

Rejected, Shackled, and Alone: The Impact of Systemic Restricted Choice on Minority Consumers' Construction of Self

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This research investigates the experience of systemic restricted choice and its impact on self-concept among racial and ethnic minority consumers seeking financing. Choosing loans is an involved consumer choice journey, and encountering systemic, chronic, and uncontrollable restrictions on choice at any level of the goal/choice hierarchy limits and even prohibits minorities' ability to make desired choices. Across a multimethod investigation, these three studies demonstrate that minorities experiencing systemic restricted choice endure deleterious impacts to self-concept, including framing the self as fettered, alone, discriminated, and subservient, as well as marked reductions in self-esteem, self-autonomy, and self-efficacy. Minority consumers also frame themselves as striving in a world of limited resources and fighting uphill, often losing battles. Juxtaposing the experiences of racial/ethnic minorities against the choice journeys of educationally and economically similar white consumers puts those minority experiences in sharp relief. The theoretical and transformative consumer research implications of these findings are discussed.

The vast majority of consumer research on choice implicitly or explicitly assumes that consumers are free agents able to act on individual tastes and preferences in making choices. However, recent research demonstrates how tenuous this assumption is, given demonstrated heterogeneity in both the ability to choose and the structurally im-

posed access to choice that consumers encounter (Botti et al. 2008; Crockett and Wallendorf 2004; Giddens 1995; Murray and Ozanne 1991). Markus and Schwartz (2010) illustrate that in modern America, choice defines, expresses, and reifies the self. Having the freedom to choose and the personal efficacy to control one's destiny is central and essential to the American sense of self and a core component of the "American Dream" (Hochschild 1995; McNamee and Miller 2009). Markus and Schwartz further describe how choice is identity expressive and linked to personal values and how people construct their sense of self.

Recognizing that the self is a multifaceted and multidimensional construct, the current investigation focuses on self-concept, or "the totality of the individual's thoughts and feelings having reference to himself [or herself] as an object" (Rosenberg 1979, 7). Prior research has explored how choice affirms the personal values and contributes to construction of an individual's self-concept (Barnhart and Peñaloza 2013; Escalas and Bettman 2005; Kettle and Häubl 2011; Townsend and Sood 2012; Ward and Broniarczyk 2011). Juxtaposing this master narrative in America (in which freedom is choice and the freedom to choose is tantamount to human well-being) with the inconvenient reality that choice in the United States is unequally distributed and, at times, system-

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ically restricted on the basis of factors such as race, ethnicity, cognitive capacity, religion, immigrant status, and so on, begs an important and fundamental question: What is the impact of the experience of systemic restrictions on choice on the self-concept? Little is known about how such denials affect and define the self. Addressing this gap is the purpose of the current research, and racial/ethnic minorities provide the context of our inquiry.

Consumer choices, especially those that require involved consumer decision making (Bagozzi and Dholakia 1999), are not discrete, singular events but rather the culmination of a series of behaviors and choices that enable consumers to arrive at and enact their final choice (Carver and Scheier 1998; Lawson 1997). In this process, consumer choices are motivated primarily by goals and personal values (Bettman 1979); in turn, the goal to make a consumer choice identifies and motivates a series of enabling and subordinate goals (Bagozzi and Dholakia 1999; Carver and Scheier 1998). For example, choosing a financial product to fund an entrepreneurial venture is a process and not a discrete moment in time or even simply a one-choice event. Bettman (1979) notes that making such a choice requires and motivates a series of subgoals (and subchoices) hierarchically arranged that when completed enable a consumer to finalize a choice. That is, choosing a financial product requires a series of behaviors and subchoices that must happen first—investigating loan options, finding potential providers and choosing those to include in the final consideration set, evaluating different attributes of loan products and choosing the attributes on which to rely when finalizing choice, identifying loan requirements, collecting relevant personal information and documentation, and so on. Given the many choices required to complete an involved consumer choice, such as choosing funding for a venture, we view the process not just as a goal hierarchy but as a “choice hierarchy” in which subordinate choices are required by and, in turn, enable superordinate choices.

Most consumer choices are not the end of the process but are in themselves important goal destinations on a journey—a mile marker on a longer path. For example, choosing and securing financing for a small business for entrepreneurs would not be an end in itself but an indispensable choice in creating a successful venture that, in turn, marks a vital step in providing for family and loved ones, being financially independent, and, for many in the United States, living the American Dream.

Encountering restrictions on choice can occur at any subordinate level of the choice hierarchy, directly limiting people's ability to make desired choices and requiring a reworking, and sometimes a reimagination, of the supporting choice/goal hierarchy (Carver and Scheier 1998). Furthermore, experiencing restricted choice inhibits people's ability to reify higher-order goals and choices, which are identity expressive and central to their self-concept. Thus, restrictions on choice require a reordering of goal plans and may also represent a threat to self. For example, a consumer seeking financing for a venture who experiences systemic

restrictions on his or her ability either to obtain information about loan products (a subordinate goal) or to choose among different financial providers (because, e.g., many providers in the area act unfavorably toward customers of her or his same race/ethnicity) will also experience systemic restrictions at a subordinate level, which will limit his or her ability to choose a financial product. In turn, this consumer may also perceive this restricted choice as a threat to accomplishing life goals and reifying core values, such as financial independence and self-esteem.

This extreme impact of restricted choice on consumer welfare and goal pursuit has sparked a large amount of investigation on restricted choice in many fields, including psychology (Savani, Markus, and Conner 2008), consumer culture (Sandikci and Ger 2010), behavioral decision making (Iyengar and Lepper 2000), economics (Thaler and Sunstein 2003), sociology (Reay et al. 2001), and law (Camerer et al. 2003). Much of this work has focused on transitory intrapersonal or situational restrictions on choice that (although it is difficult) consumers can potentially negotiate and avoid, thus continuing goal pursuit through the choice hierarchy. Conversely, we investigate “systemic” restricted choice, in which consumers face system-wide barriers because of uncontrollable individual characteristics (e.g., race, ethnicity, skin tone, cognitive capacity, immigrant status). Systemic restricted choice occurs when a consumer is motivated to choose, construes the choice as salient and self-relevant, but cannot finalize the choice because of individual characteristics beyond his or her control that circumscribe his or her ability to make marketplace choices. In other words, consumers face systemic restrictions on choice when they want to make important consumption choices but cannot because of environmental conditions (Dworkin 1985).

The difference between systemic restricted choice and transitory restricted choice and the impact on self-concept is particularly pronounced when dealing with issues related to the race/ethnicity of consumers, as we do in this research. Using distinctiveness theory as an example, it is generally accepted that consumer distinctiveness can exist at multiple levels of analysis, ranging from a spontaneously evoked phenomenon (i.e., transitory) to one that is more chronic and enduring (i.e., systemic). In describing chronic distinctiveness, McGuire and McGuire (1981) hypothesized that a characteristic such as race or ethnicity becomes persistently salient to the self-concept if other people in a person's reference group are continuously different from that person on a given characteristic (Grier and Deshpandé 2001). Individuals react to their everyday situations not only through rational evaluation but also through the “chronically inculcated understandings integral to sense of being” (Henry 2005, 766). Just as chronic distinctiveness can have a significant differential effect on self-concept and self-identity compared to transitory distinctiveness, we argue that systemic restrictions on choice can have a profound and lasting impact on minority consumers' self-perceptions. This impact is due to the chronic and continuing nature of the experience—the choice restrictions are encountered again

and again in a context in which the individual characteristic at the source of the restriction (e.g., race/ethnicity) is salient. As such, systemic restricted choice stemming from race/ethnicity is a form of microaggression (defined as brief, everyday exchanges that send denigrating messages to people of color because they belong to a racial/ethnic minority) that racial/ethnic minorities experience on a daily basis (Sue et al. 2007). These chronically experienced microaggressions and rejections affect self-concept, as these daily incidents have a cumulative debilitating effect over the course of a person's lifetime that may result in deleterious impacts to self-esteem, self-efficacy, self-autonomy, and other facets of self.

Among many Western consumers, this kind of systemically restricted choice flies in the face of the pervasive and dominant discourse of freedom, independence, efficacy, and agency (Bellah et al. 1985; Hochschild 1995; Plaut, Markus, and Lachman 2002). However, systemic restricted choice, and thus those who experience it, is a reality in more consumption contexts than is commonly realized. The impact of such an experience on the construction of self is largely unexamined, although the literature hints at some possibilities. Self-determination theory argues that when people encounter conditions in which choice is free of restriction, their sense of autonomy is enhanced (Deci and Ryan 1985). Henry (2005) argues that self-autonomy or empowerment is integral to a positive self-concept and forms a central component of personal well-being. As such, when people strive to affirm their self-concept through exercising self-autonomy but cannot because of restrictions preventing their choice, an increase of negative affect may result (Gal and Liu 2011), diminishing personal well-being (Moller, Ryan, and Deci 2006). Furthermore, Martin and Hill (2012, 1158) argue that a reduction in autonomy will result "only if one's choices are seen as constrained by external forces beyond one's control, which limits or compels people to behave in a manner opposed to meeting essential needs and desires."

Markus and Schwartz (2010, 344) note that "choice defines the self because choice is both the engine of independence and the mark of independence." If choice and, more especially, the ability to choose define the self-concept, is it also true that the systemic restriction of choice defines the self-concept, albeit in countervailing ways? As Markus and Schwartz point out, choice is an important sign or signal of freedom. Thus, does the experience of systemic restrictions on choice become a signal to the self of servitude and slavery? Finally, choice is identity defining and expressive (Markus and Kitayama 2003). Thus, is the systemic restriction of choice identity repressive, curtailing people's ability to reify and express personally salient but culturally challenged aspects of themselves?

To understand the impact of systemic restricted choice on the construction of the self-concept, we investigate the experience of consumers seeking access to financial services. Financial services is an ideal context in which to explore the experience and consequences of systemic restricted choice because access to capital is an essential node in the

goal hierarchy, in which the achievement of financial freedom and thus the American Dream are desirous higher-order values (Bernthal, Crockett, and Rose 2005; Peñaloza and Barnhart 2011). We investigate how minority status resulting from the salient and yet uncontrollable factor of one's skin tone or race/ethnic background influences consumers' experience in seeking financial service products. Specifically, we strive to understand the experience of systemic restricted consumer choice and how it alters and affects self-construction among majority and minority consumers. Theoretically, the understudied nature of systemic restricted consumer choice needs to be addressed and understood at a level that is both richer and more grounded in the lived experiences of consumers. In turn, this work is an effort in transformative consumer research (TCR), or "research that benefits quality of life for all beings engaged in or affected by consumption trends and practices across the world" (Mick et al. 2011, 6). Thus, this research directly aims to address the overlooked but highly important idea of systemic restricted choice and its impact on self, through a TCR lens. We attempt to highlight a real and current concern that, as we show, dramatically affects minority consumers and their multifaceted sense of self.

We conduct a multimethod study design, triangulating a field study, qualitative depth interviews, and an online experiment, to demonstrate that the experience of systemic restricted choice affects people's construction of self and that majority and minority consumers differ in the outcomes and impacts to their self-concept (Price and Arnould 1998). We show that these outcomes erect perceived and actual access barriers to products and services for minority consumers. We first present a mystery shopping field study (study 1) in which we substantiate the occurrence of disparate treatment by bank officers toward minority consumers, which then leads these consumers to experience systemic restricted choice at an early level in the choice hierarchy. We then explore the experience of systemic restricted choice in a qualitative depth interview study (study 2) in which we find differences between minority and majority consumers and detail the impact of systemic restricted choice on the self for minorities. From the findings of our qualitative work, we conduct an experiment (study 3) to test how two specific facets of self—self-esteem and self-autonomy—are affected when a subtle prime makes race salient when experiencing a choice restriction. From these studies, we identify both theoretical insights and future research opportunities.

STUDY 1: MYSTERY SHOPPING FIELD STUDY

To demonstrate and establish the experience of systemic restricted choice, we first investigate whether racial and ethnic minority (i.e., Hispanic and black) consumers differ from majority (i.e., white) consumers in the actual treatment they receive from loan officers in the marketplace for small business loans. For example, if minority consumers are demon-

strably treated differently at any stage in their financial choice journey, it would restrict their ability to accomplish the subgoals required to finalize their financial product choice. From a vulnerable population and marginalized consumer perspective (Baker, Gentry, and Rittenburg 2005; Crockett and Wallendorf 2004; Hill 1995; Peñaloza and Barnhart 2011), racial and ethnic minority consumers often feel out of place, unwelcome, and up against all odds when attempting to transact business in the marketplace. This may be due to the interaction of individual (e.g., a person's race) and social (e.g., structural or societal barriers) characteristics or even locational characteristics of how a business chooses to serve minority consumers (e.g., retail redlining; D'Rozario and Williams 2005). Racial marketplace disparate treatment refers to differential treatment of consumers in the marketplace on the basis of race or ethnicity and constitutes denial or degradation in the products or services offered to them (Harris, Henderson, and Williams 2005). Although the term "minority" can be used to categorize people on the basis of race, ethnicity, religion, age, disability, and sexual orientation (Schaefer 2010), we refer hereinafter to minority as individuals or a subpopulation of individuals who because of their racial and ethnic backgrounds experience or may be subjected to disparate treatment or discrimination. Conversely, we use the term "majority" interchangeably with the dominant racial or ethnic group (Williams and Henderson 2011). In Western cultures, including the United States, majority is commonly used to refer to the Caucasian or white subpopulation.

Although research indicates that both minority and majority consumers believe that marketplace discrimination occurs (Gabbidon and Higgins 2009; Norton and Sommers 2011), reliable data are not readily available to confirm the actual existence of such marketplace discrimination that would lead to the experience of systemic restricted choice at any stage in the choice journey. Relying solely on perceptions of discrimination to ascertain the extent of marketplace discrimination can be problematic. Identifying racial discrimination is more difficult today given that its expression is rarely overt. Because modern racism is subtle and therefore hard to detect, potential incidents of discrimination can be attributed to factors other than racism. Therefore, we investigate the experience of systemic restricted choice and the degree to which discrimination occurs in the marketplace and, especially, in banking settings in which self-employed minority consumers attempt to gain access to capital to support their businesses.

Method

We conducted a mystery shopping field study to assess whether disparate treatment due to racial differences occurs in a setting that has the potential for systemic restricted choice. Mystery shopping audit studies have been conducted in a variety of service sectors (Finn 2007) to detect discrimination, such as in the case of car shopping (Ayres and Siegelman 1995) and renting an apartment or purchasing a home (Galster 1991; Yinger 1998). Prior academic research

has also employed mystery shopping methods to capture factual evidence beyond just perceptions of the experience (Ainscough and Motley 2000; Finn 2001). Precedent exists for using mystery shopping in discrimination lawsuits in the United States that assess employee and firm performance to determine whether consumers receive differential treatment in the "process" of requesting products/services (Lubin 2011). Many service organizations also employ mystery shopping research techniques to assess service performance (Finn and Kayandé 1999; Van der Weile, Hesselink, and Van Iwaarden 2005). Financial institutions regularly conduct mystery shopping studies in response to and in prevention of fair-lending violations (Lubin 2011). For example, banks regularly conduct mystery shopping tests to mitigate the risks and penalties resulting from routine regulatory and compliance audits.

We directly investigated racial differences in the treatment of consumers by banking institutions and their employees. We investigated the potential for disparate treatment of minority shoppers during the preapplication (or loan inquiry) stage of a loan application at a commercial bank. Gaining financial product information is a necessary and important subgoal in the choice hierarchy for choosing a financial provider; in turn, this choice is required for the higher-order goal of choosing a financial product to fund a small business venture. We conducted 69 tests in the locations of seven national banks located in a 20-mile radius of a major metropolitan city in the western United States. We recruited, interviewed, and selected three black, three Hispanic, and three white small business owners from the local chambers of commerce and small business centers as testers. Doing this ensured that the testers were familiar with and knowledgeable about basic business and banking terminology and language, the local geography, and economic conditions. In total, we recruited nine male testers who we matched and pretested on critical personal characteristics (e.g., age, height, body build, attractiveness, education; Ainscough and Motley 2000; Lubin 2011). All testers wore matching styles of a black or blue polo shirt and khaki trousers. Matching testers on these personal characteristics enabled us to compare the outcomes of the tests by racial status.

An initial profile of a basic loan request and borrower characteristics was drafted by a professional financial service research consultant. We solicited feedback on the profile's details from four academic marketing research experts. The profile outlines a loan request of \$60,000 by a small business owner in the computer services industry who wants to expand by opening a new office. Because the random study design enabled testers from each race category to shop each bank location, we slightly modified the distinguishing characteristics of the loan request and borrower characteristics, including the consumer's name, the company name, and the requested loan amount (\$60,000, \$65,000, or \$70,000). We did this to reduce the chance that testers would be detected as mystery shoppers. Thus, the profile the different testers used was essentially identical.

Testers were trained to conduct each test and shown how

to capture and record the pertinent information needed to complete a survey questionnaire immediately after each visit. Testers were told that they were conducting a study on customer service; at no time were the testers made aware of the real purposes and details of the study. Testers were assigned to visit each bank on a prescribed day and time. On entering the bank, they stated that they were interested in meeting with someone about a loan for their business. In most cases, the testers were directed to a bank loan officer from whom they gathered information on available loan and financial products. Consistent with the preapplication tests used by regulatory agencies and the courts (Lubin 2011), testers listened and gathered the information provided about the options, availability, and terms of the financial products discussed. After the testers completed each bank visit, they completed a paper-and-pencil questionnaire in their vehicle before proceeding to their next visit. The questionnaire measured three classes of the consumers' experience with bank officers, including the information provided, the information required for loan application, and the encouragement and assistance demonstrated to the consumer. We selected the measures on the basis of their legal precedent and regulatory usage (Lubin 2011).

First, we measured the information provided by asking the testers to indicate (yes or no) whether they received the following information: loan interest rate, loan fees, and loan terms. We chose this product information because it is the most common type of information provided in consumer and small business lending and should not vary, regardless of the consumer's race/ethnicity. Consequently, testing for racial differences in whether this information was provided serves as a conservative test of racial disparate treatment. Second, the information bank officers require should not vary. Thus, testers indicated (yes or no) whether they were asked about any of the following information: business financial statements, business income tax filings, business bank account information, personal savings and investments, credit card debt, and auto loan debt. These measures capture whether consumers encounter a similar standard of scrutiny when applying for a loan. Third, testers responded to four questions that assessed the objective levels in the encouragement and assistance given by the bank officer. Testers indicated (yes or no) whether the bank officer had introduced him- or herself, offered to help them complete the application, offered them a business card, and offered them help with future banking needs.

Results

We analyzed the data using the chi-square difference test on the proportions of reported values for white and minority observations. We compared whether the white majority differed from minorities in the information provided, the information requested, the level of encouragement, and assistance and courtesy shown. The results for the information-provided dimension reveal significant differences between white and minority observations. Specifically, compared with minority testers, white testers were more frequently

provided product information on loan fees (59.1% vs. 25.9%; $\chi^2 = 5.52, p < .05$) and loan terms (52.2% vs. 27.5%; $\chi^2 = 3.84, p < .05$). Whites were not quoted an interest rate significantly more frequently than minorities (82.4% vs. 61.5%; $\chi^2 = 2.11, p = .13$).

Next, we compared differences in the information requested by the bank officer. The results show that minority testers were asked to provide more information about their businesses and personal financials than white testers. Compared with white testers, minorities were more frequently asked to provide financial statements (82.8% vs. 50.0%; $\chi^2 = 6.24, p < .05$), tax returns (86.2% vs. 52.4%; $\chi^2 = 6.91, p < .01$), and bank account information (25.0% vs. 0.0%; $\chi^2 = 6.13, p < .05$). Compared with their white counterparts, minorities were also more frequently asked about personal savings and investments (60.5% vs. 21.7%; $\chi^2 = 8.68, p < .01$), credit card debt (42.5% vs. 13.0%; $\chi^2 = 5.85, p < .05$), and auto loan debt (32.5% vs. 8.7%; $\chi^2 = 4.56, p < .05$).

The results also reveal differences in the level of encouragement and assistance offered to minority testers. Compared with their white counterparts, minorities were less frequently offered help to complete the loan application (18.18% vs. 59.1%; $\chi^2 = 18.18, p < .001$), offered a business card (42.9% vs. 81.8%; $\chi^2 = 8.91, p < .01$), or offered help with future banking needs (42.9% vs. 68.2%; $\chi^2 = 3.71, p < .05$).

Discussion

Results of a mystery shopping field study reveal that bank loan officers treat white and minority consumers differently in the early stages of their choice journey to choose financing. We find that white and minority consumers do differ across three classes of actual measures of consumer experiences with loan officers: the information provided to them, the information required from them to apply for a loan, and the encouragement and assistance demonstrated to them. With other factors controlled for, and with the only material difference between customers being race and ethnicity, minority consumers were treated differently and more poorly. These findings are both illuminating and discouraging; they suggest that systemic restricted choice is real in the actual experiences of minority consumers at an early level in the goal hierarchy for choosing financing for their small business.

STUDY 2: QUALITATIVE ZMET INTERVIEWS

The results of study 1 detail disparate treatment among minority consumers in the financial services marketplace compared with white consumers. Thus, this marketplace is a context in which systemic difference in treatment between white and minority consumers occurs during an early stage in the choice journey, in which the goal of gaining choice-relevant information is active. With the focus of the research on the impact of systemic restriction on the self-concept, to

extend the investigation, we turned to depth interviews with minority and white consumers to understand their broader experiences when seeking small business financing. From study 1, we know that disparate treatment does exist in the financial marketplace, but additional reasons explain why this is a good context for inquiry. As a group, entrepreneur consumers highly value achievement, autonomy, and personal freedom as aspirations, personal values, and life goals (Stewart et al. 1999). In many ways, these consumers embody the independent model of the self (Markus and Schwartz 2010), in which the abilities to choose, take risks, exercise initiative, and live a life of autonomy are core values that help define their self-concept and motivate personal action. As such, they have embraced the American narrative of the independent self that strives for freedom, independence, and self-determination (Markus and Schwartz 2010). Thus, this group is useful to study to gain a deeper understanding of the impact of systemic restricted choice on the construction of self.

Method

We employed the Zaltman Metaphor Elicitation Technique (ZMET; see Zaltman 1997), a semistructured, depth interview format that focuses on exploring the lived experiences of informants and gaining insights into their emotions, beliefs, and values. This approach is recommended for exploring deeply held and widely shared cultural models founded in deep, embodied metaphors (Keller 1997; Ringberg, Odekerken-Schröder, and Christensen 2007). We purposefully sampled (Patton 1990) informants to represent three racial/ethnic groups of self-employed consumers: white/Caucasian, Hispanic, and African American. In total, 39 informants who owned a small US business agreed to participate in this study. Of these, 16 were white, 13 were Hispanic, and 10 were black. Participants' ages ranged from 26 to 68 years, and 30 were men. Although we recognize that gender also represents a characteristic that can lead to discrimination (i.e., female entrepreneurs may be more likely to experience systemic restricted choice in accessing capital than are male entrepreneurs), in this study we only examine restricted choice based on race and ethnicity.

We also worked to ensure that minority and white consumers were comparable on key demographics. For example, 8% of both minorities and whites had a household income greater than \$150,000, and 6% of whites and 5% of minorities had an income less than \$20,000. We also compared the sample on education levels. Fifty percent of whites had completed a bachelor's degree, compared with 59% of minorities. Finally, gender was reasonably equally distributed across the white and minority groups. Table 1 provides additional details about the informants.

Consistent with the ZMET protocol, informants were asked to prepare for the interview by first thinking about the research question. Specifically, they were asked to think about their experiences seeking financing for their entrepreneurial business. They were then asked to collect eight to 10 pictures that represented their thoughts and feelings

about seeking financing for their businesses and to bring them to the interview. Interviews followed the various steps and activities of the ZMET interview protocol and were conducted by interviewers trained in the methodology and familiar with the ZMET process. Interviewers were matched to the informants according to their race and language of origin. This step helped enhance conversational flow and ensure cultural sensitivity.

Interviews began by asking the respondents to choose their first picture and explain how this image represented their feelings about the experience with seeking financing for their business. As the respondents explained the meaning represented by the photo, the interviewers, trained to hear vivid metaphors mentioned by (elicited from) respondents, probed for further elaboration on those metaphors. To ensure understanding, the interviewers also used reflexive interviewing techniques, such as restating informants' comments and summarizing to ensure comprehensiveness and understanding in the voice of the respondent (Athos and Gabarro 1978; Roger and Farson 1984). We transcribed the results of these interviews into several hundred pages of narratives and used them as the data set in subsequent analysis.

Our interpretive analysis broadly followed the open-coding techniques of grounded theory development (Strauss and Corbin 1990). We began the analysis with a careful and rigorous construct coding of each informant's narrative at a level of analysis close to the voice of the respondent (Van Mannen 1979). We linked these constructs with one another according to the flow and discourse of the narrative. This process followed a constant comparison method of interpretation to ensure that construct codes were well grounded in the voice of the respondents (Strauss and Corbin 1990). The coding process produced hundreds of unique meaning constructs. We collapsed common constructs into categories and again into overarching and collective themes. In turn, we traced these themes back to undergirding and embodied deep metaphors. Finally, we juxtaposed the metathemes across racial and ethnic groups to explore the impact of the experience of systemic restricted choice on the self. Because minority consumers are the most vulnerable to systemic restricted choice, we wanted to gain a deeper understanding of the experience of restricted choice between minority and white consumers. This analytical method enabled us to better understand the experience of restricted choice and identify the outcomes and impacts on the self emanating from the experience of systemic restricted choice.

Findings

Key Deep Metaphors: Orientation and Journey. "She has both arms in the air. She's smiling. There was like a bright, sunny background. You know, she just looks joyous." This comment describes a picture that a black female consumer brought to the interview. The picture represented "winning the battle but not the war" for the informant. Specifically, in the choice to finance her business, an important subgoal became salient and paramount for this informant—the need to repair her bad credit. She recognized that she

TABLE 1
STUDY 2: ZMET PARTICIPANTS' DEMOGRAPHICS

Race	Gender	Age	Immigrant	Household income	Highest education completed	Industry	Received loan	No. times rejected
Black	Male	29	No	\$50,000–\$59,999	Some college	Construction	No	4
Black	Female	34	No	\$50,000–\$59,999	Master's degree	Education	No	1
Black	Male	53	Yes	\$80,000–\$89,999	Bachelor's degree	Security	No	6
Black	Male	43	Yes	\$130,000–\$139,999	Some college	Computer networking	No	5
Black	Male	40	No	\$110,000–\$119,000	Bachelor's degree	Consulting	No	5
Black	Male	32	Yes	\$30,000–\$39,999	Bachelor's degree	Security	Yes	3
Black	Male	51	No	\$150,000+	Bachelor's degree	Construction	No	5
Black	Female	38	No	\$70,000–\$79,999	Bachelor's degree	Creative design	Yes	1
Black	Female	40	No	\$50,000–\$59,999	Some college	Construction/painting	No	0
Black	Male	52	No	\$60,000–\$69,000	Bachelor's degree	Commercial photography	No	4
Hispanic	Male	36	No	\$110,000–\$119,000	Bachelor's degree	Publishing	No	1
Hispanic	Female	37	Yes	\$30,000–\$39,999	Master's degree	Construction	No	0
Hispanic	Male	38	Yes	\$100,000–\$109,000	Some college	Wholesale beauty products	No	6
Hispanic	Male	47	No	\$150,000+	High school	Construction/roofing	Yes	4
Hispanic	Male	39	No	\$90,000–\$99,000	High school	Computer services	No	8
Hispanic	Male	32	Yes	\$150,000+	Bachelor's degree	Design/marketing	No	0
Hispanic	Female	41	No	\$20,000–\$29,999	Bachelor's degree	Video/marketing	No	1
Hispanic	Male	54	Yes	\$50,000–\$59,999	Some college	Pest control	No	2
Hispanic	Female	43	Yes	Below \$20,000	Bachelor's degree	Marketing communications	No	9
Hispanic	Female	40	Yes	\$40,000–\$49,000	Some college	Restaurant	Yes	1
Hispanic	Male	42	Yes	\$40,000–\$49,000	Bachelor's degree	Restaurant	Yes	1
Hispanic	Male	41	Yes	\$40,000–\$49,000	Some college	Restaurant	Yes	2
Hispanic	Male	55	No	\$50,000–59,999	Some college	Retail	No	4
White	Male	46	No	\$70,000–\$79,999	Bachelor's degree	Computer software	Yes	0
White	Male	31	No	\$40,000–\$49,000	Some college	Aircraft sales and flight training	No	1
White	Male	56	No	\$150,000+	Bachelor's degree	Manufacturing	Yes	4
White	Male	48	No	\$110,000–\$119,000	Some college	Construction/electrical	Yes	0
White	Male	26	No	\$120,000–\$129,000	Some college	Restaurant	Yes	0
White	Male	68	No	\$140,000–\$149,000	Some college	Commercial aviation	Yes	0
White	Female	35	No	\$90,000–\$99,999	Bachelor's degree	Business financial services	Yes	2
White	Male	38	No	\$120,000–\$129,000	Bachelor's degree	Marketing/advertising	Yes	0
White	Male	48	No	\$130,000–\$139,999	Bachelor's degree	Beauty/spa services	Yes	0
White	Female	52	No	\$70,000–\$79,999	Some college	Education	Yes	0
White	Male	62	No	\$120,000–\$129,000	Bachelor's degree	Printing	Yes	0
White	Male	27	No	\$150,000+	Some college	Food catering/retail	No	1
White	Male	40	No	\$40,000–\$49,000	Some college	Auto repair	Yes	1
White	Male	62	No	\$150,000+	Bachelor's degree	Construction/electrical	Yes	0
White	Male	56	No	Below \$20,000	Bachelor's degree	Auto repair	Yes	0
White	Male	42	No	\$70,000–79,999	Some college	Retail	Yes	0

needed to accomplish this subgoal before she could finalize her superordinate and yet central goal of choosing and securing financing for her business. She worked on this subgoal for more than 5 years and finally “straightened up my credit.” This was an essential mile marker on her path. On reaching the “finish line” of repairing her credit, she said that it gave her a major “sense of accomplishment” that, in turn, gave her hope that things would work “more smoothly” as she continued her journey to secure financing. Importantly, choosing financing was not the end but rather another finish line on “the road” to an even larger goal of starting to “make the money” with her small business. In turn, she said making money would signal a successful business and give her a sense of accomplishment that she was being productive and “doing something.” At the same time, accomplishing these higher-order goals would help her be a better mom who could (1) provide for her family and (2) teach her children important life lessons about perseverance. She

summarized her choice journey through her goal hierarchy as follows:

What I thought of was the tortoise and the hare. I thought about the turtle and how slow it was, I knew down the road, there would be a point where, okay, everything is paid off and now I can kind of start over again. So I finished that aspect of my life, where I was in debt and now I can start over. I don't know if there's an ultimate finish line. I guess maybe that's when you retire. But I guess there is a finish line for each point in your life or each goal, you know, that you have in your life.

The respondents, both white and minority, were all involved in the choice journey of seeking financing for their small business. For these consumers, choosing a financial provider and a financial product to fund their entrepreneurial venture was a long and involved journey. The journey re-

quired a series of subgoals and subchoices along the path to try to make a final choice that would secure financing for the continuation and growth of their businesses. These consumers used metaphors such as “Getting loans is like a meandering path,” “It’s like being stuck in traffic,” and “It’s a road race.” All these verbatim examples point to a deeper and commonly experienced framing as a journey to choose and secure financing.

Journey is a deep metaphor (Zaltman 1997; Zaltman and Zaltman 2008) or universal orientation that the respondents used to understand and make meaning of their experiences seeking financing. A multifaceted view of this journey lies at the intersection of the deep metaphors of *journey*, *resource*, and *force* that are all present in the data. For all the consumers, seeking financing is a journey for resources that, in turn, required resources to accomplish the journey. As with other life journeys, this journey had starts and stops and detours and differing destinations along which the consumer encountered myriad forces that hindered or furthered progress.

When comparing the ZMET findings of minority consumers with white respondents, we found that both groups commonly referenced the journey metaphor, including being stuck in traffic and needing to cross a convoluted set of crisscrossing railroad tracks. However, through the course of the research, fundamental differences emerged in comparing the choice journey narratives of the white and the minority consumers. One important point of departure involved another deep metaphor, *orientation* (Zaltman and Zaltman 2008). The minority consumers framed the journey as uphill, while white consumers consistently framed their journeys as on level ground. For example, a white male consumer said,

Seeking financing is like a long triathlon. You are glad to come out of the water and finish a segment and it is very hard and very tiresome, but then when I came out of the swimming, I still knew I had a couple more things I needed to get done before I’d feel at peace with myself. It was very, very difficult and something I didn’t enjoy doing very much. . . . It is like swimming in a cold lake. Sucks all the energy out of your body . . . but you can see the other side. (Emphasis added)

This journey, although difficult, is tractable and conveys a sense of progress across the journey and a sense of self-efficacy (Bandura 1997) in being able to “see the other side.” In contrast, a black male consumer said,

It’s like climbing Mount Everest—close to impossible. Only a few people have done it. And only people who can do it [are those that] have help from people who have done it before. And I don’t know those people. I don’t know any people who have actually gotten loans, and no one who wants to help me or can show me the process they went about to get the loan. *I can’t get to the top of Mount Everest.* (Emphasis added)

This pervasive difference in the orientation framing of the experience between white and minority consumers most

strikingly occurs in the images brought in to describe their journeys and goals. Minority consumers brought in photos that were consistently oriented from the bottom looking up, while white consumers presented pictures evidencing a level or even top-down orientation; such pictures (from a level or top-down perspective) were not present in the narratives of minority consumers (for illustrative examples informants provided, see fig. 1).

Minority consumers thus framed seeking small business loans as an uphill journey that is both daunting and unknown (Zaltman and Zaltman 2008). By framing with the deep metaphor of bottom-up orientation, minority consumers show a lack of both self-efficacy in and control over (Bagozzi and Dholakia 1999) the journey not present in the level-ground framing of white consumers. Orientation is a powerful deep metaphor. Given the embodied cognition of thoughts grounded in deep metaphors, a bipedal being that is “down” may be sick, sleeping, or dead. However, standing on two feet is active and alive. In general, in the embodied schema of orientation, being in a “down or below” position is bad, and being “up or above” is good (Johnson 1987). This embodied schemata acts as a deep metaphor for understanding many domains in life, such as religion (heaven is up, and hell is down) and mood (“He is feeling down today”). One Hispanic male consumer, whose image appears in figure 1, summarized this as follows:

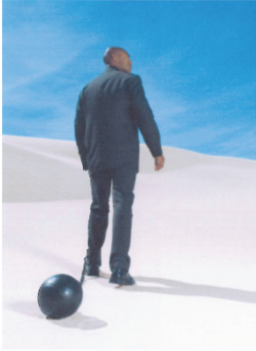
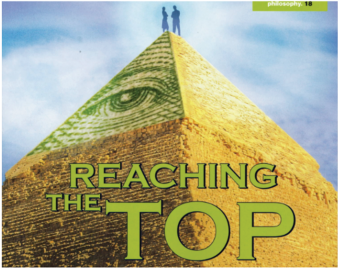
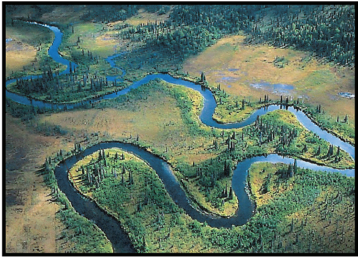
The door’s not open to us. They don’t say, hey, come in, the door’s open, not to the Latino community. *So if you can’t go through the door, you got to scale the building.* And I think in the Latino community, number one superhero in our community is Spiderman. Why? Because a lot of Hispanic people would love to be able to scale a building, be able to not go through the normal door, to be able to scale, and *I feel like sometimes it’s like going up a hill.* (Emphasis added)

We find a duality in meaning in the use of this deep metaphor across consumer groups. Although all the consumers framed seeking financing as a journey, it was not equivalently referenced. White consumers experienced the journey at eye level across even terrain, while the minority consumers framed seeking financing as a difficult and often treacherous uphill battle with unlikely prospects. This fascinating pattern of each consumer group using the same or similar metaphors orthogonally to describe their experiences occurred frequently in the data, and we present additional examples subsequently. By juxtaposing the white and the minority experiences in their choice journey seeking financing, we provide an analysis that throws into sharp relief the deleterious impacts on multiple facets of self that minority consumers experience in the wake of systemic restricted choice.

To organize these findings, we present differences in the overall framing of the choice journey between the two groups and also divergences in subgoals and subchoices in which whites and minorities engage at different stages of the journey. Finally, we describe the outcomes and impacts of systemic restricted choice on the multifaceted self-concept.

FIGURE 1

STUDY 2: COMPARING THE ORIENTATION FRAMING OF MINORITIES AND WHITES

Illustrative Examples Provided by Minorities	Illustrative Examples Provided by Whites
	
	
	
	

Divergence in Subchoices: Identifying and Choosing Lender Attributes. For all the respondents, the goal of choosing a financial product and thus securing financing for their small business was paramount. However, key differences emerged in how whites and minorities framed this involved choice journey, the subgoals they pursued, and the

subchoices they believed needed to be made to successfully finalize this choice. For example, both groups reported selecting a financial provider as an essential subgoal in the choice hierarchy. In turn, a requisite subchoice for all respondents was identifying and choosing the attributes of that financial provider that would be most important and relied

on when finally choosing a provider to seek a loan. Key differences emerged across respondent groups; white respondents often referenced seeking a lender to be a “partner” who would be an “equal” and a “friend” in the goal of building the entrepreneurial venture. For example, one white respondent said:

I think that my banker has to have vision. And so do I. And he has to have character and so do I because I don't want to work with him if he doesn't. I think he has a right to expect results in terms of my performance. I have to bring to the table something of value to the bank and they have to in turn give me something of value. Next word is relationship, and I have to establish the relationship not only with my primary banker but with his boss and then he has to establish a relationship with me so that he knows that when I say this is what it is, that's what it is. I have to treat him with dignity and respect and that's an expectation for me that I be treated with dignity and respect. If my banker can't or doesn't have the vision to see where I'm going, then I'm wasting my time. . . . If I don't see these qualities in the banking relationship then I probably ought to look for another bank.

Reciprocity, respect, and a good relationship were some of the key attributes the white respondents required in selecting financial providers. These respondents also sensed that they had many options to choose from and, if they found a provider lacking in an important quality, they could and would find another. As one white female respondent noted, “Because there are so many choices, I am uncertain which one is the right choice.”

Encountering an overabundance of lending choices was not a characteristic any minority consumer described, and although these informants expressed the desire to find lenders that would partner with them in a reciprocal relationship, this was not a choice criterion they used in bank selection. Rather, they employed other criteria that were absent from the white respondent interviews, such as ethnicity friendliness. For example, many minority respondents reported trying to find a “minority lending company.” One respondent searched for a “personal bank” because there was “no hope” with the big banks. Indeed, for many of the minority informants, the subchoice of choosing a lender came down to choosing any lender that would be willing to seriously consider a minority application. Because of the systemic restrictions minority respondents encountered, when they pursued the subgoal of searching for providers, they cast a much wider net by necessity than the white informants. Taken together, this represents a more restricted framing of the marketplace for these minority consumers and a more restricted self-view of their position within that marketplace. For white consumers, the choices can be overwhelming, while for minority consumers, the lack of choices can lead, as shown subsequently, to a restricted sense of self-efficacy and a feeling of limited control in a world viewed as presenting few if any choice options.

Divergence in Subchoices: Playing Big with Self-Presentation. Not only does the experience of systemic restricted

choice influence their selection of banks, but minority consumers also must make a subchoice to “play big” in terms of how they present themselves professionally in their business, particularly when approaching potential financiers. The minorities commonly described an array of self-presentation strategies in their visits to banks. For example, they readily described the subchoices of “dressing up,” wearing a “suit,” wearing a “tie,” and “carrying a briefcase” to signal to lenders their professionalism and credit worthiness. One Hispanic informant described his choice of business attire as his “tool” and “weapon.”

Comparatively, only a few white consumers referred to a subchoice of choosing what to wear when seeking financing. One white informant described how he initially made the subchoice to wear business attire but, on learning that it was not necessary for his success, removed this subchoice from his personal choice hierarchy:

Well, the first time I went to the bank, I dressed up, had a suit and tie on, and I thought you know [you] got to put your best foot forward but really not sure and got there and realized I could have come in jeans and T-shirts and it really wouldn't have mattered. . . . *So at first I was nervous to look right and now I'm not nervous to look right. I'm going to go into the bank looking however I want.* (Emphasis added)

As another self-presentation strategy, the minorities used rented or borrowed capital equipment to play big and to signal to bankers and the broader business community their ability to deliver as businesspeople. Minorities described borrowing computer equipment, construction materials, cameras, and other material goods as an attempt to level the playing field in their choice journey. One Hispanic male mentioned that in preparation for a meeting with a lender, he rented a large dump truck and purchased a magnetic sign to place on the truck to signal he had capital and experience to qualify for a loan.

Minorities also described a subchoice of hiring white partners and employees to accompany them to critical meetings with potential lenders. One black informant described the difficulty of getting past his skin color and his decision to hire a white friend to play the role of his business partner in a meeting with a lender. Another black informant described how he hired a white employee to help him gain the respect of his predominantly white clientele and how this choice also affected how he was treated by his bank:

I send [name of white employee] to the bank with my cash and checks to put in my account. The interesting thing is I've been banking at [name of bank] now for probably the last four years. It wasn't until last year that one of the bank managers came up to [name of white employee] and started talking to him about investments. Now meanwhile, I know the same bank manager. . . . They've never . . . you know, addressed me. But they're seeing [name of white employee] coming into the bank, but they approach him, but no one has ever approached me.

The creative acts of minorities to play big using self-

presentation strategies were unique from the experiences of whites. Underlying the subchoices minorities made to put their best foot forward were self-presentation strategies exercised to offset their racial self-identity. The salience of their race/ethnicity directly affected the self-presentation choices they made to disguise or attempt to counterbalance their racial identity. This behavioral pattern of employing various “props” to augment their self-presentation demonstrates a lack of self-confidence in the process and a diminished sense of self-capacity and efficacy relative to their white counterparts.

Divergence in Framing the Choice Journey. The minority and white consumers expressed markedly different framings of the choice journey to obtain financing for their businesses. As previously mentioned, minority consumers frame the choice journey as an arduous climb with uncertain and even unlikely prospects, while their white counterparts describe the journey at eye level across even ground. Both white and minority consumers again used identical metaphors to frame the financial resources they sought—securing a “financial pipeline” for their businesses. References to water slides, drinking fountains, faucets, pipelines, and irrigation were mentioned and repeated across the comparison groups. Imposing a direct juxtaposition of the use of this money-as-a-liquid metaphor across the groups yields a duality in the pattern of deeply held beliefs and attitudes toward the availability of resources and highlights this difference in framing. White consumers expressed their fortune of tapping into a “well” of financial abundance. For example (emphasis added):

He's in the Sahara Desert. . . . *If he didn't have any money to buy water, he didn't have any money to buy a vehicle, or a camel, or whatever, once he goes to the bank and secures the financing, then he can go purchase those other goods to complete his mission or his operation to move the business.*

Well it's a *pipeline*, financial pipeline, and in my perception of just how it worked out, generally *it was a fairly easy process* and it was *easy to come to a choice*.

These representative quotes describe a sense of self-efficacy and autonomy in a process that is viewed as tractable. For these white consumers, the journey is a difficult one through a desert where financial water flows, at opportune times, enabling the completion of the mission and the survival and even growth of the venture.

Minority consumers employed the same liquid metaphors. However, their use of liquid revealed a strikingly different meaning pattern (for a comparison of exemplar images, see fig. 2). A black male respondent presented a drawing of a dripping faucet. He described his capital-seeking experience as being like a faucet that barely dribbles financial resources:

You could look at it one way and say that it's leaking. But I'm looking at it from the point of view of that *it's a faucet and it has dribbles of water coming out of it. It's not wide open* and it's not going to fill the sink or whatever. It's just dripping water out. To me, again, it means that when you go

to these companies, these lending establishments, even when they say okay, we're going to lend you this money or whatever, *they dribble, you know, they drip the money out. They don't open the faucet.* (Emphasis added)

One Hispanic male consumer presented a cartoon of a sailboat in a dry and barren reservoir with a pipeline that is slowly trickling water into it. The water is the needed resource for the mobility, growth, and direction to achieve his goals.

The water represents the money that I need to borrow to fulfill those goals that I know I can do. *That water can only come from those loans and it's not much.* It's hardly any. So I cannot go anywhere. . . . *They close the doors and say, "No we don't have a loan for you."* (Emphasis added)

Again, both groups employed the same metaphor to express nearly opposite feelings. For the majority consumers, the choice journey secures a pipeline that enables access to a flow of resources; for the minority consumers, it is a broken faucet that dribbles in tantalizing but unsatisfying ways. This again represents a more restricted framing of the marketplace (relative to their white counterparts) and the likelihood and availability of resources it affords to these minority consumers. This is in turn a facet of a self-concept or self-image, which is more limited, circumscribed, and restricted (cf. Henry 2005).

Divergence in Framing the Self. The data reveal that minority and white consumers also differ in how they frame their position in the financing process. A poignant outcome of minority consumers' experiences of systemically restricted choice is the negative self-views they use to frame themselves and their roles in the choice journey to seek financing. These self-views include being a “pauper” versus a “prince” and experiencing “slavery” versus “freedom.”

According to the data, minority consumers characterized themselves as paupers—a “homeless person with no protection” and someone who must “crawl back” to the bank in the hope of obtaining accurate information. This subordinated self-framing is evident in the following minority respondent narratives (emphasis added):

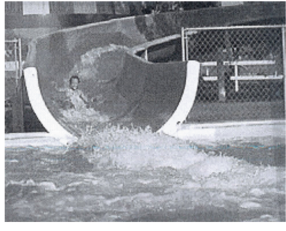
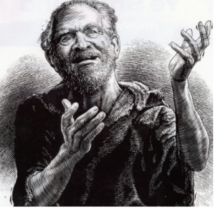
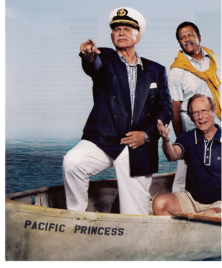
Sometimes I truly feel that even though we have combined the financial position and we have the down payments and everything that *we [are] still begging the bank for the money—even though we know that we were in position to pay the money back and pay the monthly payments.* (Hispanic male)

He [the banker] only cares about, you know, the dollar sign. I kind of feel like that kind of little person approaching, you know, like, this big institution, you know, saying, *please, please, please, you know, notice me, hear me.* (Black female)

As these examples reveal (for representative images, see fig. 2), minority consumers' references to poverty are culturally embedded—a projection of their psychological state of mind to cultural reference points of the homeless or impoverished. Framing themselves in the position of a pauper marks an

FIGURE 2

STUDY 2: CONTRASTING EXEMPLAR IMAGES ACROSS THE DIVERGENT FINDINGS

Divergent Finding	Illustrative Exemplars Provided by Minorities	Contrasting Exemplars Provided by Whites
Framing of the Choice Journey: Money-as-Liquid Metaphor		
Framing of Self: "Prince" or "Pauper"		
Framing of Self: Freedom or Slavery		
Outcomes of Systemic Restricted Choice: Being Alone		

important impact on the self in the face of systemic restrictions on their ability to choose. These respondents' experience with systemic restricted choice engenders a pleading and subservient self-view.

In contrast with the self-framing of minority consumers as paupers, the white majority describe an almost entitled, prince-like framing of the experience that demonstrates a sense of efficacy and autonomy conspicuously absent from the minority narratives (see fig. 2). White consumers de-

scribed being in the "driver's seat," being the bank's "prize," or being the dangled "carrot" over which the banks would fight (emphasis added):

I felt like I was financeable and I felt like it wasn't like I was hoping and praying in the corner that I might get somebody to finance me. . . . I felt like I was the customer, I felt like I was under control. I was in the driver's seat. I felt like I had entities that if they were interested in my business you

know it's capitalism at its best, I mean it's competitiveness, it's exactly what I wanted to create, an environment of competition. *You know I'm your prize—I'm the carrot*, whether I'm a big carrot or a little carrot to you that will surface in how well you treat me in what you come up with. (White male)

And I think you feel a little also successful you know that you've built your credit record and stuff like that to a point that *banks are interested in loaning to you*. (White male)

White consumers employed various metaphors consistent with this prince-like self-framing of their position in the process of seeking financing for their businesses (e.g., vineyard estate owner, Trump-like real estate mogul). In contrast, the minority consumers framed themselves in a supplicating and vulnerable position of "begging" for resources from the power of the banks, evidencing a lack of self-autonomy in the process. Again, this position reveals the bottom-up orientation that minority consumers often used to frame and express their thoughts and feelings. This theme existed independent of success. Specifically, we found that even when minorities were successful in their quest for financing, they still viewed themselves in this pauper-like frame. One Hispanic consumer, after years of "struggles" and "hustle," ultimately succeeded in his choice journey for financing but only after begging immediate family for financial help.

Those were the struggles, but, you know, we always manage. We always hustle. We went over here, *we begged here*, we asked this, *we asked my mother, you know, give us some money, carry me for 30 days*. (Emphasis added)

Facing dire circumstances in their choice journey, minorities who were ultimately successful relied on a rudimentary social network consisting of immediate family relationships. Relying on this form of social capital, however, came at the cost of negative feelings of shame, frustration, and embarrassment as they pleaded for help from close family members:

It was *frustrating* because I didn't want to get somebody else involved, and we were lucky that my brother-in-law said yes [to be a cosigner of the loan] because he had the option to say no. But I felt like you see this person right over here. They were checking every single . . . *it's like you are a virus. They have to watch for it*. (Hispanic female, emphasis added)

Consistent with their prince-like self-views, the white respondents described having at their disposal a larger and more sophisticated account of social capital to draw on along their financing journey. They described having relationships with real estate agents, civic leaders, and professional contacts who introduced them to bankers. Compared with the minority respondents, the white respondents alluded to a much deeper network of relationships resulting from previous employment, family status, education, and community involvement, which led to having, as one white respondent noted, "a plethora of places" to find financing.

Minority consumers encountering systemic restricted choice also employed self-frames that expressed feelings of imprisonment or slavery (see fig. 2). This framing again presents a compromised sense of individual self-autonomy and a lack of individual control in the choice journey. Voicing their experiences in what they perceived as fettered relationships, minority consumers widely referenced being bound by chains and shackles, being handcuffed, feeling "strapped down," and being "played like a puppet" (emphasis added):

I feel a slave because when you go to a bank, right? I have to bring you an application to a bank, so you give them your application, and then you have a nice letter over the mail saying, yeah, I'm sorry, we decide unfortunately on this occasion we can't help you because your revolving credit is too high, because your credit cards are maxed out. . . . But you are bringing your main resources, your personal resources, and then they tell you, no, I'm sorry, can't lend you the money because your credit is full. . . . *So that's when you feel like you are at the bottom of the line, trying to fight the system*. (Hispanic male)

So you feel here, like, *you try to break those different chains*, those different obstacles during that process. And basically you are trying to push, to push, to break those chains. (Hispanic male)

Juxtaposing the fettered perspective of minorities with that of white consumers reveals a relatively unfettered feeling of freedom and autonomy. White respondents discussed a sense of autonomy in knowing that they could call on banks when needed and receive the desired outcome. They also described how their relationships with the bank gave them freedom (emphasis added):

Freedom comes from being able to know that you have that money to draw upon if you have a month that's a down month. (White male)

When you're able to get over that hurdle and get a loan, a small business loan, there's a feeling of *freedom and strength* that kind of goes along with that accomplishment so you can meet your cash flow. (White male)

White consumers employed self-frames that presented a sense of freedom and autonomy in the choice journey that was markedly absent from the minority narratives. In contrast, minorities described hitting roadblocks and restrictions along their choice journey that led them to adopt negative, even subservient, self-frames.

Outcomes of the Experience of Systemic Restriction. Against the backdrop of a turbulent and hazard-laden choice journey for financing, minorities experienced an overwhelmingly negative set of outcomes from their experience with systemic restriction. Before presenting these negative outcomes, we first must acknowledge the self-determination and resiliency of minorities as they faced systemic barriers. Visible in both their facial and body expressions and their verbal expressions, minorities detailed their determination

and motivation to persist in pursuit of their dreams, which included the subgoal of securing financing. Minorities proclaimed that although taking a beating, they were “still alive” and that they would “keep fighting” (emphasis added):

I had made the determination that I'm in it to win it. It's all or nothing. I've invested so much in this, both financially and more so just, you know, my relationships, my family. I have to succeed. I have to succeed. (Hispanic male)

Sometimes it makes me upset, but maybe I know that. . . . *Maybe I just keep pushing. I have to keep pushing. I have to keep trying because that's what I believe.* That's my skill, and I believe that you have to be passionate about what you're trying to do, so *I just stick with it and try again and try another avenue, try a different approach.* (Black female)

Amid the travails and obstacles in their journey, the minorities' sense of self was reinforced positively as the commitment to their dreams and aspirations was renewed. However, this was not without cost. In combination with the impacts on their sense of self (i.e., framing the self as fettered, imprisoned, or a beggar or slave), these respondents also describe strong dysphoric emotional outcomes to their experience of systemic restricted choice in seeking financing. The minority informants each endured multiple rejections and roadblocks at different levels of the choice hierarchy. This experience of constantly “hitting your head against the wall” and finding no or limited success is a “downward spiral” that is at once frustrating and demoralizing. Of this process, one participant said:

You know, we needed extra money when we started, we brought our own money to create the business, but we were facing different situations. We thought it was going to be easier than we thought. We went to different seminars with the SBA [Small Business Administration], we went to see micro lenders, we went to see major banks, we tried to establish a good relationship with the banker, we did the whole thing. And at some point, two years ago, we were looking for some kind of money, and we start knocking those different doors. We had been told we should do it, and to be honest, we didn't get any positive result. So following that situation you start feeling to yourself, well, maybe *I'm doing something wrong.* After the six, seven, or eight [rejections] you question yourself, *Did I do something wrong?* (Hispanic male)

This quote highlights several of the commonly referenced subgoals and subchoices minorities pursued in the choice journey, and despite their best efforts, they were continually restricted and rejected in their efforts. This experience leads to an unfortunate state of self-questioning. For example:

I've gone to Citi, they always say no, Citibank. Commerce Bank, no. New York bank, no. Chase always says no. But Chase is the one bank that I love. One day I'll get it, God Bless, because my goal [is] to get credit with Chase. *Why Chase?* Because it is the major bank in the United States for me. It will open my door to another world—the world of financing—if I get the credit with Chase. They are the big

bank. I have tried. [becomes deeply emotional] I don't know why they say always no. There is no reason. . . . I don't know why they say always no to [me]. (Hispanic female)

For this respondent, completing her choice journey with Chase would result in more than financing—it would also be a signal of personal success with a “major bank” that would establish her self-identity as a businessperson. That success is part of her American Dream. She continued, “This is my dream, this is my dream. I'm not going to change it back. . . . I hope one day I get it, I am hoping like this [assumes a prayer posture with her hands].”

Experiencing continued episodes of systemic restricted choice in their journey led many minority respondents to self-question their abilities and, in turn, to experience a diminished sense of self-worth and self-esteem. For example (emphasis added):

Well, it's a spiral, right? It's a spiral because you're *ashamed* and my self-esteem and confidence are strong, and yet I'm being denied, so it makes me feel bad about myself, bad about my business. It's a spiral, right? I walk into Chase and they ask, “Have you applied for a loan?” Oh yeah, already got denied. They say, “Thank you very much.” See what I'm saying? It leads to this feeling of *incompetence*; this feeling of being *insufficient*, of being unable to be functional. . . . [You're] made to feel like, *I'm just not competent or capable.* I feel very, very *insecure* and very, very, like I said, childlike almost. (Black male)

You don't feel good about yourself. You don't feel confident. You almost feel like a failure. When you feel this way, it affects your relationships, both personal and professional. (Hispanic male)

Being Alone. Another particularly poignant contrast between minority and white consumers was in the images provided (see fig. 2) and the descriptions (or contradescriptions) of being alone. Minority consumers expressed more profound feelings of loneliness in managing their small business ventures than did white consumers. As one white female consumer noted:

You're not alone and I think there's other people in the boat. . . . *You're certainly not alone, you can't do it alone. You have a great team behind you and they're in the boat with you.* They're all for it. But they're looking to you. (Emphasis added)

In contrast, a black male consumer noted:

I feel disconnected. Again, I see myself and wonder what am I doing wrong? I feel like I am the only one who's going through this. I feel kind of withdrawn to myself and I'm questioning myself again. *I feel disconnected from the world.* (Emphasis added)

Dysphoria resulted from minority consumers' hopelessness that comes from constantly butting up against the structural and psychological barriers that systemically restrict

their consumption choices to procure loans for their small enterprises. For example, these minority consumers compared their feelings in the wake of restricted financing choice to being “trapped alive” under earthquake rubble, stuck alone in a box, lost at sea, and in a hospital bed with a broken skull. One consumer described this feeling as drowning and sinking in a body of water while financial institutions were slowing pulling the life preserver away. Other consumers described their feelings as rejected, denied, and ashamed. One Hispanic male consumer said:

I know friends of mine who have lost their business because of lack of funding and *they've committed suicide. There are times I even, myself as a business owner, I've thought, "Should I just end my life?"* (Emphasis added)

The sense of being alone, isolated, disconnected, and helpless is a powerful dysphoric outcome of systemic restricted choice for these minority consumers. Financing becomes an uphill battle fought alone against powerful enemies and without much hope for success. These minority consumers poignantly described the process of seeking loans as an alienating and individuating experience that signals a threat to personal goals and to their self-identity.

Race Salience and Felt Discrimination. A striking element of the minority narratives is how often in the choice journey race is a salient factor. Previously, we showed that identifying a lender who is “minority friendly” is an important attribute on which minority respondents rely in the choice journey. Race even plays a role for these respondents in deciding what clothing to wear and who they take with them when visiting a lender. Every minority respondent mentioned race and its role in his or her experience with seeking financing for his or her small business. Conspicuously absent from the white informants' narratives is any mention of race or its salience or relevance to their choice journeys. For example (emphasis added):

I'm having some *minority issue here being black*. And not just black, African. I've been knocking on the door, but I find it difficult to break through. (Black male)

When I meet white, black, Hispanic, I am a very loving person, so I see no reason why people shouldn't be nice to me in terms of trying to grow my business. And they're going to maybe *use the color of your skin to create a barrier*, and that is something that I think is not really fair in our society, especially today. (Black male)

When you're a minority guy and you're a small contractor, you can't get it. They won't even look at you as a quote, unquote, minority. . . . *That's the stigma that you get when you're a minority.* (Hispanic male)

The frequent references to race in the data are not unfounded; the results of study 1 demonstrate that differential treatment of minorities occurs during an early, information-seeking stage of the choice journey. Some minorities considered their experience with systemic restrictions a personal challenge. As one Hispanic male respondent noted,

So having confidence and having the ability to go there and really say what you meant and do what you said, that's the difference between success and not success. That is the difference between people looking at you as a minority and as a nonminority, although you are a minority. Right now when you mention my name, they don't say [his name], minority anymore. They say I'm one of the best suppliers in the city. That's the difference.

Another outcome of the experience of systemic restricted choice is felt discrimination. Minority consumers described structural marketplace barriers that prevented them from accessing financial resources (for illustrative examples of images informants provided, see fig. 3).

While the narratives of minority consumers were replete with perceptions and experiences of racial discrimination, white consumers never mentioned race in any way or referenced felt discrimination at all. For white respondents, race was not a salient factor in their choice journey, nor did any white respondents describe race as a relevant facet of their self-identity. For minority consumers, their race was always a salient factor. One black male consumer provided a sketch of two people standing behind a metal-and-glass barrier watching a large group of people waiting to enter a building (see fig. 3). When asked to describe how the picture reflected his experiences with seeking financing for his business, he described the following metaphor and image:

Funding is being provided to other types of companies . . . bank loans, lines of credit, those credit cards, those kind of things. I sort of look at it to a large degree as, *here I am over here doing the same thing and doing better things, but I've not been invited to the party and to participate. I'm sort of over here on the outside, looking in.* (Emphasis added)

Other consumers described their experiences and feelings of discrimination and social injustice (emphasis added):

If you expanded [the frame of the picture] there were other pockets of people that were on the outside, then I would think that those other pockets of people are my race, disproportionately my race, *whereas every other race is sort of inside there having been invited to the party.* Yep, wishing they could *get into the party.* (Black male)

I detest the fact that they [the banks] try to treat you like you're lower than other people. It's true we struggle, you know, because you come to a different country, you know, and I can't expect them to, you know, to treat me. . . . At the beginning, when I just first come over here, you know, I can understand. I don't know the language and I don't know the culture and I haven't assimilated, *but come on, I've been here 25 years, and I've done everything everybody else does without any help. You know, give me that much respect. Give me that credit. Don't treat me like I'm nothing.* (Hispanic female)

Rejected and *discriminated.* . . . I'm entitled to [the loan], to be there [among the successful]. (Hispanic male)

Similarly, another black male consumer presented a pic-

FIGURE 3

STUDY 2: ILLUSTRATIVE EXEMPLAR IMAGES OF MINORITY INFORMANTS DEPICTING FELT DISCRIMINATION



ture of seats in a theater with the tagline "Get a front-row seat." Using this picture as a projective device to describe his thoughts and feelings, he spoke of the feelings of frustration he felt trying to gain a seat at the white majority corporate banking table:

I'm in the back, trying to get up to the front. . . . I've actually sat down with all the bank managers at one point in time saying, "Guys, I've worked for your banking corporation for over twenty years." I said, "If you check your records, I'm probably your longest term minority certified businesses that's shot [i.e., photographed] for you, who's done work with your corporation. And I can't get any kind of consideration for anything." I said, "I can't even get a secured credit card from you guys." I said, "If you can't help me develop some kind of financial relationship with you other

than you just taking my money and clearing it, what's going on?" (Emphasis added)

Because of their racial minority status, other consumers described the challenge of getting past the gatekeeper of financial resources. One black male consumer showed a picture of a white state trooper stopping cars on the highway to describe his thoughts and feelings about seeking loans for his entrepreneurial venture:

So he's letting all these cars pass, and he stops these two. And that's how I feel about sometimes getting financing because I see some people getting loans, and the gatekeeper lets certain people get loans, and they stop others from getting loans. (Emphasis added)

Other consumers described facing stereotypes when seeking financing (emphasis added):

I guess maybe *in the back of your mind*, you've heard things or were told that maybe you were immediately *going to be discounted because of your race* or because [of] the *stereotype* where, we don't have good credit, we can't be credit worthy. So in the back of your mind, it's pretty much you're expecting, you know, kind of one thing, or for him [the lender] to be thinking one thing. (Black female)

I came here fifteen years ago and he, *the person born here knows how to maneuver things, and they can go and then tackle the issue with laws and all this stuff. But some of us, you know, they tell you anything. You try to pursue it, hey, they will not give it to you. They will not give it to you. You move on. You can't fight. You can't do anything. . . . You feel less of a human being.* You say, We are all human beings. We all go to bathroom together, we all drink. How come? What is wrong with me? You look at yourself and say, what is wrong with me? God . . . sometimes you have to, if you're a believer, you have to still question God. (Black male)

These respondents describe the feeling of having been discriminated against as an additional outcome of the experience of systemic restricted choice, which directly affects their sense of self to the point at which "you feel less of a human being." Victims of consumer discrimination bear a psychological burden as a result of overt and subconscious discrimination. Because consumer discrimination occurs in everyday situations, it constitutes the kind of "microaggressions" that can have cumulative debilitating effects over the course of a person's lifetime (Sue et al. 2007). Specifically, victims experience erosion in their self-confidence and self-esteem, as well as physical consequences such as stress-related illnesses (Harris 2003). The narratives of these minority consumers describe these outcomes and impacts on their self-concept. Further, these experiences made racial ethnicity a salient factor in their choice journey and (unlike their white counterparts) an important facet of their self-identity.

STUDY 3: ONLINE SIMULATION EXPERIMENT

We conducted an online simulation experiment to complete the third leg of the methodological triangulation of our inquiry into the impact of systemic restricted choice on the construction of self for minority consumers. A limitation of the previous two studies was their inability to directly assess the impact of rejection on self-esteem and self-autonomy. This study aims to address this limitation. Specifically, we investigate whether priming people on their race influences their self-esteem and self-autonomy after an episode of marketplace rejection.

Prior research suggests that the perception of being a victim of discrimination has important implications for self-esteem (Crocker, Cornwell, and Major 1993; Major et al. 2007). Self-esteem, or a person's global orientation toward

the self, is perhaps the most critical factor underlying a person's psychological well-being (Brown and Mankowski 1993; Gergen 1971). This research argues that self-esteem differences are most pronounced when people encounter negative outcomes or experiences. There are two contradictory viewpoints on how rejection may affect self-esteem. First, self-esteem decreases because targets cannot help but internalize their social devaluation (Major et al. 2007). Second, self-esteem does not decrease because targets protect it by attributing the prejudice of others instead to internal stable characteristics of themselves or their social group (Crocker and Major 1989).

Also, self-determination theory argues that autonomy is reduced when a person's choices are constrained or restricted by external forces beyond his or her control, which limits or compels behavior that may threaten personal well-being (Martin and Hill 2012; Moller et al. 2006; Zuckerman et al. 1978). Moller et al. (2006) argue that pseudochoice, or convincing people that they have a choice when they really do not, threatens psychological well-being. Building on this theory, we investigate the effect of systemic restricted choice on individual autonomy and self-esteem.

This work also builds on that of Markus and Kitayama (1991), who argue that cultural models help explain self-definitional projects and suggest that self-esteem and autonomy may not only be protected but also be enhanced as people encounter negative outcomes or experiences. Their research shows that European Americans (largely white or Caucasian majority participants) exhibit greater *self-enhancement*, or sensitivity to positive self-relevant information, than people from other cultures. They also argue that this effect may be reversed for people from more collectivist cultures, such that they are more sensitive to negative self-relevant information and engage in more *self-criticism* (see also Kitayama et al. 1997). In study 2, we found preliminary support for these assertions; white respondents who were able to complete their journey with bank "partners" to secure financing described entitled and elevated prince-like self-views, in which they expressed high autonomous motivation. Conversely, we found that among minorities, a pauper-like view of the self emanated from the experience of systemic restricted choice, in which their individual control was constrained and they exhibited heteronomous actions that threatened their physical and psychological well-being. In study 3, we investigate the self-criticism effect of self-esteem and self-autonomy for minority consumers depending on whether race is primed after an episode of marketplace rejection and compare these against a control group.

We extend prior research on self-criticism and propose that when primed on their race, minorities (blacks and Hispanics) will report lower self-esteem and lower self-autonomy than when they are not primed on their race. This pattern should be consistent with the self-criticism effect (Kitayama et al. 1997). Thus:

- H1:** After an episode of marketplace rejection, minority consumers (blacks and Hispanics) will exhibit (a) lower self-esteem and (b) lower self-au-

tonomy when they are primed on their race than when they are not primed on their race.

Method

We recruited 120 participants from an online consumer panel and asked them to test a new online service designed for consumers to apply for low-interest educational loans. Among these participants, 60 self-identified themselves as white or Caucasian, and 60 declared themselves as either Hispanic or black. The average age of participants was 33 years, and 58% were women.

Participants were first presented with an introduction to "Liberty Education," a low-interest lender of educational loans:

It's no secret. Increasingly, the good jobs are going to people with the right education. A college degree or specialized job training could be the best thing you'll do for yourself. We at Liberty Education want to help you receive the right education.

Some people have the idea that they cannot afford advanced job training or a college degree. You may even be one of them. The truth is, education is expensive. For that reason, we have partnered with hundreds of financial institutions to provide you with the lowest interest rates on student loans to help you realize your dream job. Our education loans are designed specifically for you.

Like anything else where there is a high demand for the very best, our financial aid is offered on a competitive application basis only. While other financial institutions continue to use your income and credit score to determine your eligibility, at Liberty Education we have developed a proprietary tool to determine your eligibility that is based on your personality and other demographic information about who you are as a person. Unlike other application processes, our process is proven to be much more accurate in determining your loan eligibility and your future success in landing your dream job.

Participants were then presented with instructions to choose up to three different loan program choices. These loan programs were based on programs currently being offered by private lenders. The options were (1) "flexible repayment (pay what you can while you are in school or pay later after school)," (2) "fixed rate (fixed interest 5.75% APR, interest-only payments while you are in school)," and (3) "variable rate (variable interest 3.17%–9.37% APR, interest-only payments while you are in school)." After choosing one, two, or three of these options, participants were invited to fill out an online application to determine loan eligibility and qualification. All participants were then directed to an application form on which they provided information on their age, gender, previous education, and household income. All participants also answered questions about their personality. The questions were presented as a new approach of evaluating loan prospects to determine their loan eligibility and future employment success. Participants were then randomly as-

signed to one of two treatments for the race prime (received the race prime, did not receive the race prime). Fifty-eight participants (31 white, 27 minorities) received the race prime. The remaining 62 participants (29 white, 33 minorities) were not asked about their race, which served as a control condition. The race prime treatment consisted of asking participants to respond to additional demographic questions, including their nationality and their race. After completing these questions, participants clicked on the application submit button, and their application was processed by an "automated underwriter." While waiting for their loan to be underwritten, participants were asked to complete a brief postapplication questionnaire on which they rated their satisfaction with the loan qualification compared with that of other financial aid services. Participants in the control condition proceeded directly to the satisfaction questionnaire. After completing the questionnaire, all participants received the same automated response that told them that they were not eligible for the low-interest educational loan they had previously chosen.

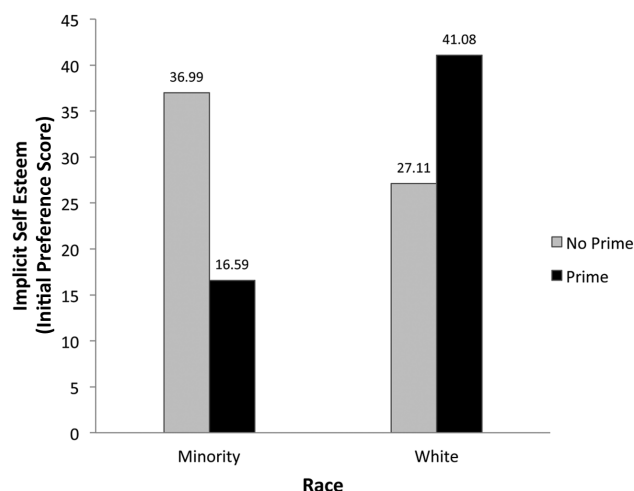
After receiving this rejection, all participants were then asked to provide feedback to the provider on the process and results of the loan qualification application. Participants were then notified they had completed the study and were redirected to another study for which they were asked to complete a survey about consumer attitudes and emotions. Participants were then presented a variety of scales, including a three-item self-autonomy scale (Thomson 2006). This scale measures the degree to which a person feels that his or her activities are self-chosen and is free to be whatever he or she wishes to be (i.e., "I feel that my choices are based on my true interests and values," "I feel free to do things my own way," and "I feel that my choices express my 'true' self"; $\alpha = .76$).

We measured self-esteem using the initials-preference task (Bosson, Swann, and Pennebaker 2000; Greenwald and Banaji 1995; Kitayama and Karasawa 1997). Originating with the name letter effect discovered by Nuttin (1985), this measure is an implicit measure of self-esteem that is less prone to socially desirable responses. That is, this task taps into the self-attachment of personal names to measure a less biased sense of self because the effect can be obtained without the conscious knowledge of the purpose of evaluating letters. We administered the initials-preference task after the procedure (Bosson et al. 2000) outline. Participants evaluated each of the 26 letters of the alphabet using a 0–100 slider scale (I dislike this letter very much/I like this letter very much). We randomly presented the ordering of the letters to control for order effects. After evaluating each of the letters, participants provided their first and last initials. To calculate initials-preference scores, we subtracted the average of the overall rating of the sample for the participant's first and last initials from his or her own rating of his or her initials. We summed the first and last initial scores to create each participant's initials-preference score.

Finally, at the end of the survey, all participants answered demographic questions, including questions about their race.

FIGURE 4

STUDY 3: EFFECT OF RACE PRIME AND RACIAL GROUP ON IMPLICIT SELF-ESTEEM



We categorized those that reported being white/Caucasian as white consumers and those who reported being African American or Hispanic as minority consumers. Last, we debriefed the participants on the purpose of the study and told them that the decision to deny their application was not based on any information they provided, including their race or ethnicity.

Results

We conducted a 2 (race prime: received race prime/did not receive race prime) $\times$ 2 (racial group: majority/minority) ANOVA for implicit self-esteem. Neither the main effects for race prime ($F(1, 120) = .20, p = .66$) nor those for racial group ($F(1, 120) = 1.03, p = .31$) were significant. However, consistent with our predictions, we found a significant interaction between race prime and racial group ($F(1, 120) = 5.68, p < .05$). We conducted a priori pairwise comparisons to understand the nature of the interaction (see fig. 4). The results indicate that whites and minorities in the control condition did not differ in their implicit self-esteem when no race prime was received ($p = .33$). This result suggests that there was no systemic difference between minorities and whites. In contrast, in the race prime condition, minorities reported significantly lower implicit self-esteem ($M = 16.59$) than whites ($M = 41.08; p < .05$). Consistent with the self-criticism effect, the results for minorities reveal that those who received the race prime exhibited a greater decrease in implicit self-esteem ($M = 16.59$) than those who did not ($M = 36.99; p < .05$), providing support for hypothesis 1a. The effect on implicit self-esteem was not significant for the control group of white consumers (no prime = 27.11, prime = 41.08; $p = .17$).

Next, we conducted a 2 (race prime: received race prime/

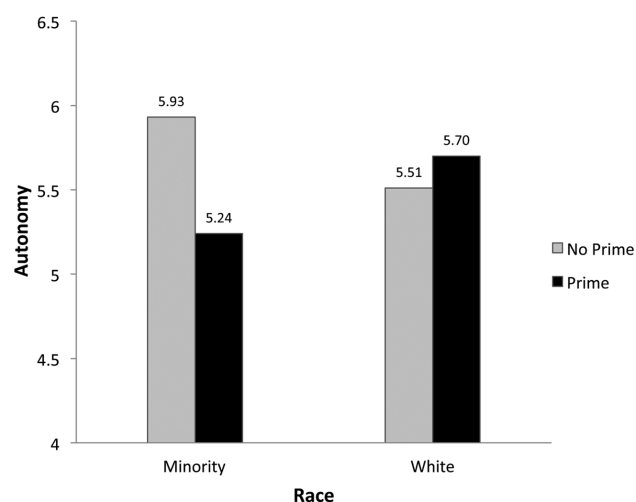
did not receive race prime) $\times$ 2 (racial group: majority/minority) ANOVA for self-autonomy. Consistent with implicit self-esteem, the main effects for race prime ($F(1, 120) = 2.17, p = .14$) and for racial group ($F(1, 120) = .01, p = .91$) were not significant; however, the two-way interaction was significant ($F(1, 120) = 6.81, p < .01$). Pairwise comparisons reveal a significant self-criticism effect affecting autonomy for minorities (no prime = 5.93, prime = 5.24; $p < .01$), providing support for hypothesis 1b (see fig. 5). The effect on self-autonomy was not significant for the control group of white consumers (no prime = 5.51, prime = 5.70; $p = .42$).

Discussion

The results of an online simulation experiment reveal that priming minority consumers on their race causes differences in self-esteem and self-autonomy after an explicit episode of marketplace rejection. Consistent with Markus and Kitayama (1991), our results provide further support for the argument that consumer culture and the self influence whether minority consumers are more prone to engage in self-criticism. Specifically, we found evidence that simply asking minorities about their race and then rejecting them leads to greater decreases in implicit self-esteem and autonomous motivation than when a race prime is not given, consistent with the self-criticism effect. White consumers did not significantly differ in their implicit self-esteem and self-autonomy when their race was primed versus not primed. These results suggest that minority and white consumers differ in how they construct the self when they are primed on their racial background and are later rejected. In light of the findings of study 2, which show that in the

FIGURE 5

STUDY 3: EFFECT OF RACE PRIME AND RACIAL GROUP ON AUTONOMY



financial services marketplace race is often if not always salient for minority consumers, the results from this experimental study showing negative impacts to self-esteem and self-autonomy are likely to be all too often present in the lived experience of minority consumers as they seek to choose financial products.

GENERAL DISCUSSION

In a society in which freedom and autonomy in choosing and controlling one's life is the dominant discourse, how is the multifaceted self-concept constructed when systemic restrictions are encountered in consumer choice? Employing a triangulated, multimethod approach, we shed light on this question.

Across three studies, we demonstrate that systemic restricted choice affects how minorities construct the self and how they perceive the consumer choice journey to accomplish personal goals (e.g., the American Dream) and reify personal values (e.g., freedom, independence). In an involved consumer choice situation, the process consumers went through to make a choice can be usefully described as a choice journey. Such involved decision making required not only a series of subgoals but also subchoices. Many of these subchoices would become their own involved choice journey that would again be pursued with the requisite subgoals and subchoices for years—all in pursuit of a key superordinate goal to choose financing for a small business. Thus in these data, the lived experience of an involved consumer choice is theoretically both richer and more expansive than the discrete moments of consumer choice that are typically conceptualized and described.

The experience of systemic restrictions on consumer choice at different stages of the choice journey (as described in study 2) and at different levels in the choice hierarchy (as demonstrated in study 1) problematize the common understanding of consumer choice in these contexts. Consideration set formation is a key component of consumer decision making (Roberts and Lattin 1991). And yet, under systemic restricted choice, the ability of a consumer to form a robust consideration set or potentially any consideration set is compromised. In the extreme condition of systemic restricted choice, even a remarkably motivated and determined consumer could end up with an empty set for his or her consideration set—all due to exogenous restrictions outside of her control.

Thus this work marks an important first step in understanding the phenomenology and associated cultural structure of consumer experiences of systemic restricted choice. Theories of choice and especially involved consumer decision making need to include the realities of systemic restrictions on consumer choice and its impact on consideration set formation and the ability of consumers to enact desired marketplace exchanges.

This research finds that while both white and minority consumers relinquish control to marketing agents when seeking financial service products, minority consumers encounter systemic restricted choice in their search to consume

financial service products. The triangulated data show that these racial microaggressions have a cumulative debilitating effect on the psychological and physical well-being of minority consumers (Sue et al. 2007). Juxtaposed against the journey of white consumers, the choice journey for minority consumers is more of an arduous uphill battle, in which they describe negative impacts on the self, framing themselves in subordinate and even subservient terms. As a result of these self-diminishing perceptions, minority respondents describe a series of positive and negative outcomes to the sense of self in the wake of their experience with systemic restricted choice, including increased goal commitment, diminished self-esteem, and reduced self-autonomy. Racial and ethnic minorities also describe the experience of felt discrimination, in which they attribute their systemic restrictions to their race/ethnicity.

As choice is identity defining and expressive (Markus and Schwartz 2010; Townsend and Sood 2012; Ward and Broniarczyk 2011), systemic restricted choice is identity repressive and forces self-redefinition. In a culture in which the supernarrative is one of freedom, freedom fundamentally means the right and ability to choose, and enacting choice is a signal of being free (Markus and Schwartz 2010). Because of this, systemic restricted choice is a sign of subordination and servitude. Just as the ability to choose is a self-feedback system that informs and shapes identity, the systemic inability to choose also sends signals in a feedback process that reshapes the construction of self in ways that diminish self and evoke a series of negative affective experiences (Carver and Scheier 1998).

The inability to choose not only forced minorities to reframe themselves in subordinate ways but also blocked their ability to express and reify deeply felt and closely held values, such as freedom, self-autonomy, and self-direction. Continually experiencing exogenous restrictions on their ability to choose caused the respondents to frame the marketplace (and its resources) as restricted and circumscribed, to frame themselves (relevant to that marketplace) in a subservient position, to orient themselves at the bottom looking up, and to view themselves as shackled, pinned down, and even enslaved.

Given that modern racism and discrimination is rarely overt, the victim of discrimination is left in a quandary. If it were explicit, it would be easier for consumers to attribute denial to something external to the self and thus protect, to some extent, their self-concept. But since modern, microaggressive, discriminatory restriction is most often latent and ambiguous, for the consumer there is always the lingering question: "Am I being denied because I am unworthy, or because of my race/ethnicity?" Since there is no way to expressly answer this question for certain, minorities are forced to interpret denial through a lens their white counterparts simply do not encounter.

As noted, systemic restricted choice occurs when consumers encounter marketplace barriers and obstacles, exogenous to themselves, that restrict their ability to make choices and enact market exchanges. One facet of systemic

restricted choice is that the locus of choice moves from the consumer to the producer/provider. In most consumer contexts, consumers can choose to purchase what and where they want, relative to endogenous barriers such as ability to pay, mental accounting, personal budgeting, personal predilections, and so on. In contrast, in systemic restricted choice contexts, the locus of choice swings to providers, endowing them with much greater volition in choosing customers. Among the marketplace exchanges in which this shift of choice control occurs are financial services (e.g., loans, mortgages, leases), insurance (e.g., health, accidental, life), legal protection (e.g., litigation service), health care (e.g., counseling, experimental medicine), private clubs (e.g., professional and civic fraternities such as the Rotary Club), and educational services (e.g., higher education, career training). This relocation of choice in the consumer-provider dyad allows systemic restrictions to influence consumer choice journeys. This offers disconfirming evidence against and indeed problematizes the general assumption in the United States that choice is equally distributed, democratized, and available to all (Markus and Schwartz 2010). Awareness of this reality, as we demonstrate herein, is a necessary first step toward remediation.

This work further contributes to a growing body of TCR work centered on vulnerable consumer groups. Although previous work on vulnerable consumers has identified the factors that contribute to marketplace vulnerability (Baker et al. 2005), we identify a critical nexus between consumer behavior and entrepreneurship in which, because of both a necessity to survive and a desire to reify consumption dreams and visions, minority consumers pursue their own business ventures. With a “consumer acting as entrepreneur,” we found that the experience of systemic restricted choice in financing is part of a much larger consumer choice. Consumers who experience systemic restricted choice at early stages of their choice journey are limited in their ability to make later choices to affirm personal goals and values. The inability to obtain complete and accurate information during early search stages hinders the success of obtaining loans for a business venture. Collectively, these systemically restricted choices make it difficult, if not impossible, for an entrepreneur to grow his or her business and to realize the American Dream. This in turn engenders negative impacts on the self-concept and the dysphoric outcomes described herein. Although the intensity of these dysphoric self-outcomes may or may not generalize in every context of systemic restricted consumer choice, it is likely that restricted choice leads to a variety of negatively valenced outcomes that directly affect consumer well-being.

FUTURE RESEARCH

Williams and Henderson (2011) argue that in today’s marketplace, discrimination remains a vexing problem, not only in the domain of race and ethnicity, which has received the majority of attention, but also in many other domains, such as age, gender, religion, physical appearance, nationality, language, skin tone, weight/obesity, and perceived ability

to pay. Indeed, they note that discrimination and injustice in the marketplace comes in many varieties, sizes, shapes, and colors. In our data, we noted a possible “double jeopardy” across gender and national origin (i.e., female immigrant vs. female natural born citizen). Prior research has also shown that women face more restricted choice in financial services than their male counterparts, particularly when they are also a racial minority (Menzies, Brenner, and Filion 2003). Therefore, further research should explore this double jeopardy across gender and race in this and other systemic restricted choice environments (e.g., health care, education) and the possibility that this double jeopardy exacerbates the negative impacts to the self-concept detailed herein.

Also, future work should consider the vulnerability of immigrants in a systemic restricted choice context. Although not the primary focus of this study, interview data reveal that, particularly among immigrants, the journey to acquire financing includes additional obstacles. For example, immigrants may need to address legal status questions, learn a new language, acquire financial literacy, and develop new social networks. Future work should explicitly investigate the impact of systemic restricted choice on the self-concept of immigrants.

In addition, while a deeper examination was beyond the scope of this current study, we found some preliminary evidence that systemic restricted choice due to race may not in every instance be equally distributed across racial/ethnic groups. Future research should go further than was possible in this study to investigate differences between racial groups (e.g., between Hispanic and black Americans) and the likelihood and potentially differing impact of experiencing systemic restricted choice on the self between minority racial ethnic groups.

While entrepreneurial consumers are heavy users of financial service products, most, if not all, consumers rely on financial service products (e.g., credit cards, automobile loans, educational loans), and as study 3 results indicate, being rejected from securing an educational loan may result in reduced self-esteem and autonomy for minority consumers when their minority status is made salient as part of the application process. Further research should consider how asking questions about race and ethnicity in applications for services affects the construction of self among minority consumers.

This work represents an important step in understanding how the self is affected as a result of systemic restricted choice. As an initial investigation, we hope this article can build awareness for the real experience of systemic restricted choice among consumers. In the tradition and spirit of transformative consumer research (Mick et al. 2011), we call on other like-minded researchers to investigate the boundaries and effects of systemic restricted choice on consumers—especially those in vulnerable populations. Collectively, we hope to be a voice in a much larger narrative highlighting these realities in order to affect change and catalyze a trans-

formation that will attenuate or even eliminate systemic aspects of restricted choice.

DATA COLLECTION INFORMATION

The third author supervised the collection of data for the first study in summer 2010 using a professional market research firm. The first and second authors analyzed these data. All authors participated in collecting the interview data for study 2 in spring and summer 2008. These data were discussed and analyzed by all the authors and research assistants at Brigham Young University using NVivo qualitative research software to manage the audio recordings, pictures, and transcriptions. The first author supervised the collection of data and analysis for the third study using an online research panel in spring 2013.

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