

## B2B Versus B2C: Differences in Psychological Mechanisms of Influence and Decision-Making Structure; Example Model for Building Funnels

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Received: 19 Nov 2025 | Received Revised Version: 18 Dec 2025 | Accepted: 21Jan 2026 | Published: 28Feb 2026

Volume 08 Issue 02 2026 | Crossref DOI: 10.37547/tajmspr/Volume08Issue02-05

### Abstract

*B2B and B2C marketing strategies are traditionally seen as variations of the same discipline, differing in the scope of deals and number of stakeholders. However, the psychological mechanisms of influence and decision-making structures in B2B are radically different from B2C. The study analyzes cognitive biases, framing effects, deficit cues in both contexts based on a systematic literature review 2010-2023. B2C decision-making is dominated by quick heuristics and emotional triggers, B2B is characterized by multi-stakeholder consensus and the dominance of perceived risk. Framing effects in B2C are strongest for loss-framed messages, B2B shows resistance to simple loss/gain framing. Scarcity signals in B2C activate impulse purchases, in B2B they are interpreted as a signal of demand or unreliability. Dark patterns fail in B2B through collective evaluation and long-term relationships. The developed application model takes into account stakeholder mapping, evaluation cycle management, trust building through content strategies, and customer lifetime value metrics.*

Keywords: B2B marketing, B2C marketing, decision making, cognitive biases, choice architecture, sales funnel

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**Cite This Article:** Rebets , V. (2026). B2B Versus B2C: Differences in Psychological Mechanisms of Influence and Decision-Making Structure; Example Model for Building Funnels. The American Journal of Management and Economics Innovations, 8(2), 57–66. <https://doi.org/10.37547/tajmspr/Volume08Issue02-05>

### Introduction

Marketing texts treat B2B and B2C as cousins-one's just bigger deals, longer timelines, more people in the room. The textbooks carve out a B2B chapter, but the underlying ideas-how people frame choices, fall for biases, respond to scarcity-get rolled out as if they work the same way everywhere, just with minor tweaks.

That's where the trouble starts. Evidence from the last ten years points elsewhere: B2B buying doesn't behave like B2C on a larger scale. It's a different animal. B2C runs on solo decisions, gut reactions, emotional hooks, mental shortcuts, surface-level scanning. B2B involves

committees, months of vetting, checklists, group consensus, suppliers getting dissected from every angle, and a constant undertow of "what if this goes wrong?" that drowns out pure profit motive.

The differences are not trivial implementation details - they are fundamental differences that require radically different approaches to choice architecture, content strategies, funnel construction, and performance metrics. Marketing tactics highly effective in B2C - scarce signals that create urgency, loss-framed messages that exploit fear of loss, dark patterns that exploit cognitive limitations - fail or backfire in B2B due to different decision-making structures.

Research on cognitive biases shows that context doesn't just tweak how biases work-it completely reshapes which ones matter and what interventions actually land. Acciarini's team in 2021 reviewed how biases and decision strategies shift during periods of change, finding that organizational setting determines which biases dominate and how people react when someone tries to influence them. Dowling's group in 2020 looked at behavioral biases in marketing and stressed that whether bias-based tactics work hinges on situational factors: what kind of decision you're facing, how much you care about it, the social dynamics in play.

Despite the growing recognition of contextual differences, a systematic analysis comparing the psychological mechanisms of B2B versus B2C and translating the differences into applied models of funnel construction remains lacking. Most research on choice architecture, framing effects, and scarcity signals is conducted in B2C contexts with individual consumers making low-involvement decisions. Extrapolating findings to B2B without empirical validation is risky.

This paper puts B2B and B2C side by side to see how influence actually works in each world, what makes people decide, which tactics land and which don't. It pulls together real-world findings and builds a funnel model that accounts for what actually happens in B2B-committees making calls together, the constant anxiety about screwing up, earning trust through content that proves you know your stuff, email threads that never end, numbers that matter.

## Materials and Methods

We ran a systematic lit review paired with a framework that maps out how decisions get made and what levers move them in B2B versus B2C. We combed through Web of Science, Scopus, Google Scholar, PsycINFO, and Business Source Complete for empirical work from 2010 to 2023 covering cognitive traps, how choices get structured, framing tricks, scarcity plays, and the darker persuasion patterns marketers use.

Search terms combined cognitive bias, framing effect, scarcity, anchoring, choice architecture, dark patterns, nudge with B2B, business-to-business, organizational buying, B2C, consumer, marketing. The initial search yielded 487 potentially relevant articles. After screening abstracts and full texts, 67 studies met the inclusion criteria: empirical evidence on cognitive biases, choice

architecture or marketing tactics, clear specification of B2B or B2C context, measured decision-making or behavioral outcomes, sufficient methodological detail to assess quality.

We have developed a benchmarking framework that systematically contrasts B2B and B2C across several dimensions. The structure of decision-making was contrasted according to the parameters of individual vs. collective, impulsive vs. considered, emotional vs. rational drivers. Cognitive biases were analyzed according to which dominate in each context, as revealed by sensitivity to interventions. Effects of framing were considered through loss/gain framing, attribute framing, cultural variability. Deficit signals were analyzed by mechanisms of effectiveness, types of deficits, and contextual moderators. We looked at dark patterns-whether they actually work, the ethical mess they create, what they do to a company's reputation down the line. Choice architecture got broken down into how defaults get set, how many options people face, how openly information gets presented. We compared performance markers: which KPIs matter, how attribution gets tracked, whether the lifetime value of a customer justifies what you spent getting them in the door.

For each piece, we gathered what the research actually showed, spotted where B2B and B2C split apart, then turned those splits into concrete advice for funnel design. We judged study quality by looking at sample size, whether experiments were controlled or just observed in the wild, if measurements captured what they claimed to, whether confounding variables got handled, if findings held up in real settings, and if other researchers could replicate the results.

The results. The fundamental difference between B2B and B2C decision-making lies in the structure of the process. B2C is characterized mainly by individual acceptance - one person evaluates options, weighs criteria, makes a purchase decision. Even for large purchases where multiple household members are involved, the final decision is usually made by one or two people. B2B is structurally different - it includes a buying center or decision-making unit consisting of several stakeholders with different roles, evaluation criteria, and priorities.

A B2B purchase pulls in different people with different stakes. Someone spots the problem and kicks things off. The people who'll actually use the thing care whether it works smoothly and doesn't make their jobs harder.

Technical experts dig into specs, compare vendors, push their preferences. Someone with signing authority makes the final call. The person handling procurement hammers out terms and manages paperwork. And there's always someone controlling who gets access to the decision-makers and what information flows upward.

Every person at the table evaluates you differently. IT cares whether your solution will mesh with what they've already got or create integration hell. Finance needs to see that the math works, that the return justifies the cost, that it won't blow the budget. Legal dissects every clause, verifies regulatory compliance, looks for ways the company could get burned. Executives want to know if this advances strategic priorities or just patches a minor issue.

When decisions get made by committee using formal scorecards, the psychology shifts completely. What works on individual consumers-tugging heartstrings, creating panic about missing out, framing everything as potential loss-either falls flat or blows up in your face when a group's evaluating you against a rubric.

Cognitive biases are found in both B2B and B2C, but their relative importance and sensitivity to marketing interventions varies dramatically. The anchoring effect in B2C contexts is well documented. Zong and Guo (2022) conducted an experimental study of the effect of anchoring in consumer price judgment, finding that initial prices presented to consumers significantly influence subsequent price perceptions even when the anchor is clearly irrelevant. B2C consumers exposed to high initial prices perceive subsequent prices as more reasonable compared to consumers exposed to lower anchors.

In B2B contexts, the anchoring effect manifests itself differently. Organizational buyers often have historical spend data, industry benchmarks, and formal budgets that limit the power of arbitrary anchors. B2B purchasing involves multiple people independently assessing price, creating a distributed verification system that blunts anchoring's impact. Anchoring still operates by establishing what price territory counts as reasonable and shaping how alternatives get compared, but it doesn't dominate the way it does with solo buyers.

Scarcity operates completely differently across B2B and B2C. Ladeira's 2023 meta-analysis found scarcity cues substantially boost perceived value and purchase intent in consumer contexts. The psychology: restricted

availability threatens autonomy, triggering reactance-people feel their freedom to choose getting squeezed and respond by buying immediately to reassert control.

Gierl and Huettl in 2010 looked at how different scarcity cues interact with products meant for showing off. When something's scarce because everyone wants it and it's flying off shelves that boosts appeal for status goods. But scarcity from limited production runs? That didn't move the needle the same way.

B2B buyers read scarcity differently. A "limited availability" message might suggest strong demand-a quality signal. Or it might flag that the supplier can't reliably deliver or lacks the capacity to support ongoing organizational needs. When you're buying something critical to operations, you care far more about whether the vendor will still be there supplying you in two years than about jumping on a scarce opportunity right now.

Framing effects also show contextual variability. Kim and Choi (2021) investigated the differential effects of loss-framed versus gain-framed price-promotional messages on purchase intentions. They found that loss-framed messages such as "Don't lose 20% off" produced stronger purchase intentions than gain-framed messages such as "Get 20% off" for transactional products with a short time horizon.

Shan and colleagues (2022) examined the effects of framing effects on consumers' purchase intentions of artificial meat, finding that framing benefits due to health and the environment versus risks due to uncertainty and unnaturalness significantly influenced acceptance. Loss-framed messages that hammered on the dangers of conventional meat got people more willing to try lab-grown alternatives than positive pitches about the upside.

Cheon's team in 2021 found that whether positive or negative framing works better depends on whether you're dealing with cultures that prize individual achievement versus group harmony. Even the most basic framing tricks don't travel-they shift depending on cultural ground.

B2B buyers don't respond the same way. They're working through checklists: does it meet our technical needs, will it talk to our current systems, can we count on it not breaking, what's the real cost over time, is this vendor going to be around in three years. Framing that lands in B2B talks about what could go sideways-compatibility nightmares, drawn-out implementations, workflow chaos-or what the company stands to gain

through smoother operations, getting ahead of competitors, fitting into the bigger strategic picture. Pure dollars gained or lost doesn't carry the same weight.

Dark patterns-interface tricks that exploit cognitive weaknesses to push unwanted choices-have drawn fire from academics and regulators. Mathur's research in 2021 dissected why these tactics cause problems: they lie, strong-arm users, hijack mental shortcuts, hide critical information, or create illusory constraints.

Gunawan's work compared mobile and web environments, finding manipulative design everywhere but deployed differently. Mobile apps aggressively pursue permissions and tracking access. Websites weaponize subscriptions and pricing opacity.

Ahuja and Kumar's 2022 analysis cut deeper than just "these tactics influence behavior." Their argument: dark patterns fundamentally violate user autonomy by substituting manipulation for transparent persuasion.

Consumer businesses use dark patterns because they work-conversions spike, sign-ups multiply, purchases accelerate. People deciding quickly with limited cognitive bandwidth get caught. Yet even targeting individual consumers, the ethical costs and regulatory exposure turn this into a time bomb.

In B2B, dark patterns are poison. When multiple people independently vet suppliers, one person catching the manipulation tanks the whole bid. B2B deals aren't one-offs-companies pick partners they expect to work with for years. Get caught playing games and you don't just lose the current contract; you burn bridges for everything that comes after.

Choice architecture-structuring decisions via defaults, sequencing, complexity management, information clarity-operates on context-dependent mechanics. Mertens' 2022 meta-analysis across behavioral domains revealed average effects in the small-to-moderate range, but wild variance underneath. Default settings drove the strongest shifts. Social comparison and information streamlining produced middling results. Pure educational messaging barely registered.

Lindstrom's 2023 review targeted food purchase nudges: product placement, portion manipulation, price promotions all influenced what people bought, though effects stayed muted and lab gains often evaporated once shoppers hit real grocery aisles.

Mrkva's 2021 work examined whether nudges exacerbate or reduce knowledge disparities. Their finding: choice architecture can equalize. Less-informed consumers extracted disproportionate benefit from stripped-down information and well-designed defaults, hinting that nudges might narrow rather than expand decision-making inequalities.

B2B buying works nothing like consumer purchases. The people making these calls actually know the technical territory, they've got institutional procedures they have to follow, they're grading you on formal criteria laid out in advance. Simple tricks-switching what gets shown first, changing defaults-accomplish nothing when a team's sitting down to systematically compare every vendor against a checklist they wrote months ago. What you need to do in B2B is make their job easier, not manipulate their thinking. Give them side-by-side comparisons that don't hide anything. Build calculators that show real return numbers. Show them what happened when companies with similar problems implemented your solution. Good B2B design doesn't try to mess with people's heads-it just organizes information the way procurement teams actually need to see it when they're picking apart whether you can deliver and what could go wrong.

### **Discussion.**

B2B and B2C operate on such different psychological and structural planes that funnels have to be built from scratch for each. Traditional consumer funnels push individuals quickly from awareness to consideration to purchase. B2B funnels need to account for committees, months-long evaluations, criteria scattered across different people.

Step one in B2B funnel design: map every person who touches the decision-what they do, what they care about, how much weight they carry. This means research into how decision-making units typically structure themselves in your target companies. Then tailor content and messaging to each stakeholder's yardstick. Technical people want granular specs, integration guides, performance benchmarks. Finance wants ROI breakdowns, total cost models, savings projections. Executives want strategic narratives tying the decision to where the company's headed.

B2B buying cycles drag on. Small-to-medium purchases take three to six months from first contact to signed

contract. Major investments stretch twelve to twenty-four months. Managing that timeline demands a content plan that keeps people engaged without burning them out.

Early on, when someone's just realizing they have a problem, you need educational material that frames the issue-white papers proving you know your field, webinars offering real value with no strings attached. The goal: earn trust, show you're worth listening to, figure out who's involved and what they do.

Mid-cycle, when they're actually shopping around, switch what you're giving them: show why you're different from competitors, pull out stories from companies in their exact industry, run demos that zero in on the problems keeping them up at night, hand them calculators that prove the money makes sense. You're showing this thing will actually work for them, heading off the "what if it breaks" conversation before it starts, giving the people fighting for you internally the ammunition they need to drag this through approval hell.

Final stretch, when they're almost ready to sign, give them the actual implementation plan so they know what they're getting into, start hammering out contract language, offer to run a pilot or let them test it before committing fully, set up calls with current customers who'll tell them you're not lying. You're killing off whatever doubts are still floating around, helping different stakeholders get on the same page, creating enough momentum that signing feels inevitable.

B2B email has nothing in common with mass consumer campaigns hunting for immediate conversions. You're playing a months-long game of keeping people engaged, building relationships, gradually warming cold leads. Effective sequences shift based on recipient role and buying stage. Every message needs to justify opening it-actionable insights, practical tools, content that actually matters to their situation. Send regularly but don't bury people. Early on, keep asks minimal: grab this resource, join that webinar. Later, when they're deeper in, push for commitment: let's schedule a demo, start a trial. Email can't function in isolation-it weaves through your content strategy, social channels, and what your sales team's doing directly.

Trust matters more in B2B than almost anything else. Companies pick suppliers for the long haul, often for systems that keep the business running. The fear of getting it wrong-botched rollouts, incompatible tech,

vendors who can't deliver, looking bad internally-overshadows any upside from finding the perfect solution.

You build trust by showing proof: case studies from companies in their world, references they can actually call. You prove you know what you're talking about through thought leadership, genuinely useful content, participation in the industry conversation. You're honest about where your product falls short, what implementation really looks like, what could go sideways. You lay out clear support paths, service guarantees, response time commitments. You demonstrate your company's stable enough to be around when they need you in three years.

B2B measurement works on an entirely different timeline than consumer metrics. Immediate conversion rates and advertising return don't capture what matters. You're tracking extended sales journeys and clients who generate revenue for years.

Pipeline velocity measures how long prospects sit in each stage before moving forward. Deal size shows the typical contract value you're closing and how widely it swings. Cycle duration counts the days from when someone first responds to when ink hits paper. Win rate tells you what fraction of qualified leads actually turn into customers who pay.

Acquisition cost totals every dollar burned on marketing and sales, divided by however many new customers you brought in. Lifetime value projects the cumulative revenue you'll extract from one customer before they walk away. Comparing these two figures reveals whether your economics are sustainable-you want to pull in at least triple what you spent to land each client. Attribution assigns credit proportionally across the dozens of interactions that happened during those marathon sales cycles, because nobody in B2B ever converts after seeing one ad or taking one sales call.

A working model for B2B funnels pulls all this together into something you can actually execute. Start by mapping stakeholders: who's in the buying group, what they do, what they judge you on, who influences whom. This means talking to current customers, analyzing how decision-making units typically form in your target sectors, documenting what information each type of person needs.

Next, architect content that addresses each phase and each stakeholder. Initial content frames the problem and

establishes you know what you're talking about-pure value, zero pressure. Mid-cycle material enables comparison shopping, demonstrates your track record with similar companies, equips internal champions with ammunition for upward persuasion. Final-stage content resolves remaining doubts through implementation roadmaps, pilot opportunities, conversations with existing clients.

Then orchestrate the timeline. Design engagement cadences that maintain momentum over months without overwhelming anyone. Synchronize email campaigns, ad retargeting, content releases, social interactions so prospects encounter valuable material at sensible intervals. Deploy automation that responds when someone grabs a resource, visits pricing pages, or requests a demonstration.

Throughout, deliberately build trust by addressing the fear of failure. Develop case studies for every vertical and use case you target. Create reference programs where prospects can talk to peers who've already bought. Establish thought leadership through substantive white papers, webinars, conference talks. Be transparent about where your product struggles, how long implementation really takes, what support looks like when things break.

The measurement phase locks in metrics that actually matter for B2B economics and uses performance data to iterate. Track pipeline movement through your CRM-conversion rates between stages, how fast things move, where deals stall out. Attribution models give credit to all the touchpoints that contributed to a close. CLV-to-CAC analysis guides how you allocate resources across channels and segments. A/B test messaging, content formats, calls-to-action, but recognize that long cycles and fewer deals mean you won't get the statistical clarity you'd have in consumer markets.

B2B funnels live or die on marketing-sales alignment. The buyer journey doesn't split neatly into marketing-qualified versus sales-qualified. People research on their own, then talk to reps, then go dark and research more, then circle back. Organizations that win break down the wall between marketing and sales-shared metrics, connected tech platforms, ongoing conversation about pipeline health and lead quality.

You need patience. B2B marketing delivers returns over quarters and years, not weeks. Obsessing over immediate conversion numbers can strangle your future pipeline-you'll bail on approaches that compound slowly but

work. Committing to a strategy across protracted sales cycles, even when early numbers look grim, frequently produces stronger pipeline quality and close rates eventually.

But waiting doesn't mean sitting still. Markets don't pause-your competitors adjust their positioning, new technologies change how buyers think, companies reorganize who makes purchasing decisions. Successful organizations stick to their core strategy while constantly tweaking execution based on what their numbers show and what's actually happening in their sector. Digging into your pipeline regularly shows you exactly where opportunities die, which people in the buying committee keep blocking you, what messages work and what bombs. Take what you learn and pour it back into better content, sharper messaging, smarter ways to stay in touch.

Conclusion. B2B and consumer marketing operate in fundamentally incompatible universes that require you to throw out standard playbooks and start over. Consumer marketing targets people deciding alone, fast, using gut feelings and mental shortcuts. You can present choices as avoiding loss versus gaining something, create false urgency by limiting availability, design screens that push people toward what you want-and it works. B2B involves committees spending months evaluating you against written criteria. Try those consumer tricks and they'll either do nothing or wreck your chances completely.

Mental shortcuts exist in both worlds but play out totally differently. Price anchoring dominates consumers who have no idea what things should cost. Limited availability makes consumers panic about losing their chance, while corporate buyers see it as either validation that you're popular or a warning sign you can't scale. Framing things as losses versus gains moves consumer behavior; B2B requires you to spell out actual organizational risks against concrete strategic benefits.

Manipulative design patterns that exploit how individual brains process information will destroy your B2B opportunities because multiple people independently evaluate everything you do, business relationships last for years, and getting caught trying to trick anyone burns every bridge permanently. Consumer-focused design manipulates people through what's pre-selected and how options are ordered. B2B design helps committees do their jobs by laying out information honestly and completely.

Building B2B funnels requires identifying every person involved in the decision and creating content that speaks to what each one cares about, managing timelines that stretch for months through coordinated content plans and email programs that deepen engagement gradually, earning trust by showing concrete proof while being honest about your limitations, measuring performance through how much customers are worth over time and how long sales actually take rather than chasing quick conversions.

Research still needs to test whether choice design built specifically for B2B actually works, investigate how culture changes organizational buying behavior, track how digital tools are reshaping who sits on buying committees and how they operate, and develop proper ways to measure B2B-specific things like whether buyers trust suppliers and how they think about organizational risk.

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