

<https://za.pinterest.com/pun13/venom/>



# Why that last bite might leave a bad taste

## Bottom-Dollar Effect

In consumer psychology, this describes the tendency to feel less satisfied with a purchase when it exhausts a budget or the last available funds, compared to spending when resources are more plentiful. This effect leads to feelings of negative emotions and potentially irrational spending choices, making consumers more vulnerable to marketing ploys.

I'm sure you've experienced the shortage of money at the end of the month. You're running on fumes – financially speaking. But you've planned a night out with your family and friends for a treat, and you've been craving your favourite pizza for days.

You order it and gobble it down but, as you finish that last forkful, it hits you: You've just spent the final R200 in your leisure budget. Suddenly, the pizza doesn't feel quite as satisfying.

You're not just full – you're frustrated. Anxious, even. "Should I have saved that money instead?" you wonder.

That is the Bottom-Dollar Effect in action.

It was first identified by psychologists Soster, Gershoff and Bearden in 2014 in an article in the Journal of Consumer Research. They found that when people spent the last of their available money – specifically the final few dollars in a pre-

paid movie account – they rated the experience as significantly less enjoyable. They enjoyed the movie much less because of that cognitive bias. (And yes, it wasn't the awful new Snow White movie!)

It's not because the movie was bad. It's because they associated the act of finishing their budget with discomfort, anxiety or regret. The purchase became emotionally charged – not in a good way.

Even great products, services, or experiences can be tarnished simply by bad timing.

Why should you care? If your product or service happens to be someone's 'bottom-dollar' purchase, their satisfaction may be unfairly lowered. They may leave a negative review of your business or immediately suffer from buyer's remorse. They may even avoid buying from you again.

That stress or guilt that is associated with your brand needs to be avoided because, even if your shopping experience is top-notch, it can be tainted by the feelings tied to financial scarcity.

So... what can you do about it? How can you protect your business from the Bottom-Dollar Effect?

Here are three customer-friendly strategies that can help and, with a bit of luck, make people want to buy from you, even when times are tight.

**H**ave you ever had a delicious meal and somehow still walked away annoyed? You weren't disappointed by the food. It wasn't the company. The service was decent. But something just didn't sit right. Deep down, you knew the problem wasn't what you ate – it was what you spent.

Welcome to the consumer psychology influence of the Bottom-Dollar Effect. It's the strange and frustrating phenomenon where spending the last of your money makes a purchase feel far worse than it objectively is.

# GOOD LIFE SHOW

Good for you, good for everyone.

JOIN US FOR THE LARGEST SHOWCASE OF FOOD, WELLNESS AND CONSCIOUS LIVING INNOVATION IN SOUTHERN AFRICA. NOW IN ITS 5<sup>TH</sup> YEAR.

**Experience an unparalleled showcase unfolding the future of food, health, and sustainable living:**

- Explore hundreds of high-quality, innovative products and the latest trends that are shaping the future
- Connect with startups and leading brands in food, beverage, and lifestyle
- Network with industry peers and uncover business opportunities
- Experience premium interactive events and exclusive networking sessions
- Enjoy live demos by top local and international chefs and mixologists, showcasing the future of gastronomy

**The Good Life Show 2025 is a must-attend event for anyone looking to stay ahead in a dynamic and evolving marketplace.**



APPLY AS A TRADE VISITOR

## FEATURING

Local and international chefs, wellness experts and more...



**CAPE TOWN**  
30 May - 1 June  
Cape Town CTICC

**JOHANNESBURG**  
1 - 3 August  
Kyalami ICC

 [www.goodlifeshowafrika.com](http://www.goodlifeshowafrika.com)  
 @goodlifeshowafrika  
 @goodlifeshowafrika



First can you time your offers with their predictable cash flow cycle? We usually notice how everyone seems a bit more relaxed after payday. There's a good reason why you probably run your sales promotions at the beginning of the month.

Consumers don't think in spreadsheets – they think in emotional budgets. And when those emotional reserves are drained, purchases feel heavier. So you should avoid launching major promotions right before payday, for example, or after the holidays and celebrations when your customers' wallets are light... and their credit cards are smoking. (You can understand why 'back to school' promotions are so stressful for children and parents alike!)

Instead, build awareness during lean times, and launch compelling offers when people feel financially comfortable.

Second, emphasise long-term value rather than the short-term price. When people part with the last of their hard-earned Rands, they really want it to be worth it. You can really help them and yourself by showing them the long gains. A higher upfront cost can feel less painful if it's framed as a smart, long-term decision.

So, for example, instead of saying: "Our subscription is R99/month," rather try, "Save 25% when you sign up for the year – just R74/month. And then we'll give you the next five months free!"

You're not just lowering the perceived cost – you're making people feel like savvy spenders.

Another example comes from fitness clubs. They often promote annual memberships with messaging like: "Commit to your health for less



than the cost of a daily cup of coffee." It, hopefully, gets the customer to think, "I'm temporarily broke, but I'm also investing in myself."

Third, make it easy to say yes (even with little money). If your customer is staring at their last R200, they probably don't want to spend all of it in one go. But that doesn't mean they don't want what you offer – they just need a way to dip their toe in.

There are a few ways you can help them feel safer, without devaluing your product:

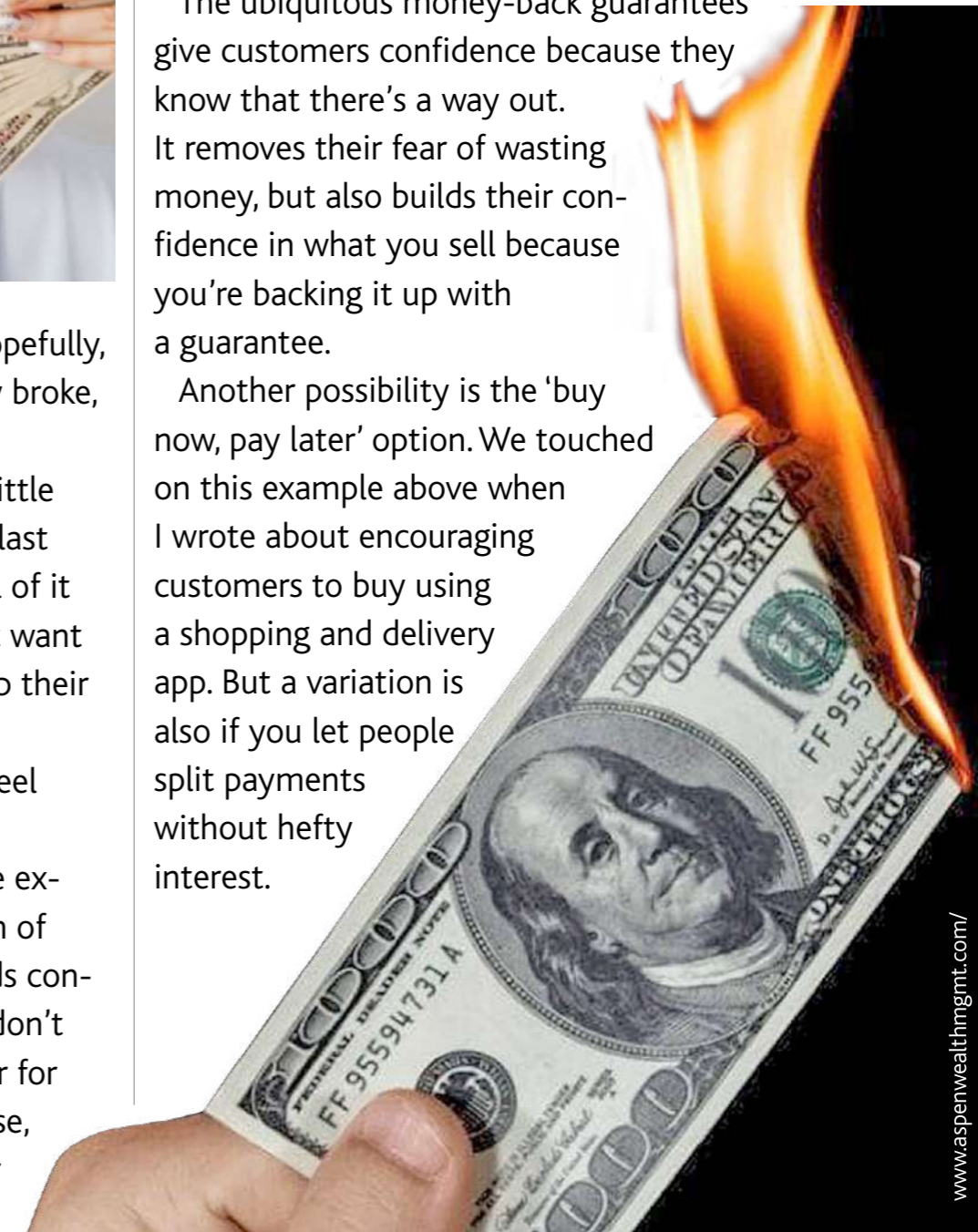
Free trials or introductory offers let people experience your product without risk. A month of free deliveries from your shopping app builds confidence and reduces decision anxiety. They don't have to go all-in initially, making it feel safer for them. I just recently bought a \$9 mini-course, enjoyed it, and then bought the \$99 master class within a week.

Or you can introduce low-cost starter packs. There are many examples of businesses that sell the 'machine' (e.g. printer, razor handle, or coffee maker) for cost price, knowing that their true profit lies when they sell the consumables.

Introductory offers let people test things out without going all-in.

The ubiquitous money-back guarantees give customers confidence because they know that there's a way out. It removes their fear of wasting money, but also builds their confidence in what you sell because you're backing it up with a guarantee.

Another possibility is the 'buy now, pay later' option. We touched on this example above when I wrote about encouraging customers to buy using a shopping and delivery app. But a variation is also if you let people split payments without hefty interest.





# THIS IS WHAT YOUR FUTURE TILL LOOKS LIKE



The Glory CashINFINITY™ Cash Recycling Machines are engineered to ensure maximum efficiency and security. With advanced features such as automated cash recycling, counterfeit detection, and real-time cash tracking, these machines significantly reduce the risk of errors and theft, enabling exceptional services delivery.



## CASHINFINITY™ - CI-10

VS

## CASH DRAWER

- ✓ ● Automated cash counting, sorting, and validation, reducing time required by staff.
- ✓ ● Advanced security features, including counterfeit detection.
- ✓ ● Automated processes minimize the risk of human error in counting and handling cash.
- ✓ ● Provides detailed reports on cash transactions, where you monitor cash flow and detect discrepancies.
- ✓ ● Faster and more accurate cash transactions.

- ✗ ● Requires manual counting, sorting, and validation of cash, which is time-consuming and prone to errors.
- ✗ ● Basic security features make it vulnerable to theft and internal fraud lacks advanced counterfeit detection.
- ✗ ● Slower cash handling processes can lead to longer wait times for customers.
- ✗ ● Basic reports given after cash up.

**THIS IS NOT A DROPSAFE!**



Choose Clyronex and Glory CASHINFINITY™ as the ultimate operations efficiency solution.



For more information or a demonstration, contact us.  
Phone: +27 12 667 0260 | Email: [info@clyronex.co.za](mailto:info@clyronex.co.za)

Clyronex is a South African distributor and support partner of Glory Global Solutions for the CASHINFINITY™ range of Point of Sale cash management recycling equipment.



A month of free deliveries from your shopping app builds confidence and reduces decision anxiety.



Designed by brgfx, www.freepik.com

It's not just about affordability – it's about emotional breathing room.

What if you're already the 'last rand' brand? If your product or service is frequently purchased at the end of someone's budget cycle – think take-away food, ride sharing, or emergency purchases. Then your strategy must be to reassure them they made the right choice. Although it's not always

possible in retail, try as much as you can to give out messages like, "Smart choice – you're going to love this," or, "Thanks for choosing us. We know money's tight, and we'll make every cent count," or even, "You made a great investment – here's how to get the most value out of it..."

You're not just selling a product – you're supporting and encouraging their decision.

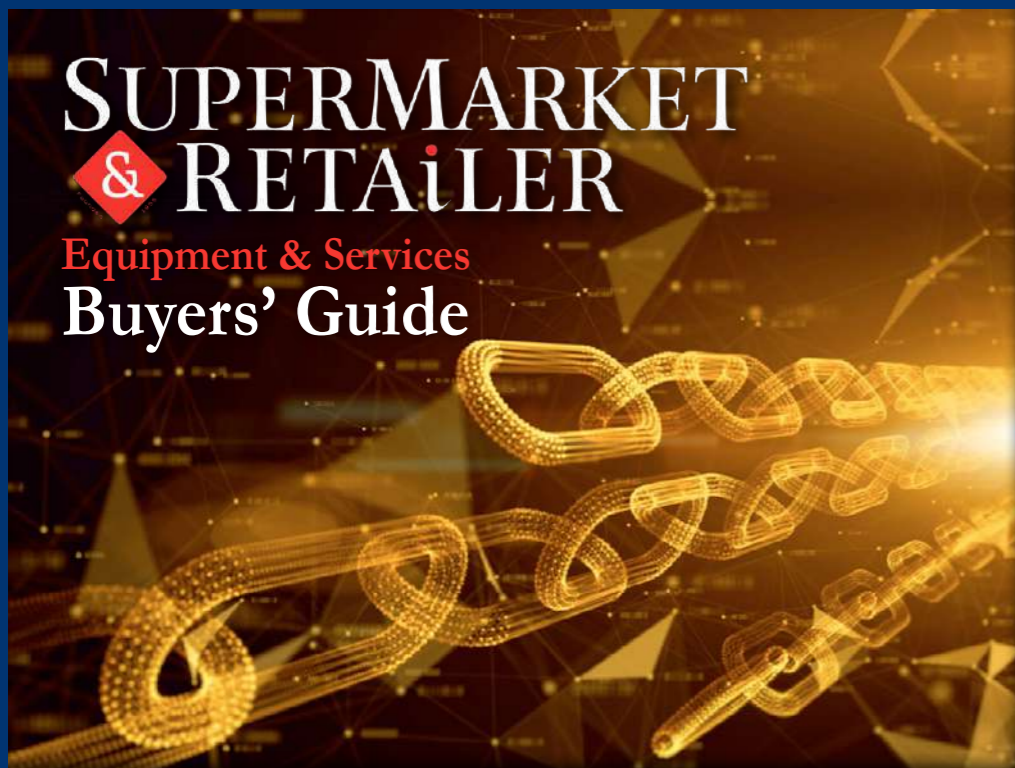
As a final thought, be the business brand that understands. The Bottom-Dollar Effect isn't a sign your product isn't good enough. It's a sign that people are human. When money's tight, every purchase feels heavier. If you can acknowledge that – gently, smartly and with empathy – you won't just win sales: You'll also win trust.

And that's worth far more than a few rand at the end of the month. **SR**



Aki Kalliatakis is the managing partner of The Leadership LaunchPad, a company dedicated to helping clients become more customer driven. He can be contacted at +27 (0) 83 379 3466, or via the website at [www.leadershiplaunchpad.co.za](http://www.leadershiplaunchpad.co.za)

# Buyers' Guide 2026



Our *Supermarket & Retailer Buyers' Guide* is a trusted, comprehensive business directory, extensively used within the retail sector to source suppliers of retail equipment and services. With its wide reach and targeted audience, it serves as a powerful lead-generating tool, connecting your business directly with decision-makers looking for reliable solutions.

## What do you GET?

- Your annual subscription gets ...
- A dedicated supplier page
  - 10 category searches
  - Your logo on our home page
  - Search Engine Optimisation
  - Dedicated social media posts
  - Potential sales leads
  - A mention in one of our weekly newsletters

We have various special options that allow your business to shine as a top supplier in your industry. Find out which will suit you best when you ...

**target 'Real' retail decision makers**

ENQUIRE NOW ...  
 011 728 7006 | [info@supermarket.co.za](mailto:info@supermarket.co.za)  
[www.supermarket.co.za](http://www.supermarket.co.za)



## CashGuard

- » **NO** access to money
- » **NO** more preparing of daily floats
- » **NO** shorts and overs
- » **NO** lengthy cash-ups
- » **NO** hands in tills

Vensafe

## Vensafe

- » **REDUCE** internal & external theft
- » **TAILORED** to any size store
- » **PROTECT** high value items
- » Holds up to **±1600** items
- » Single point of **ACCOUNTABILITY**
- » No more **SWEETHEARTING**
- » All events are **TRACKED** in software



Your Cash Management Solutions Partner

2 Georgian Crescent West, Bryanston, 2191 | 011 4631030 | info@bullionit.com

BULLION  
*it*

