engaged in informal employment experience compounded vulnerability in inflationary contexts. These consumers often lack stable income streams, access to social protection, or familiarity with market institutions, conditions that heighten exposure to financial stress while narrowing opportunities for recovery or adaptation.

In digitally mediated markets, socially isolated consumers may also encounter informational and relational barriers. Limited access to trusted networks, language constraints, and unfamiliarity with platform norms can restrict their ability to benefit from digital market opportunities. Prior research conceptualizes vulnerability as both economic and relational, highlighting how social exclusion amplifies market disadvantage (Hill, 2001). In inflationary digital markets, such relational constraints further limit consumers' capacity to mobilize information, support, and resources when responding to sustained economic pressure.

4. Mechanisms for Enhancing Consumer Resilience

The preceding analysis demonstrates that consumer resilience in inflationary markets cannot be understood solely in terms of individual coping efforts. Economic pressure, psychological strain, and behavioral overload are shaped by broader market structures that influence how consumers access information, exercise choice, and sustain well-being. In the digital age, resilience emerges at the intersection of technological infrastructures, social relations, institutional practices, and public policy, highlighting the need for support mechanisms that operate beyond the level of personal adaptation.

Accordingly, this section examines three interrelated categories of mechanisms digital, community-based, and institutional that can strengthen consumer resilience in inflationary contexts. Rather than treating these mechanisms as substitutes, the analysis emphasizes their complementary roles in mitigating vulnerability and shaping a more balanced distribution of responsibility across market actors.

4.1. Digital-Based Mechanisms

Digital technologies play a central role in shaping how consumers experience and respond to inflation. When designed and governed appropriately, digital tools can enhance transparency, reduce uncertainty, and support informed decision-making. One of the most prominent digital mechanisms for strengthening consumer resilience is the provision of price transparency platforms that enable real-time comparison across sellers and channels. By reducing informational asymmetries, such tools help consumers navigate inflation-driven price dispersion, particularly in digitally mediated markets characterized by frequent and opaque price changes.

Beyond price comparison, digital budgeting and expenditure-tracking applications can support economic resilience by increasing financial awareness and planning capacity. Research indicates that consumers with higher levels of perceived financial control experience lower stress and greater subjective well-being, even under inflationary pressure (Netemeyer et al., 2018). By visualizing spending patterns and signaling deviations from planned budgets, these applications can reduce uncertainty and strengthen consumers' perceived sense of agency.

Automated price alerts and notification systems represent another digital mechanism with resilience-enhancing potential. By reducing the need for continuous monitoring, such systems help lower cognitive effort and mitigate decision fatigue. The extent to which these digital mechanisms effectively support consumer resilience, however, depends on factors such as accessibility, usability, and digital literacy. In this sense, digital resilience mechanisms function not only as technological tools but also as elements of market infrastructure whose impact varies across consumer groups. From a marketing responsibility perspective, the design and deployment of such algorithmic tools directly shape consumers' perceptions of fairness and trust, influencing whether digital platforms are experienced as supportive intermediaries or as sources of uncertainty and suspicion.

4.2. Community-Based Mechanisms

While digital tools can support individual coping efforts, consumer resilience is also deeply embedded in social relations. Community-based mechanisms provide collective buffers against inflationary pressure by pooling resources, sharing information, and fostering mutual support. In inflationary markets, collective purchasing arrangements, consumer cooperatives, and informal buying groups enable consumers to leverage shared bargaining power to reduce costs and stabilize access to essential goods.

In digitally mediated environments, community resilience increasingly takes hybrid forms that combine online coordination with offline solidarity. Messaging platforms and social media groups facilitate the rapid circulation of price information, promotional opportunities, and warnings about unfair practices. Beyond their economic function, such networks contribute to psychological well-being by reducing social isolation and normalizing shared experiences of financial strain (Hill, 2001).

Local support ecosystems including initiatives led by municipalities, non-governmental organizations, and volunteer networks play a particularly important role for highly vulnerable consumers. Food-sharing programs, community distribution points, and needs-based assistance mechanisms help alleviate immediate material pressure while reinforcing social cohesion. From a resilience perspective, these collective arrangements expand consumers' access to resources and support, complementing digital and institutional mechanisms in inflationary market contexts.

4.3. Institutional and Policy-Based Mechanisms

Sustainable consumer resilience ultimately depends on institutional arrangements that shape market behavior and protect consumer interests. Firms, platforms, and public authorities all play critical roles in moderating the impact of inflation on consumer well-being. At the firm and platform level, practices such as price stabilization policies, transparent communication regarding price changes, and the provision of essential product bundles can reduce uncertainty and enhance trust. Empirical research indicates that transparent pricing practices increase perceived fairness and mitigate negative emotional responses to price increases (Ferguson & Ellen, 2013).

Platform governance is particularly salient in the digital age. As intermediaries that structure market access and information flows, digital platforms influence how inflation is perceived and managed by consumers. Clear disclosure of pricing mechanisms, limits on exploitative dynamic pricing, and safeguards against misleading promotional practices constitute important institutional levers for resilience enhancement. Such governance practices are central not only to protecting consumers from harm but also to sustaining trust in digital market systems, as opaque or unpredictable pricing erodes confidence in both platforms and brands.

Public policy mechanisms further anchor consumer resilience by establishing regulatory frameworks that constrain opportunistic behavior and promote equity. Effective price monitoring systems, consumer protection enforcement, and anti-profiteering measures help stabilize markets during inflationary periods (Prišenk et al., 2025). Investments in digital literacy initiatives are equally important, as they enable consumers to navigate digital markets more confidently and critically, thereby reducing information asymmetries and supporting more balanced participation across socio-economic groups.

Taken together, these institutional and policy-based mechanisms shape the conditions under which consumer resilience can be supported and sustained in inflationary digital markets. Rather than emerging automatically from individual effort, resilience is influenced by how responsibilities, protections, and market rules are organized across firms, platforms, and public authorities. This perspective provides a foundation for the broader discussion of marketing responsibility and consumer well-being developed in the concluding section.

5. General Discussion and Conclusion

This chapter contributes to the marketing literature by extending existing discussions of inflation, consumer behavior, and digital markets through a consumer well-being and resilience lens. While prior research has largely framed inflation as a context that heightens price sensitivity, alters brand preferences, and intensifies deal-seeking behavior (Hamilton et al., 2019; Ehrmann et al., 2018), the present analysis demonstrates that inflation in the digital age reshapes not only what consumers purchase, but also how they experience markets, make decisions, and evaluate their own well-being.

Consistent with earlier findings, the chapter confirms that inflation intensifies reliance on price comparisons, promotions, and value-oriented consumption strategies (Sobotkiewicz & Waniowski, 2025; Mennekes & Schramm-Klein, 2025). However, rather than interpreting these behaviors solely as rational adaptations, the analysis highlights their hidden costs in digitally mediated markets. Continuous price monitoring, algorithmic adjustments, and platform-based comparisons increase cognitive effort and emotional strain, reinforcing existing research on decision fatigue and technology-related stress (Jung et al., 2014; Mick & Fournier, 1998).

A central theoretical contribution of this chapter lies in its reconceptualization of consumer resilience as a systemically shaped outcome rather than an individual coping capacity. While resilience is often framed in marketing and consumer research as a personal psychological resource (Deng, 2023; Hosany et al., 2025), the findings demonstrate that resilience in inflationary digital markets is unevenly distributed and deeply influenced by market structures, digital infrastructures, and institutional arrangements. In particular, digitally constrained consumers face structural disadvantages that limit their ability to benefit from price transparency tools and online alternatives, underscoring the socially and institutionally produced nature of consumer vulnerability (Helsper, 2012).

This perspective aligns with macromarketing scholarship that emphasizes market justice, power asymmetries, and the distribution of responsibility across market actors (Sirgy & Lee, 2006). By shifting analytical attention away from individual adaptation and toward structural conditions, the chapter challenges interpretations of resilience that implicitly normalize consumer burden under conditions of economic stress.

From a managerial and policy standpoint, the analysis underscores the role of firms, platforms, and regulators in shaping consumer resilience outcomes. Transparent pricing practices, predictable communication strategies, and safeguards against exploitative algorithmic pricing can mitigate negative consumer responses during inflationary periods (Ferguson & Ellen, 2013). Public policy interventions such as price monitoring systems, consumer protection enforcement, and investments in digital literacy further support more balanced participation in digital markets and complement market-based solutions (Prišenk et al., 2025).

In conclusion, inflationary markets in the digital age require a rethinking of marketing assumptions about information, choice, and consumer empowerment. Consumer resilience should not be understood as an automatic byproduct of digital innovation or as an individual achievement, but as a fragile and context-dependent capacity shaped by technological design, social relations, and institutional governance. Recognizing this complexity enables a more ethical, inclusive, and human-centered understanding of marketing dynamics one that places consumer well-being, vulnerability, and market justice at the core of digital transformation debates.

Future research may build on this framework by examining how specific platform designs, algorithmic pricing practices, and governance regimes influence consumer resilience across institutional and cultural contexts. Longitudinal studies exploring how prolonged inflation reshapes digitally mediated consumption practices would further enrich marketing scholarship on consumer well-being under sustained economic uncertainty.

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