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When Risk Becomes Normal: Risk-Normalizing Behavior and Consumer Behavior Deviance in Excessive Consumption

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Abstract
Background. Excessive consumption has increasingly become embedded in everyday consumer life through digital marketplaces, social media trends, installment-based payments, flash sales, and lifestyle-oriented consumption.
Aims. Prior studies have discussed maladaptive consumption, compulsive buying, and perceived risk, but have paid limited attention to how consumers reinterpret risk until excessive consumption appears normal.
Methods. The research was conducted through a narrative literature review of studies on maladaptive consumption, compulsive buying, perceived risk, behavioral decision-making, social influence, risk normalization, and the normalization of deviance. Relevant literature was identified from peer-reviewed journal articles, theoretical works, and recent studies discussing consumer behavior, overconsumption, and digital consumption.
Result. This conceptual paper introduces Risk-Normalizing Behavior as a mechanism explaining how consumption-related risk becomes acceptable, manageable, or worth taking on. Based on the literature on these mechanisms, this paper develops a conceptual framework linking distorted risk perception, risk-normalizing behavior, and consumer behavior deviance.
Conclusion. This paper contributes to consumer behavior literature by extending perceived risk from risk evaluation toward risk normalization and by offering Risk-Normalizing Behavior as a conceptual bridge for understanding excessive consumption practices.

Keywords: risk-normalizing behavior; consumer behavior deviance; excessive consumption; perceived risk; compulsive buying; social influence.

INTRODUCTION

Excessive consumption is important to examine because ordinary consumption practices may gradually shift from adaptive to maladaptive forms. Everyday consumption can become harmful when its frequency or intensity increases beyond adaptive levels and begins to affect consumer well-being (Boland et al., 2020). A concrete example can be found in compulsive buying, which refers to uncontrolled urges to buy that result in adverse consequences (Koran et al., 2006). Koran et al. (2006) estimated that compulsive buying affected approximately 5.8% of adults in the United States and was associated with problem shopping, impulsive purchases, depressive feelings after shopping, and buying binges that were difficult to stop.

More recently evidence indicates that excessive consumption can turn into compulsive and addictive behaviour. Hyper-consumption, materialism, overconsumption and the social contagion of fashion behaviour may lead to compulsive buying, behavioral addiction and consumer well-being outcomes in fashion consumption (Koul & Jasrotia 2025). Behavioural decision-making and framing theory explains how consumers rationalise over consumption. Tversky and Kahneman (1981) demonstrate that choice framing can lead to preferences moving in systematic directions.

This paper argues that the normalization of risk is central to understanding excessive consumption. Vaughan's concept of normalization of deviance explains how deviant practices may become accepted as normal within a specific social setting (Kramer, 2010). Similarly, Sedlar et al. (2023) explain that repeated deviations without immediate negative consequences can reduce sensitivity toward risk. Therefore, this conceptual paper aims to develop a conceptual mapping of excessive consumption practices by linking maladaptive consumption, compulsive buying, behavioral decision-making, risk normalization, and consumer behavior deviance. Specifically, the paper addresses three conceptual questions: how consumers normalize risks associated with excessive consumption, what mechanisms enable this normalization, and how risk-normalizing behavior contributes to deviance in consumer behavior in contemporary consumer markets.

LITERATURE REVIEW

Maladaptive and Excessive Consumption

Maladaptive consumption provides a critical theoretical framework for understanding excessive consumption. Maladaptive consumption describes uncontrolled, harmful consumer behaviors toward oneself and others, with the potential for unrestrained inferential reward experiences when reviewing needed or wanted drugs, money, material goods, information, or behaviors (Reimann & Jain, 2021). Maladaptive consumption also accounts for the shift from normal consumption to problematic consumption. Boland et al. Kaul and Manchanda (2020) suggest that the same consumption practices are part of everyday life; they may become maladaptive if their frequency or intensity exceeds adaptive levels, thereby causing harm to consumers and society. In this context, Reimann and Jain (2021: 220) claim that such maladaptive consumption could evolve through repetition, habituation, and routinization towards increasingly addiction-like behaviors.

They are aware, for example, that some purchases may be unnecessary, financially harmful, or emotionally driven. Yet, when these purchases satisfy pleasure, social validation, identity realization, or give a little dose of emotional tranquillity (however temporary), they may minimize risk or reframe how it is perceived. Over time, repeated consumption may make risk appear normal, manageable, or even justified. In fashion consumption, hyper-consumerism, materialism, and overconsumption contribute to compulsive buying behavior, which in turn leads to behavioral addiction, resulting in poor consumer well-being as shown by Koul & Jasrotia (2025)

Compulsive Buying as Consumer Behavior Deviance

Compulsive buying is one of the most well-recognized indicators of deviance in consumer behavior. Koran et al. (2006) define compulsive buying as a spending impulse that explodes into uncontrollable transactions and ultimately causes serious negative consequences. The results show that compulsive buyers report higher levels of problem shopping, impulsiveness during special occasions or in general, feelings of depression after shopping bouts, episodes of buying binges and producing poor compliance with stopping the behaviour. This means compulsive buying is more than just a standard preference; it includes loss of control, emotion regulation, financial issues, and the repetition of a behavioral chain that deviates from rationality and additional proportional economic consumption.

Maraz et al. (2016) further support the seriousness of compulsive buying by conducting a meta-review of compulsive buying behavior in non-clinical populations. The outcomes of their study showed an average pooled prevalence of about 4.9% in representative adult samples, 8.3% among university students, 12.3% in non-representative adult samples, and 16.2% in shopping-specific samples. Such evidence suggests that compulsive buying is not merely a marginal phenomenon but an important consumer behavior concern with financial, emotional, and social implications.

Nanda et al. (2023). Compulsive buying behavior is further conceptualized as a continuum where the behavior could either start from an impulse purchase to obsession-compulsion, self-control, and addictive behavior. Initially, a consumer may be impulsive from time to time, but exposure to specific situations that occur recurrently can escalate this behaviour such as emotional factors leading to feelings of guilt and shame after buying something, academic consequences of compulsive buying among college students, convenience offered by credit cards for easy purchases without needing cash on hand, social comparison when others buy non-necessary items or fancier goods in online platforms, and online shopping environments where product browsing is littered with social validation tools. Thomas et al. (2017) show that compulsive buying can be observed in both online and in-store shopping contexts. Their research suggested that compulsive buying might be provoked by various product categories in diverse channels. Electrical gears, electronics, technology, clothes, applications/ digital games, music- high visibility in online compulsive buying. Food, beverage, clothing, and electronic items are more visible in in-store compulsive buying.

Risk Perception and Distorted Risk Evaluation

Risk perception is a key dimension of consumer choice, as it shapes how consumers assess uncertainty, lost opportunities, and adverse contingencies associated with not making a particular choice. Within sustainable consumption research, Saari et al. (2021) find that environmental knowledge and environmental risk perception influence environmental concern, which in turn drives behavioral intention leading to sustainable consumption behavior. They overestimate others' ability to take on risk. Their conclusions show consumers that even when they have a clear understanding of potential risks, risk perception might actually incentivize better consumption choices.

Risk is sometimes defused, reframed, or normalized in contexts of overconsumption. This process is supported by research on framing theory (Tversky & Kahneman, 1981). They show that the way decision problems are framed shapes decisions. In consumer markets, discounts frame spending as saving, free shipping reframes more purchasing as efficient, and installment payments reframe debt as affordable. These frames do not remove risk, but they transform how risk is experienced. It does not eliminate risk; it reframes risk as acceptable, manageable, or worth the trade-off.

Situational Triggers of Risk-Normalizing Behavior

The behavior arising from risk normalization does not arise solely from internal psychological factors. It is further influenced by contemporary consumer markets through situational triggers and market-oriented environmental factors. Nanda et al. (2023) developed a useful framework for understanding these triggers by considering Brand, Environment, Economic, Sociological, and Technological factors within the BEEST framework.

The brand dimension comprises brand attachment, brand engagement, and brand addiction. If consumers are emotionally attached to the brand, or if the brand becomes part of their self-expression, they may justify repeat purchases. The Environment dimension consists of retail atmospherics, store layout/sensory cues/website navigation/interactivity. They can entice consumers to purchase more through pleasant, immersive, or frictionless shopping experiences.

Cost: The economic dimension includes factors such as access to credit, debt, credit cards, and installment payment systems. This directly asserts on risk-normalizing behavior, because credit (debt-based consumption) can render financial risk temporally displaced and reduced in magnitude, and thus seemingly more hedged. Sociological Factors: Peer Pressure, Family Environment, and Social Pressure. The Technological dimension consists of internet shopping, online group deals, social networking sites, digital promotions, and/or platform-based shopping features.

This framework strengthens the present paper because it illustrates that excessive consumption is not only driven by deficient self-control. Market surroundings even pervade the creation of the very explanatory framework through which consumers normalize risk.

Social Influence and Socially Validated Consumption

Consumer behavior acknowledges the importance of social influence, as consumers often gauge the appropriateness of their actions by observing people they admire or approve of, or by what they see as desirable. In their work, Otterbring and Folwarczny (2024) demonstrate how existing social influence strategies, reciprocity, and social validation can motivate sustainable consumer behavior in retailing contexts. Reciprocity: The propensity for consumers to reciprocate favors or good deeds, whereas social validation refers to feedback about behaviors or beliefs that others find approvable or attractive. The results of their research show that reciprocity- and social validation-based messages reduced unsustainable shopping behavior in a retail field experiment and increased consumers' willingness to shop sustainably in an online experiment.

This finding is relevant to the current paper because it demonstrates that contextual cues guiding consumer behavior are often socially embedded. Better still, social validation can increase pro-social behavior if consumers believe that others are responsible citizens. But when it comes to overconsumption, the same mechanism might swing in reverse. If consumers see peers, influencers, or large social media groups posting extreme examples of shopping as a status-quo purchase experience and post-purchase behaviors frequently enough, these acts may appear socially endorsed.

Therefore, Qwen, related to social validation, is likely to buffer consumers' sensitivity toward the consumption-related risks. Consume risky Internet usage, if “so many people do the same”, ” this product is viral,” or “whose lifestyle can not be esteemed”. In this case, the perceived social risk of nonparticipation can outweigh the financial, emotional, or psychological risk of purchasing. This reasoning also has roots in FOMO, in which consumers fear missing out on life-enhancing experiences others enjoy (Pribylski et al., 2013).

Normalization of Deviance and Risk Normalization

The concept of normalization of deviance explains how deviant actions gradually become accepted as normal within a specific social setting. Vaughan’s concept, as discussed by Kramer (2010), shows that actors may not perceive their behavior as deviant when it conforms to the cultural norms of their immediate environment.

Sedlar et al. (2023) further explain that risk normalization involves desensitization to risk, especially when repeated deviations do not immediately produce negative consequences. This is highly relevant to excessive consumption. Over time, these behaviors may become part of the consumer’s normal decision-making pattern. Therefore, normalization of deviance provides the theoretical foundation for risk-normalizing behavior.

METHODS

This study employed a conceptual research design to develop a theoretical framework explaining Risk-Normalizing Behavior (RNB) in excessive consumption. The conceptual approach was selected because the article aims to construct, clarify, and integrate theoretical ideas rather than test empirical hypotheses. The study focuses on how consumers reinterpret consumption-related risks until excessive, impulsive, or potentially harmful consumption becomes perceived as normal, acceptable, manageable, or socially justified.

The research was conducted through a narrative literature review of studies related to maladaptive consumption, compulsive buying, perceived risk, behavioral decision-making, social influence, risk normalization, and normalization of deviance. Relevant literature was identified from peer-reviewed journal articles, theoretical works, and recent studies discussing consumer behavior, overconsumption, digital consumption, installment-based purchasing, social validation, and compulsive buying behavior.

The analysis was carried out in three stages. First, the study reviewed theoretical perspectives on maladaptive and excessive consumption to identify how ordinary consumption practices may shift into problematic or deviant consumer behavior. Second, literature on perceived risk, framing theory, compulsive buying, and social influence was examined to understand how consumers evaluate, reduce, or reinterpret risk in consumption contexts. Third, concepts from risk normalization and normalization of deviance were integrated to formulate Risk-Normalizing Behavior as a conceptual mechanism linking distorted risk evaluation with consumer behavior deviance.

The conceptual synthesis resulted in the identification of five main mechanisms of Risk-Normalizing Behavior: justification, minimization, reframing, social validation, and lifestyle legitimization. These mechanisms were then used to develop a conceptual model explaining how antecedents such as situational triggers, digital platform factors, social influence, and individual emotional factors contribute to distorted risk evaluation and excessive consumption practices. Because this study is conceptual in nature, it does not involve survey data, interviews, experiments, or statistical testing. Instead, its validity relies on theoretical coherence, literature-based argumentation, and the logical integration of previous research. The proposed framework is intended to serve as a foundation for future empirical studies using quantitative surveys, qualitative interviews, experiments, or longitudinal research to test the relationship between risk-normalizing behavior and consumer behavior deviance.

DISCUSION

Conceptual Development: Risk-Normalizing Behavior

Based on reviewed literature, this paper develops the conceptual idea of Risk-Normalizing Behavior (RNB) as the way in which consumers justify, diminish, neutralize or rationalize consumption-associated risks until levels and types of excessive or potentially injurious behavior become normalized, rationalized, socially accepted behaviors and part of their lifestyle.

This definition is developed from four streams of literature. First, maladaptive consumption literature familiarizes us with ordinary consumption that may gradually turn into malignant behavior, which is repetitive and difficult to control (Boland et al., 2020; Reimann & Jain, 2021). Second, literature addressing compulsive buying has demonstrated that excessive and unregulated shopping may give rise to financial, emotional, and social (Koran et al., 2006; Maraz et al., 2016; Nanda et al., 2023) complaints, and even physical complaints.

Third, behavioral decision-making theory suggests that framing, psychological accounting, and risk perception help to explain how consumers interpret costs, benefits ,and risks (Tversky & Kahneman,1981; Saari et al., 2021). Fourth, cultural acceptance of deviance, so-called "normalization of deviance" literature, identifies that risky or deviant practices can become normalized through repetition and tolerance when severity is not immediately evident (Kramer, 2010; Sedlar et al., 2023).

There is a distinction between behavioral risk-normalizing and perceived risk. Perceived risk refers to how consumers assess uncertainty, potential losses, and negative events associated with a purchase before or during the decision-making process. Risk normalizing behavior is preoccupied with the immediate moment of risk perception and what follows — consumers may cognitively, emotionally, socially, or technologically downplay the risk to allow for continued consumption. That is, consumers know during the act of purchasing that it does not make sense (not a real need, expensive, emotionally driven, and/or socially pressured) but reframe the risk as acceptable, manageable, deserved, normal for the people they share life with, or personally meaningful.

This is also unlike risk-normalizing behavior, which runs in your genes and has nothing to do with heart-over-mind or compulsive buying. Compulsive buying is a particular manifestation of problematic consumption, whereas risk-normalizing behavior is a generic mechanism that may help explain consumers' tendency to persist in excessive consumption despite observable or predictable risks. Koran et al., 2006; Nanda et al., 2023). Because the compulsive buying behavior has been previously emotionally rewarded, socially validated, digitally facilitated, and cognitively justified(discipline furor) (Koran et al., 2006;

The Logic of Risk Normalization in Consumer Behavior

This is where risk-normalizing behavior begins: When consumers face risks related to consumption, they acknowledge these risks but do not categorically treat them as barriers to action. Rather, risk is rationalized through justification, minimization, reframing, social legitimacy and lifestyle legitimization. These mechanisms enable consumers to sustain consumption practices that otherwise would be interpreted as excessive, irrational, harmful or unnecessary.

An example is: Consumers will look at the small installment payments without considering total spending, and financial risk can be minimized. Certainly, psychological risk rests on the premise that some purchases are discretionary and self-rewarding rather than utilitarian. If not buying means the risk of exclusion from trends, peer groups or symbolic communities then the opposite of social risk holds. Environmental hazards can be neglected when social issues are faced, and immediate interest and gratification become more apparent than future sustainability concerns. This position contrasts with current views of risk perception research, which state that risk prevents risky consumption and raises the possibility that in certain contexts, risk is mitigated, reframed or normalized (Saari et al., 2021; Sedlar et al., 2023).

Consequently, risk-normalization of behavior explains how gluttony can settle into the daily consumer lifestyle. It isn't just poor self-control. It is borne of the interaction among consumer psychology, emotional triggers, social validation, platform design, AI-driven personalization, and market-based framing.

Mechanisms of Risk-Normalizing Behaviour

There are five primary mechanisms described in the literature regarding normalizing behavior for risk: justification, minimization, reframing, social proof, and legitimization of lifestyle.

Justification

Justification is when consumers rationalize consumption that involves risk or overspending. The consumer might know that the purchase is an unnecessary trial, a financial burden, but attaches some moral, emotional, or personal meaning to it. Common excuses are I am entitled to it, I put in the work, this will make me feel better or this is necessary for my confidence. This mechanism is associated with emotional triggers and emotion regulation. Impulsive–compulsive behaviours might even be understood as emotion regulation strategies, as discussed by Abramowitz and Berenbaum (2007), where people use maladaptive behaviours to regulate negative affect or maintain positive affect. This implies that in consumer behaviour, if purchasing fulfills emotional relief, pleasure or excitement (or restores identity), it becomes justifiable. It is not that the risk is discounted; it is that the emotional payoff validates it.

Minimization

Minimization takes place when consumers reduce the perceived severity of consumption-related risk. It is assumed that, through financial strategy, seeing the total cost as less than the sample cost to consumers because it pays per month or in portions more than the total payment from installment payments, credit cards, and paylater systems. Same with lots of small purchases that seem harmless, but when added together, can tarnish your ability to handle a monthly charge.

Repeated exposure with immediate negative consequences also lends support to minimization. Sedlar et al. (2023) describe risk normalization as desensitization to risk, in which repeated deviant behavior occurs without appreciable injury. Simply buying over and over again without an acute crash to signal the end of the world or social punishment could create an impression in consumer behavior that excessive consumption is still within our control.

Reframing

Reframing is when consumers re-conceptualize risk as a potential benefit, an opportunity, or something logical to do. The mechanism on which it is based is framing theory. Tversky and Kahneman (1981) show that people can choose differently depending on whether options are framed in terms of gains or losses, even when the decision is otherwise the same. For consumer markets, it identifies softer threats. For example, risk is softened when spending is framed as saving, debt as affordability, or impulse buying as an opportunity.

Social Validation

Consumers perceive risky consumption as normatively acceptable when it is done, shown, or endorsed by others in social contexts. There is a phenomenon in which the more people collectively join a particular trend, product, or lifestyle, the less threatening participation feels to the consumer. An obvious example of this mechanism is FOMO-based consumption. Przybylski et al. FOMO is defined by Przybylski et al. (2013) as the fear of missing out, which entails people worrying that others are having rewarding experiences while they are not present. FoMO may thus change consumers' risk structure in consumption contexts: the risk of unnecessary buying becomes less important than the risk of social exclusion.

Lifestyle Legitimization

Lifestyle legitimation refers to when consumers come to see the risky consumption as part of their identity, lifestyle, or self-expression. Prestige-oriented purchasing, overconsumption of fashion, premium lifestyle consumption, brand attachment, and aesthetic consumption can be justified as part of "who I am" or "how I live". If consumption is incorporated into identity, then reducing consumption might equate to reducing self-expression, social status, or personal meaning. As is evident, Koul and Jasrotia (2025) establish that hyper-consumerism, materialism, and overconsumption may lead to compulsive buying and behavioral addiction in fashion consumption. Nanda et al. Research indicates that compulsive buying behavior can also be driven by both brand-related and sociological factors (2023).

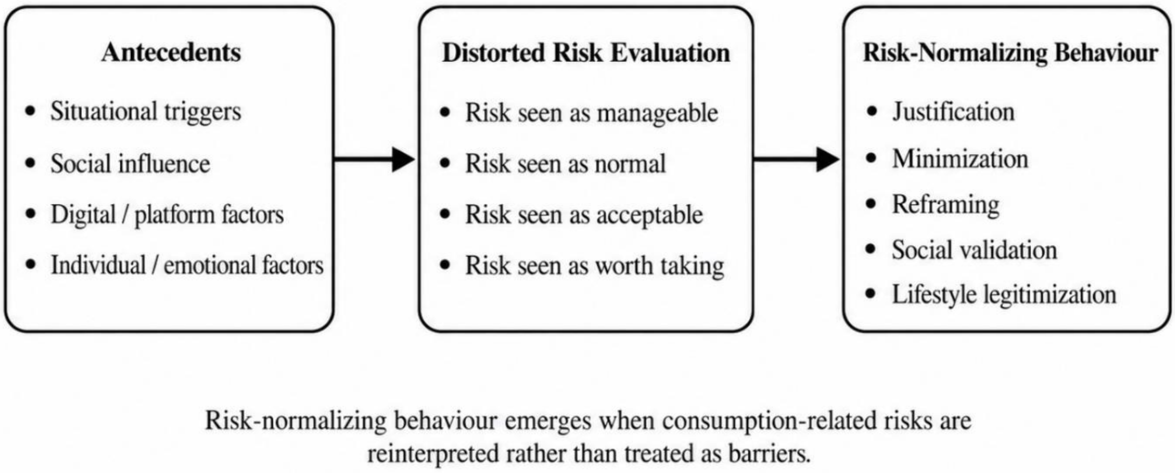

Figure 1
Conceptual Model of Risk-Normalizing Behavior

From Risk Awareness to Consumer Behavior Deviance

Nonconformity to Consumer Behavior as Explanation for Movement from Awareness of Risk to Non-Adherent Behavior. Consumers first recognize that a behavior is literally unnecessary, impulsive, costly, emotionally charged, or socially charged. But after an assumption is justified, minimized, and reframed multiple times, it starts to normalize, at which point the social sanction around the behavior staked out in their life can come home.

Over a period of time, consumers might learn to become more tolerant in the consumption risk. This process may decrease the salience of financial challenges, emotional remorse, debt accumulation, product acquisition tension, social comparison pressure and sustainability issues. What is too much now may eventually become the norm. This is where risk-normalizing behavior becomes a factor in consumer deviance.

In this paper, consumer behavior deviance does not refer to illegal or criminal behavior. It refers to consumption behavior that is not rational, proportionate, need-based, and financially responsible. There are compulsive buying, FOMO consumption, debt-normalized consumption (to normalize irresponsible behavior), self-reward consumption, fashion overconsumption through social media propaganda/peer-group effect/internal urge to show off/high self-esteem, etc., prestige-oriented consumption, online convenience-driven consumption, and AI-personalized overconsumption. This conceptualization aligns with literature on maladaptive consumption and compulsive buying that places emphasis on harm, repetition, loss of control, and negative consequences for consumer well-being (Boland et al., 2020; Koran et al., 2006; Maraz et al., 2016; Reimann & Jain, 2021).

Illustrative Cases of Risk-Normalized Consumption Practices

The next examples show what risk-normalizing behavior can look like in various styles of consumption. None of these cases can provide an exhaustive classification of deviance in consumer behavior. Instead, they function as examples of how habitual consumption can balloon into overconsumption when consumers rationalize, downplay, reframe, socially afford, or legitimize the risk associated with their decisions.

In these cases, the deviant is not in the act of consumption. Normal consumer behaviors include buying fashion products, using the installment plan, responding to promotions, or following trends. These behaviors only become an issue when they are repeated too often, disconnected from a real need, financially detrimental, catastrophic for mental health, forced upon by social norms, or destructive to the environment. Risk-normalizing behavior also explains how consumption-related risks become acceptable, and ordinary consumption might slowly transform into deviant consumer behavior.

Table 1. Case Illustration

No	Illustrative Case	Description	Deviant Behaviour / Risk	Risk-Normalizing Logic
1	Compulsive Buying	Repeated and difficult-to-control buying that continues despite negative consequences.	Loss of control, financial strain, emotional dependence, post-purchase regret.	Consumers justify buying as mood repair, stress relief, or a normal shopping habit.
2	Debt-Normalized Consumption	Treating credit, installment, paylater, or BNPL as ordinary consumption tools.	Accumulated debt, weak financial control, delayed financial burden.	Consumers minimize risk by focusing on small monthly payments rather than total debt.
3	Self-Reward Consumption	Buying as emotional compensation after stress, fatigue, sadness, or hard work.	Emotional dependency on consumption, unnecessary spending, weakened self-control.	Consumers justify purchases with “I deserve this” or “I need this to feel better.”
4	Promotion-Triggered Impulse Buying	Buying because of discounts, flash sales, cashback, free shipping, or scarcity cues.	Unplanned spending, unnecessary purchases, stockpiling, regret.	Consumers reframe spending as saving or a rare opportunity.

5	Socially Validated Consumption	Buying because products, brands, or lifestyles are displayed and approved by others.	Social pressure, trend-chasing, fear of exclusion, excessive conformity.	Consumers see risky consumption as acceptable because "everyone is doing it."
6	Fashion Overconsumption	Excessive fashion purchases driven by micro-trends, identity expression, or social media exposure.	Product accumulation, financial waste, environmental harm, trend dependency.	Consumers legitimize overbuying as self-expression, confidence, or lifestyle maintenance.
7	Prestige-Oriented Buying	Buying expensive or symbolic products to gain status, recognition, or identity affirmation.	Financial pressure, status anxiety, symbolic overconsumption.	Consumers justify high spending as investment in image, status, or social position.
8	AI-Personalized Excessive Consumption	Buying because algorithmic recommendations, targeted ads, or chatbots make products feel personally relevant.	Reduced autonomy, manipulation risk, unnecessary purchases, over-personalized desire.	Consumers interpret algorithmic prompts as "suitable for me" or "what I need."
9	Unsustainable Convenience Consumption	Choosing fast, practical, disposable, or highly convenient products despite long-term environmental consequences.	Environmental harm, excessive packaging, irresponsible disposal, and dependency on convenience.	Consumers minimize environmental risk by prioritizing speed, ease, and personal convenience.

Cross-Case Interpretation: How Risk-Normalizing Behavior Operates

As demonstrated by these examples, risk-normalized consumption may take different shapes in practice, but they share the same underlying logic. And indeed, be it the compulsive buyer, the debt-normalized consumer, the consumers of self-reward consumption to a food to keep you awake, or merchandise bought out of human-centered psychoanalytical masochism stimulated by promotions, consumption sometimes validated socially that are practiced in fashion overconsumption markets and prestige-buying behaviors with no social impact while, based on AI models, leading to convenience-consumerisms masking anti-sustainable practices: yes, risk related to previous consumptions never disappears but is slowly made acceptable group-process.

First, justification as an emotion occurs when consumers make up excuses to abuse consumption. Generically, compulsive buying and self-reward consumption can be justified through emotional relief, stress reduction, or personal reward (obtained through the purchase). In the case of promotion-triggered impulse buying, the customer can rationalize that they have taken advantage of a rare opportunity when viewing discounts or limited-time offers. This is in line with researchers' ongoing work suggesting that people self-justify otherwise questionable behaviors to look less bad while feeling good about themselves (Shalvi et al., 2015). As noted in consumer contexts by Feurer and Haws (2022), consumers rely upon justifications to make indulgent choices acceptable, and inconsistencies between short-term experience and long-term goals are an important motive for those justifications.

Second, minimization when the seriousness of any risk involved in consumption is qualified, it tends to be denied by consumers. One of the most straightforward cases is debt-normalized consumption. The risk of total debt in this environment is masked, as consumers may concentrate on small payments with installments rather than total debt. In a similar vein, compulsive buying is more likely to be downplayed by consumers if they see each purchase as small or unharmful. This is why it relates to risk normalization, because if you keep on behaving in a risky manner, without an immediate consequence that obvious physical harm will happen, your risk sensitivity might decrease. Adegboyega et al. This is the type of risk normalization that Møller et al. (2021) characterize as slow and cumulative, in which risks initially considered unacceptable become palatable through repeated acquiescence.

Third, reframing occurs when consumers recategorize the consumption of risk as rational, beneficial to them, or even responsible. This mechanism is illustrated well in the case of promotion-triggered impulse buying. Spend becomes save, on sale becomes a steal, and free shipping is efficiency. It can reform unplanned purchases by either presenting them as relevant to oneself or as algorithmically appropriate for the individual, under the umbrella of AI-personalized consumption. The consumer sees the purchase as a lack of external influence and as a justifiable action based on an attractive or tailored opportunity.

Fourth, social validation occurs when consumers rationalize risky consumption as acceptable because it is performed, shown, or endorsed by others. This rationale is showcased in socially validated consumption, fashion overconsumption, prestige-fueled buying, and even FOMO-driven consumption. Consumers are not necessarily driven to purchase a product because they actually want the product, but rather because the behavior is observable, fashionable, desirable, or implicitly socially enforced. Otterbein and Folwarczny (2024) demonstrate that social validation may nudge consumers towards better behavior, e.g., sustainable behavior. The same system can also open the door to endorsing risky consumption when what is socially approved is excessive buying, ostentatiousness, and the fulfillment of certain trends.

Fifth, lifestyle legitimization, in which risky consumption is embedded in identity, status, or self-expression. Notable examples are in fashion excessivity and prestige-centered purchasing. Consumers often rationalize extravagant consumption by proclaiming that it is an expression of their personality, lifestyle, status, taste, or social standing. In this scenario, the risk is not just rationalized on one purchase occasion: it is internalized in a consumer's self-identity. This makes the behavior harder to contest, as less consumption resembles shadow blowing of identity or recognition

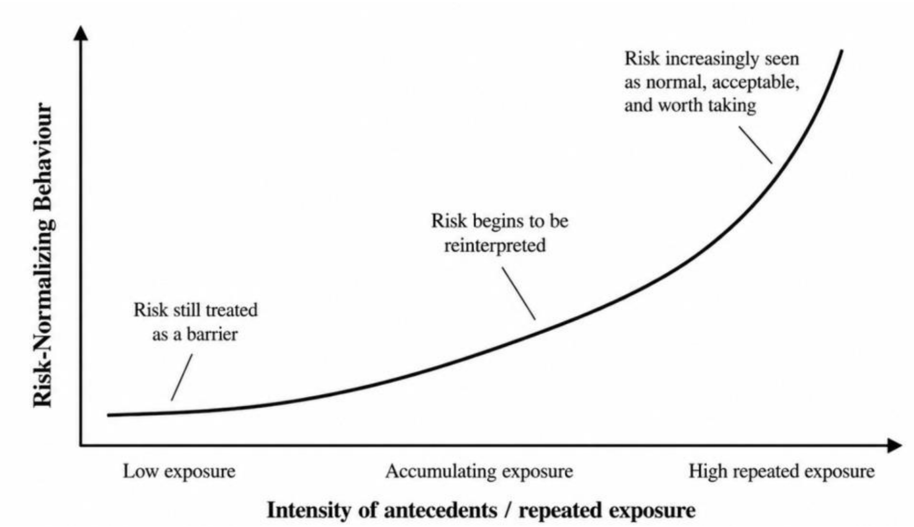

Figure 2
Proposed Relationship between Antecedents and Risk-Normalizing Behaviour

The five mechanisms tend to work in concert, rather than separately, across the cases. Consumers can rationalize purchases as self-gratification, reduce the actual cost by leveraging pay-later, reframe the purchase as a discount opportunity (instant gratification!), find companions for the bad behavior through social media trends, and, of course, legitimize it since it is part of their lifestyle. So this three-layered process is also the reason why risk-normalized consumption may not seem as bad in the initial round. Although such behavior progressively moves towards consumer behavior deviation, it might still seem normal, rational, or socially acceptable.

So the contribution of these cases is not simply to pile up instances of hyper-consumption but to demonstrate that different consumption practices can be illuminated by the same risk-normalizing logic. Risk-normalizing behavior functions as a mechanism that turns consumption risks into risk-normalized reasons to act. That moment when normal consumption tracks gradually start to turn towards consumer behavior deviance.

CONCLUSION

This conceptual paper proposes that Risk-Normalizing Behavior explains how the consumer framework normalizes risky or out-of-the-ordinary consumption, making it seem rationally acceptable behavior and part of a lifestyle. The authors argue that deviance in consumer behavior is not due to consumers lacking awareness of risk, but rather to the legitimizing, discounting, reframing, and socially validating of risks. Finally, distinguishing between impulsive and irrational behavior requires understanding beyond the notion of excessive consumption. It means explaining how risk becomes commonplace. Risk-Normalizing Behavior has a solid theoretical basis for understanding how consumers evolve from awareness of risk through acceptance to consumption behaviors that jeopardize their economic security/intentions, emotional stability/social relationships, and sustainability.

Limitations and Future Research

This is a conceptual paper, the framework of Risk-Normalizing Behavior proposed has not been put to an empirical test yet. Subsequent research must test this idea experimentally or through surveys, qualitative interviews, or longitudinal work in order to see whether justification, minimization, reframing, social validation and lifestyle legitimization help answer the question of how consumers normalize their risky consumption.

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