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基于有限理性消费者的竞争性退款保证策略

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Money-back Guarantees in the Presence of Bounded Rational Consumers

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摘要 考虑有限理性消费者的前提下研究了低质和高质零售商关于退款保证的策略竞争。进一步将模型扩展到存在产品质量差异的情形,研究产品质量对双方策略的影响。研究表明:只有当有限理性消费者数量高于一定临界值时,提供退款保证才是有利可图的。在产品质量对称的市场上,零售商关于退款保证的均衡局面为同时提供退款保证,且此时退款保证对低质企业更有利;而在产品质量非对称的市场上,零售商关于退款保证的均衡局面可能为低质企业不提供,高质企业提供或双方同时提供。此时退款保证更倾向于对高质企业有利。

关键词：　退款保证　　有限理性　　Hotelling模型

Abstract : In this paper, the Hotelling model is utilized to examine the choice of MBG (money-back guarantees) for high-quality and low-quality retailers in the presence of bounded rational consumers. The equilibrium pricing strategy is found by the Nash equilibrium under four different MBG modes. And our model is extended to the setting in which incorporates the product quality and retail quality simultaneously. It is found that in a market with product quality symmetric, both firms offer the MBG in equilibrium and the MBG is beneficial to low-quality firm while unfavorable to high-quality firm. However, in a market with product quality asymmetric, the low-quality firm may not be willing to offer the MBG and the MBG is profitable for high-quality firm for most cases. The MBG can be profitable to low-quality firm only when the product quality difference is not so distinct and the quantity of bounded rational consumers is large enough.

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引用本文:

.基于有限理性消费者的竞争性退款保证策略[J] 中国管理科学, 2016,V24(1): 116-123

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