**Pre-test Vignettes**

Maroon Personal Finances is a financial services company that offers financial advice to its customers. The company has been operating for over ten years and its financial situation is very good. One day, the company decides to boost its profits and charge an additional fee to some of its customers. The fee is a hidden fee and they decide to charge it to its less profitable customers only, in order to avoid potential trouble with its more financially capable and most profitable customers. The strategy is a success for Maroon Personal Finances. However, many customers are impacted by this new fee. Fortunately for the company, almost no one finds out or complains.

Crimson One is a small construction that builds exclusively residential properties. The company has been operating for over ten years and its financial situation is very good. One day, the company decides to boost its profits and starts employing cheaper materials in the construction of houses in low-income suburbs, where it is easier to get away with it. The strategy is a success for Crimson One and they decide to stick with it. However, many house owners and tenants are impacted by this and they later find themselves spending money on house maintenance and repairs.

Yellow One Realtors is a real estate company whose main two branches of business are house selling and renting. The company has been operating for over ten years and its financial situation is very good. One day, the company decides to boost its profits and starts charging higher than usual rents to tenants. The company do this because commissions on house sales are standard in the industry and it could lose customers if commissions are increased. The strategy is a success for Yellow One Realtors and they decide to stick with it. Even though many tenants are financially impacted by the increases, the inconveniences of moving out are too many and then they stay.

Quality Call is a call center company. The company has been operating for over ten years and its financial situation is very good. One day, the company decides to boost its profits and, taking advantage of the nature of its business, hires remote workers who do the job for a very low salary. The strategy is a success for Quality Call and they decide to stick with it. Several workers are made redundant as a result (only the most profitable employees, or those with influential friends inside the company, keep their jobs).

Kedai Line is an online marketplace: It doesn’t manufacture any products itself and is instead a website where manufacturers, mostly sole traders and small businesses, can sell their products. The company has been operating for over ten years and its financial situation is very good. One day, the company decides to boost its profits and enters the manufacturing business. Using the data it has collected from the manufacturers selling on its website, Kedai Line manufactures a couple of best-selling products and give priority to its listings when customers search for these products on its website. The strategy is a success for Kedai Line and they decide to stick with it. However, the sales of the original manufacturers of these products go down by a big margin and they lose money. They cannot do anything about it though.