

**SELFHHELP AND INFORMATION MANUAL**

# **ADDICTION TO SHOPPING**



**SELF-CONTROL AND RESPONSIBILITY  
IN SHOPPING AND SPENDING**

**JAVIER GARCÉS PRIETO**

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## **ADDICTION TO SHOPPING**

### **SELF-CONTROL AND RESPONSIBILITY IN SHOPPING AND SPENDING**

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## INTRODUCTION

There would be no sense in talking about progress and social development and the resultant technical advances and constant increase in production of consumer goods, without also admitting that the psychological wellbeing or happiness of the individuals who make up our society is deteriorating every day. We hope that this book will help people to deal with this. This book, which is intended as a useful and practical tool, has as its two main objectives, self-help and information.

People who have problems controlling their consumption and spending, or those who have a tendency towards impulse buying or getting into debt, will find in this book an explanation of the causes of their behaviour and techniques to help them change their behaviour if they so wish in order to improve their lives and adapt to the society in which they live. Some self-help guides seem to be aimed at people who are incapable of controlling or understanding their own lives, and contain a series of instructions and advice to be followed religiously. You will not find that in this book. Our aim is to make readers think and discover for themselves how social and personal conditions influence our behaviour. We want readers to understand the reasons behind our suggestions and recommendations.

Through this book we also want to provide information to our readers so that they can understand, avoid, identify and treat the various psychological and social problems related to consumer and spending habits. We have therefore aimed this book at consumer-related organisations and institutions, both public and private, at students and teachers of consumer psychology, at parents whose job it is to educate their children to be responsible and self-controlled in their spending, and at consumers in general.

Attached to this book is a shortened version of questionnaire FACC-II, which has been adapted so that readers can evaluate themselves as consumers. We hope that this will be useful for those who do not have access to the supporting information of the original questionnaire in its full and complete form.

This book is intended for adults. However, mindful of the need to educate and develop children and young people, we have also produced teaching units which are more suited to them.

All that remains is to thank the many people who have helped me to write this book, including everyone who has offered their opinions, suggestions and comments during the course of my work in this fascinating area of human behaviour, namely consumer psychology. I would also especially like to thank the collaborating institutions and organisations for their support.

## **CHAPTER I**

### **SELF-DEFENCE FOR THE CONSUMER: THE ADVANTAGES AND DANGERS OF THE CONSUMER SOCIETY**

The majority of the issues we will be dealing with in this book are to do with the influences exerted on people by a certain type of society. The society to which we are referring is known as ‘the consumer society’ and is unique to what we call developed countries. Our aim is to help the reader detach himself sufficiently from the consumer environment to be able to benefit from its advantages with regard to lifestyle and wellbeing, while at the same time avoiding its dangers and excesses.

Despite their importance, the problems related to consumerism have only really been taken seriously during the last few years. At first, the main concern was for the ecological and environmental effects of consumption and modern methods of production. More recently, concern over the influence of advertising and consumer habits on people’s behaviour has increased.

As our aim is to help the reader to improve his own behaviour as a consumer, we will concentrate on the latter. We will analyse a significant number of problems, psychological, social or a result of our upbringing, which are related to consumerism and spending. The following chapters will be dedicated to this, but first it may be useful to know exactly why there is such concern about certain aspects of our ‘consumer society’.

### **THE THREAT OF THE CONSUMER SOCIETY**

The problems and dangers as well as the undeniable advantages that have arisen from what some call the ‘post consumer revolution’, pose a serious threat to our society and its institutions. There are four distinct concerns:

1. Recognition that certain lifestyles and consumer habits that have become the norm in our society are clearly incompatible with the need to preserve our environment in the short and medium term. This 'ecological' criticism of the consumer society is no longer the domain of a small minority of ecologically aware people. It is an undeniable reality, backed up by serious and impartial scientific investigation.

There is general agreement that our society needs to develop and grow economically, but there is also an awareness that it is patently impossible for this uncontrolled growth to continue without some thought for the catastrophic environmental consequences that are intrinsic to certain aspects of production and consumption.

2. The enormous power and influence of advertising, the sophistication of marketing techniques, new ways of selling and the development of particularly aggressive commercial and banking methods have all contributed to the increase in the number of people who have difficulty controlling their buying and spending habits. As a result, consumer-related behavioural problems are constantly increasing. These problems include addiction to shopping, impulse buying, lack of financial self-control, debt, etc.

3. Another consumer-related concern arises from the psychological and social impact resulting from certain consumer habits, values and lifestyles. These can pose a serious threat to physical and psychological health and to personal or family wellbeing.

There is a need for further investigation of the relationship between certain advertising messages and consumer values and the increasing number of problems such as anorexia, alcoholism and some types of delinquency.

4. Lastly, and of great concern, is the lack of adequate consumer education aimed at children and young people which would arm them with information and protect them as today's consumers and prepare them to be tomorrow's adult consumers.

## THE INDIVIDUAL IN A CONSUMER SOCIETY

In 1994, we began a study into the behaviour of consumers in large commercial centres. Our approach was very different from the majority of studies on the subject, which were instigated by marketing experts, whose aim was to find out which methods and techniques were most effective in increasing the business of the establishments they represented and thereby increasing their sales. Other studies carried out by public institutions or consumer organisations were aimed at investigating the relationship between habits of consumption and buying and different socio-economic variables. We wanted to know what kind of psychological processes and outside influences would explain the behaviour of consumers and how the individual could maintain some sort of rational behaviour when faced with these influences.

Our point of departure was that there are many aspects of consumer behaviour which, when analysed, are inappropriate and irrational, but which are accepted as perfectly normal habits. It is as if consumers take leave of their senses the minute they enter a supermarket or department store. They will travel miles to take advantage of a special offer on milk in order to save a few pennies per litre, and end up with a trolley full of things which they never thought of buying (and many of them unnecessary or useless. They may even forget to buy the milk, despite the fact that that was what they came for in the first place.) They often buy things they do not need, purely because a large poster advertising the price makes them think that they have found a real bargain. Sometimes they take advantage of 'fantastic offers' on articles that they had never thought of buying, do not need and regret (or would rather forget about) within minutes of their purchase.

Some of the conclusions of our study and the recommendations we have made as a result are dealt with in later chapters. As we will see, many aspects of consumer behaviour seem to be influenced by the atmosphere surrounding large commercial centres. There are several factors which have a profound subconscious influence over the consumer. The system of self-service, paying by credit, seeing other shoppers with trolleys full of shopping, all contribute to making people let down their guard and give in to a sort of compulsion to buy.

Retailers have studied many of the causes of this behaviour in great detail. They know the habits and weaknesses of their customers and have at their disposal many ways of overcoming any resistance or desire to save

money. These include the size of shopping trolleys, advertisement of special offers, position of products on the shelves or advertisement and labelling of goods.

### **NOTE**

Businesses of any kind have a legitimate desire to make consumers spend as much money as possible, so consumers must take adequate steps to protect their own interests and finances. Faced with the legitimate aims of advertising and marketing to make us buy and spend, we must acquire a critical awareness of their influence over us, and sufficient education to become reasonable, sensible and self-controlled consumers. For this reason, while readers may be interested in the practical advice and suggestions contained in this book, they should not ignore points they may perceive as theoretical. It is precisely these points which will give them the foundation they need to understand the influences and manipulation affecting them and, through understanding, give them the ability to defend themselves against those influences when they want to.

Through the information and advice published as a result of these studies, many consumers were able to see in themselves signs of impulsive and irrational behaviour and expressed the desire to modify their shopping habits. However, it is no easy task to change habits or lifestyles that are so deeply rooted. Many understood this from the word go, others not until they tried to put our recommendations into practice. Like people who want to give up smoking, a strong desire to change a habit is not enough, not even if we have enormous willpower. In addition we need to learn and put into practice effective psychological techniques to change bad habits.

It was the study and development of these techniques and the need to improve our understanding of the psychology of the consumer, which led us to a key question and gave our study a new dimension. Could it be that our modern cities are nothing more than huge supermarkets or shopping centres in which we live constantly surrounded by advertising, shops, displays and temptations of all sorts?

Certainly the conditioning, temptations and constant invitations to spend which surround consumers in large department stores, enticing them into impulse buying and dulling their sensitivity and common sense, are no different from those which we accept as normal in our everyday life. In the morning, people may carefully compare the price of different types of fruit and decide to buy the cheapest in order to save a small amount of money, and yet in the afternoon while out for a walk (and with no intention of buying anything at all), can find themselves spending a great deal more than they saved in the morning, on a jacket that they see is 'marked way down'. The chances are that they do not need the jacket and that once they get it home and take it out of the bag they will not like it any more. They may even discover that they already have one the same colour that they had forgotten about, or that they do not have anything else to wear with it. It might cross their minds that they had made a bad buy and the jacket will remain at the back of the wardrobe, forgotten.

Everyday life for consumers is full of these sorts of pitfalls. Because they are so pervasive and seem so normal, we do not attach sufficient importance to them and this demonstrates just how much we have lost control over our spending. Many people have no idea how much they have spent until they get their credit card bills at the end of the month. They act as if they know nothing about purchases which they themselves made only a few days earlier. They seem surprised at the amount they spent and wonder if they could really have spent so much on themselves. They try to remember how and where they spent their money. The use of credit cards and other types of credit arrangements can lead to 'forgotten spending' and we will return to this subject later.

If we were just to take a superficial look at these situations, we might miss their importance. From a purely commercial point of view, they indicate the success of marketing strategies designed to attract customers. In other words, in the commercial world, not only are the problems not a cause for concern, they are deliberately created. The influences and temptations to which we have been exposed since childhood have succeeded, in many instances, in turning us into gullible, impulsive and uncontrolled beings. One can see that these patterns of behaviour are the outward manifestations of changes in our lifestyles, our values and in the way we see and understand the world. The resulting psychological repercussions are immense. Furthermore, these changes have taken place so quickly and so globally that they have passed practically unnoticed by society.

**NOTE**

You do not need to give in to the consumer society, to be a martyr to saving or to deny yourself the pleasure of shopping, even treating yourself. Consumption is a basic necessity, but we must learn to adapt to the society we live in. Our aim is to enable you to feel more liberated and satisfied within the consumer society and to protect you from its dangers and excesses. We must be able to control our own lives, to decide for ourselves what we want to spend our money on and to enjoy the benefits offered by our society even though we usually cannot avoid the drawbacks that come with it.

It is undeniable that as a society we have created consumer excesses, such as uncontrolled spending on unnecessary purchases, detrimental and inappropriate use of credit and the serious problem of compulsive and addictive spending. This does not mean that we should not go shopping when we want to or that we should permanently reject the temptations offered by the consumer society.

We want to help you avoid the type of spending which is later regretted, not to stop you from buying what you really want, even if it seems unnecessary to others. If you can afford to pay for what you want and it will make you happy, then go ahead – buy it. The decision as to whether to live for today or to save for a rainy day is yours and yours alone.

Of all these influences, one in particular stands out – ‘the reign of television’. Without a doubt, this has caused a real revolution in our lifestyles in the second half of the twentieth century. Ever since commercial television began broadcasting, the majority of channels have depended for their economic survival on the fact that television has become a permanent feature in our society and is a very effective means of inciting the consumer to buy. Let us also remember that the TV reigns supreme in most households and is the main channel of information input in a large number of families.

**QUESTIONNAIRE: CONSUMER SELF-EVALUATION (see appendix)**

In the next chapter we will discuss the possible behavioural problems we face as consumers. You may recognise aspects of your own behaviour. In the Appendix to this book there is a self-evaluation questionnaire which has been developed from the FACC-II questionnaire (Questionnaire on the psychological aspects of consumer addiction and individual shopping habits). Although the questionnaire is not an infallible tool (and no psychological test or questionnaire ever is), it has been carefully studied and evaluated so that it can be viewed as a fairly reliable guide.

**NOTE**

Now would be a good time to fill out the self-evaluation questionnaire, which will enable you to see how you score as regards your buying and spending habits. It is better to do the questionnaire before reading the next chapter in order to avoid any sort of bias in your answers, which would affect the results.

There are instructions in the Appendix to help you complete the questionnaire and calculate your score. This assessment is in no way intended to indicate anything positive or negative about your personality. It merely indicates your position, relative to the test group. For the majority of you, this test will enable you to think about your habits and detect or prevent behaviour that may cause problems.

Now that you have found out your score from the questionnaire, we will go on to discover its significance in the next chapter.



## CHAPTER II

### **CONSUMERISM, CONSUMER ADDICTION AND OTHER PROBLEM BEHAVIOUR RELATED TO CONSUMPTION AND SPENDING**

It is becoming more common every day to hear people talking of consumer addiction, impulse buying, debt and the detrimental and inappropriate use of credit cards. Questions relating to consumerism and spending habits usually excite quite a lot of interest as they affect everyone. As concern grows about the psychological and social problems related to certain consumer habits, the media has paid an enormous amount of attention to the subject, using terminology, which the general public understands but whose actual meaning is not so easy to grasp.

At the same time there have also been more ecological and more global concerns and protests. Their main thrust has been the serious environmental damage to the planet resulting from industrial processes and runaway consumption, the greenhouse effect, the extinction of certain species, the destruction of nature, etc, all of which threaten our very existence. Are they all aspects of the same problem seen from different points of view or are they all different problems, which have the same root cause?

To answer this question, we usually use the story of the blind men who have to describe an elephant purely on the basis of the part they have touched. They each touch a different part of its body and have to describe the animal from what they know of the part they have touched. The one who touched the trunk says that it is long and thin, like a snake. The one who felt the leg says that it is like a thick column. However, the one who touched its wide body says that it is something like a rhinoceros. Although they are all talking about the same animal, they are describing only one part of it and cannot say what the animal as a whole is like. In the same way, when we speak of impulse buying, addiction to shopping, to people who are consumption-dependent or, more generally, to consumerism as a char-

acteristic of our society, we are referring, whatever the terminology, to different aspects of the same problem, namely the psychological, social and environmental repercussions of the modern consumer society.

The first thing we need to understand in order to clarify this is that ‘consumerism’ is a phenomenon peculiar to our society and involves various habits and types of behaviour which the majority of the population shares. In addition, there are other individual problems related to consumption and spending which affect a smaller but ever-increasing number of people. We sometimes use the term ‘the pathology of consumerism’ to describe the different behavioural problems related to consumption.

Certainly the term is useful as an explanation and has become widely accepted, but it can also give rise to confusion. In the first place, etymologically *-pathy* signifies illness and it is very difficult to accept that the types of behaviour we will be talking about are ‘illnesses’ in the strictest sense. And secondly, it may appear that we are trying to make a clear delineation between a small group of people with serious consumption-related behavioural problems and the rest of the population who are not affected by these problems and who are regarded as ‘normal’.

This is obviously not the case. The different problems related to consumption are constant variables, that is to say that they are characteristics which we all either have or could have to some degree – a little, a lot or excessively.

### **NOTE**

Lack of self-control in buying and spending habits can be caused by personal conflict, fundamental unhappiness, frustration and even sometimes by serious psychological disorders which manifest themselves through consumption and the acquisition of more and more new things. That is why, when problems related to consumption and spending become serious, we must investigate (enlisting professional help if necessary), other aspects of personality and conduct in order to find out whether there is an underlying psychological illness of which this compulsive behaviour is just a symptom.

We are not saying that some of these types of behaviour (especially excessive or inappropriate shopping and spending habits), are not sometimes the outward manifestations of illness or psychological problems such as depression or anxiety, which need psychological treatment that only a professional can provide. What we are saying is that in the vast majority of cases, we as individuals can take a look at our problems or excesses in consumption and spending, try to understand why we have them and then modify our behaviour either ourselves, or with the help of friends or family.

Trying to define boundaries of normality when dealing with consumer behaviour is fruitless. It does not help the reader who is regretting an impulse buy or who has gone over the limit on a credit card. Assuring the reader that this sort of thing happens to a lot of people or that statistically this is 'normal' does nothing to alleviate the problem either. Worse still would be for us to think that because we are constantly displaying this type of compulsive behaviour, we must have deep psychological problems which make us different from the rest of the population. We are going to analyse consumer behaviour in a way, which is relevant to everyone. Those who are addicted to shopping or excessive spending, those who have a slight problem and even those who consider themselves to be perfectly rational and self-controlled in their spending habits.

## **THE CONCEPT OF ADDICTION**

The most appropriate term to describe the various types of consumer behaviour that we will be looking at next is addiction. As we will be using the term frequently in relation to consumption and spending, it would be useful here to clarify what we mean by it. When we hear the word 'addiction' we usually understand it to mean the tendency to repeat certain actions or habits.

In general, the term is usually applied to serious addictions which create dependency and which people have great difficulty in changing, even though they may want to. It is the fact that they feel trapped in repetitive behaviour which gives addiction negative connotations. Actions or habits which, though frequent, we have no real difficulty in changing or stopping are not, strictly speaking, addictions. Neither is behaviour which is considered positive and which people repeat because they want to (although in the etymological sense of the word it may be). Here we could be talking about

an addiction to music, sports or to someone we love, all of which we think of as being positive addictions.

There are two characteristics common to all addictions. The first is that they produce a certain level of tolerance, that is, one becomes more and more dependent on the activity or substance to which one is addicted. The other is withdrawal, which means that when one cannot have the thing one is addicted to, one suffers much more intensely than one did before becoming addicted.

It is not our aim to make readers worry about the seriousness of their addiction. Not all addictions are equally dangerous or damaging, although they do all share some common characteristics. The most harmful addictions are usually those to dangerous substances like drugs, but not all substances create the same level of dependence or the same intensity of withdrawal symptoms. For example, it is undeniable that an addiction to heroin is much more harmful than an addiction to tobacco, although the use of the latter is considered very bad for your health. Addictions that are not related to ingesting or inhaling some sort of substance are very common. As well as the more traditionally studied addictions such as addiction to exercise or gambling, attention has recently turned to other types of addictions which are referred to in general terms as 'social' or 'new' addictions: addictions to television, sex, computer games or the Internet all fall into these categories. This increased interest is more a product of journalistic curiosity about certain extreme cases than a genuine desire to study this type of behaviour scientifically and in greater depth.

It may interest the reader to know that in a recent study of the neurological effects of addictive behaviour, it was discovered that during the course of this behaviour, the brain produces certain chemicals. This could explain the strength of our enslavement to particular habits. It could also help to explain why some people (addictive personalities) are more prone to addictive behaviour. We will be dealing with this later.

Obviously our brains control all our actions and behaviour and as such, any addiction is a product of our brain function. In the case of addictions which create physical dependencies (such as tobacco, alcohol or heroin), one can identify the particular substance which has created the addiction. But in the case of addictions which cause psychological dependencies, such as gambling or shopping, we are still a long way from finding out exactly what is going on in the brain which causes this addiction. As we have

said, there are studies being carried out at the moment that will doubtless give us some answers in the next few years.

Next we are going to look at addictions and problem behaviour related to our habits of consumption and spending.

### **ADDICTION TO SHOPPING STIMULI (VARIABLE A IN SELF-EVALUATION QUESTIONNAIRE)**

By this we mean that people can feel particularly attracted by the different stimuli of shopping or shopping-related activities, such as window shopping, going to the supermarket or browsing through department stores. It is quite normal for people to enjoy this sort of activity and it has long been socially acceptable. However, the combination of certain personality traits and other factors can produce an exaggerated attraction, or addiction, to this type of activity.

#### **NOTE**

Addiction to consumer stimuli, for example, window shopping or leafing through catalogues and advertising leaflets, is becoming more common in our society, but this does not necessarily indicate an addiction to consumption. Many people enjoy spending hours wandering around shops or window shopping, although they rarely buy anything. Others, although they cannot actually buy anything themselves, accompany their friends on shopping trips or try to persuade them to go shopping. Some people can spend entire days window shopping or browsing through shopping centres and, although they do not buy anything, they neither feel bad about it, nor do they lose interest in it.

On the other hand, many people are genuinely obsessed with buying and wanting things and cannot bear to spend time just window shopping. To them, the idea of window shopping or going to department stores and not buying anything is anathema and leaves them feeling frustrated and irritable. These people are addicted.

There are usually distinct manifestations of this attraction to consumer stimuli. Some people spend hours looking at clothes shops, some look at dozens of jewellers' displays every day and others are attracted to hi-tech shops. This is becoming more common with the arrival of huge shopping centres where one can wander around for long periods of time. Modern shopping centres, as we will see later on in the book, present a huge number of stimuli and 'hooks' which makes them particularly attractive and are powerfully seductive.

This sort of behaviour is very common in our society, and as long as we keep it within reasonable limits, we cannot consider it to be all bad. We should begin to worry however when it starts to take up the majority of our free time, even though we do not actually need to buy anything. It becomes like a compulsion, filling every spare moment (even lunch breaks and leisure time), making it impossible to do anything else.

If browsing or shopping become the main distraction in people's lives, their desire for or interest in other activities diminishes.

Often, this behaviour is symptomatic of isolation, boredom or deep unhappiness. It is common, for example, for extroverts, who need a lot of stimulation and social contact, to feel isolated or bored in large cities. They find themselves going to large department stores, attracted by the bustle and the certainty of social contact (albeit superficial and commercialised), which they cannot find elsewhere.

### **CONSUMER ADDICTION AND IMPULSE BUYING (VARIABLE B IN THE SELF-ASSESSMENT QUESTIONNAIRE)<sup>1</sup>**

Although it may seem that they are two distinct issues, consumer addiction and impulse buying are usually treated together, as they are often interrelated and are both manifestations of the same trait – a lack of self-control, either to regulate one's spending or to resist impulses.

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<sup>1</sup> Quite apart from the strict definition of consumer addiction that we are dealing with in this section, we use this term in a wider sense in the rest of this book when we are referring generically to the different types of problem behaviour and consumer-related addictions.

Consumer addiction is understood to be the constant urge to buy new things, most of which are unnecessary or superfluous. The things one already has are no longer of any interest and one gets caught up in a never-ending (and ultimately unsatisfying) cycle of spending in order to assuage a hunger for acquisition.

When this happens, shopping, which should allow us to buy the things we need, becomes a necessity. It becomes an all-consuming obsession, even though there is genuinely no need to buy anything. It is like an insatiable thirst which, if not controlled, leads to constant spending on unnecessary or superfluous purchases.

The fact that some people's main hobby is to spend hours in department stores or malls, usually indicates that there is something lacking in other areas of their lives. It would benefit them to try to find different and more enriching pleasures and to make the changes in their habits or behaviour necessary to make their lives more positive and fun. If they can do this, their interest in shopping should return to an acceptable level. We should be able to enjoy the things we can acquire, without depending on them for our happiness.

**NOTE**

As we will see later, the best safeguard against impulsiveness is to force oneself to allow a certain amount of time between feeling the need to buy something and actually buying it. In this way we can control our impulse and think about what we want to buy before carrying through with it.

The concept of impulse buying refers to the psychological process of acting on the impulse to make an unwise purchase. Impulse buying is often at the root of all the other problems that we are dealing with. Many people have difficulty controlling their desires or impulses and submitting them to serious thought before acting on them. In the case of shopping, this means that when they see something in a shop window or a display that they like, they immediately give in to the momentary impulse. This lack of resistance to impulse means that when they see something they like, they do not try to

put it out of their head until they no longer feel the need to buy it. The sad thing is that the majority of these impulse buys are empty pleasures, the result of a fleeting urge. Once back at home, the person often regrets their purchase and wants to return it, or simply forgets about it and never uses it.

### **ADDICTION TO CREDIT AND DEBT (VARIABLE C IN THE QUESTIONNAIRE)**

In order to understand what this last variable (which in a personal, family and social context is the most harmful) entails, we must turn our attention to three issues which are so interrelated that they are normally confused with each other, namely, lack of financial self-control, addiction to credit and being in debt.

**Lack of financial self-control** is the total inability to set oneself a budget, to adopt sensible spending habits consistent with one's financial situation and, once set up, to stick to them.

Many people are incapable of controlling their spending, so that it becomes excessive and out of all proportion to their financial means, and this includes people in middle- and high-income brackets. In cases like this, it is not a question of everyday or unforeseen expenses making life difficult, but of an absolute inability to control personal or family finances in a rational and disciplined way and see certain expenses as the extravagances they objectively are.

Addiction to credit is a type of behaviour that is becoming more and more prevalent and which is strengthened and made possible by the fact that in today's society we are constantly exposed to incitements to live above our means. The availability of credit cards and the invitations from banks and commercial establishments to use credit in order for us not to deprive ourselves of what we want, are attempts to seduce consumers into buying whatever catches their fancy, without thinking of the financial consequences of buying on credit.

When people get sucked into the cycle of living on credit, they get used to taking out loan after loan, increasing them with gay abandon. The end result of this is to get into serious debt, putting them in severe financial difficulties, which they often try to get out of by taking out larger and more

long-term loans. More often than not, this leads to extreme financial hardship for themselves and their families.

### **WHEN PROBLEMS OF ADDICTION ARE SERIOUS: INDIVIDUAL TREATMENT AND SELF-HELP GROUPS**

Certain people's lack of financial self-control is serious. These people need to seek outside help if they want to change their behaviour.

Three factors point towards a serious addiction problem:

1. The presence of one or more of the addictions mentioned earlier.
2. Suffering caused by the addiction or affecting personal, family, work or social life, whether or not the person is consciously aware of the cause of these problems.
3. A habit so deep-rooted that the person is not aware of it or cannot change it alone and therefore needs help.

In cases like this it is useful to enlist the help of a professional who, with the aid of FACC-II or other appropriate psychodiagnostic tools, can treat the problem.

If this applies to you, it may worth knowing that group therapy is particularly effective and is one of the most important methods used by consumer organisations for this type of problem.

The main aim is to offer help to people who have a serious problem with consumer dependence (with any of the three types of addiction mentioned above), drawing on the experience of self-help groups for other types of dependence (such as alcoholism or addiction to tobacco) and in particular those dealing with psychological dependencies such as gambling.

Self-help groups of five to fifteen people with similar problems can be set up and guided by trained professionals who they set out to achieve the following:

1. To identify the existence and causes of the problems of the group members and discover the similarities and differences between them.

2. To suggest, share and experiment with self-help techniques for changing problem behaviour and to strengthen self-control in spending habits.
3. To develop group therapy exercises, based on sharing experiences and support between the members of the group.
4. To experiment with and test group activities that are not consumer related.
5. To strengthen the sense of responsibility of members of the group and to foster their capacity to identify and deal with their own and other members' problems.

**NOTE**

Even if you think you are seriously affected by one of the problems we have mentioned, you should not worry too much. Most of the time it is simply a question of habits we have learned. By the same token, we can change our behaviour in such a way that we can spend our money sensibly and enjoy the things we have. Knowing that we have a problem and wanting to overcome it is always the most important step towards solving it. This is not made easier by the fact that we are surrounded by advertising which tempts us to buy things, and presents a world where our happiness and wellbeing are dependent on the things we can buy.

It goes without saying that the effectiveness of group therapy for the majority of cases does not preclude the need for assessment and one-to-one psychological help if the problem is very serious or if individual circumstances indicate it.

## CHAPTER III

### PERSONALITY AND CONSUMERISM

In the previous chapter we talked about problems related to excessive consumption and spending that we all experience and worry about. We need to be able to understand our behaviour by learning about the traits and aspects of our personalities which combine, reinforce or counterbalance each other to shape our behaviour.

If a person enjoys going shopping, has a tendency to buy things on impulse, also lacks financial self-control and is therefore prone to getting into debt, the results can be disastrous. However, there are people who spend a great deal of their free time shopping but are possessed of good self-control, which prevents them from spending more than they can afford.

In order to analyse and systemise consumer behaviour, we must first define the basic personality types that reflect different combinations of the each of the factors we have been studying.

If you know yourself well and have analysed your behaviour, you will find it easy to identify the personality type or basic consumer behaviour pattern closest to yours. If, as we suggested, you have already done the questionnaire contained in the Appendix, you will know your score and, although this is not infallible, you will be able to work out which of the personality patterns most closely resembles you. Obviously, our individuality cannot be measured in this way, nor is that our intention, but at least it gives us basic models which help us to identify and overcome our weaknesses.

### **BASIC CONSUMER PERSONALITY TYPE I: ADDICTED TO CONSUMER STIMULI, BUT FINANCIALLY SELF-CONTROLLED**

This group includes people who scored high in Variable A in the questionnaire, but had medium or low scores in Variables B and C.

These are people who really enjoy window shopping, wandering around shopping centres and are receptive to all the consumer-related stimuli: the shops, displays and even advertisements. However, their enjoyment of these activities does not lead them to buy things or spend more than they can afford. For these people, a day spent window shopping or walking around a shopping mall, but not buying anything, does not leave them feeling frustrated or dissatisfied.

We have already said that an attraction to consumer stimuli (for example, a high score in Variable A), or, to put it another way, to feel attracted by consumer stimuli regardless of whether or not one needs to buy anything, is usually a trait displayed by extrovert personalities who need a lot of stimulation and who enjoy the atmosphere of cheerfulness and bustle to be found in markets and shops.

In principle, this type of behaviour does not normally have negative consequences. Here we are talking about people who enjoy the liveliness around shops or who like looking at attractive things like clothes or jewellery, but who are possessed of good self-control – they enjoy looking without buying.

The positive side of being this sort of consumer is that their fondness for looking around shops and the attention they pay to advertising makes them relatively well informed as to the different choices available to them on the market and because of this, they are generally quite canny shoppers when they really need to buy something. They do not mind (on the contrary they enjoy) shopping around to compare products, finding special offers and waiting until they find something that they really like before buying it. What may be considered an excess when they do not need to buy anything becomes a virtue when they really do need to.

Although there is no reason to be judgmental about the use of consumer stimuli as a distraction as long as the person has good self-control, it must be pointed out that this type of behaviour is much less common than

one might think. For example, there are many people who say that they like going to the shops and ‘just looking’, but in reality, and they may not realise this themselves, their intention is to go shopping and they nearly always end up buying something. There is a great deal of self-deception in ‘just looking’.

### **NOTE**

If we spend more money than we can afford, if every time we go window shopping we end up buying something or we return home feeling frustrated because we did not buy anything, the logical conclusion is that we are not attracted to looking but to buying.

At the risk of being repetitive, there is one last question that needs to be asked. Although being addicted to consumer stimuli does not have the same financial consequences as an addiction to shopping, impulse buying or getting into debt, if this addiction is excessive, it can be a sign that more self-actualising, enriching and less consumer-oriented activities and stimuli are missing from our lives. There is nothing wrong with going window shopping occasionally, but we should not allow it to take over so that we forget that there is more to life – books to read, games to play, friends to talk with and wonderful places to visit, with no shops and nothing to buy!

Remember, too, that this type of behaviour can slowly evolve and lead to excessive spending. This is what happens to consumer Type 2 and we will be looking at this type next.

## **BASIC CONSUMER PERSONALITY TYPE 2: ADDICTED TO CONSUMER STIMULI AND SHOPPING, BUT FINANCIALLY SELF-CONTROLLED**

This group includes people who scored high in Variables A and B, but low in Variable C.

This type of person, as well as feeling attracted to consumer stimuli (displays, shops and department stores), also experiences a strong desire to

buy. However, they are financially self-controlled, which prevents them from spending more money than they have.

These consumers spend money quickly and not always wisely when they have it, but are able to adjust their spending when money is short and do not resort to using credit, unless it is absolutely essential. It is common in people like this to find their attraction to shopping counterbalanced by a sense of 'being afraid of themselves'. They are well aware of their weaknesses and recognise the danger they present. They develop very effective tricks or devices to prevent themselves from spending more than they can afford: they take only a small amount of money with them when they go out, leave their credit cards at home or keep detailed accounts of what they spend, including impulse buys.

These people usually have what is considered to be cyclical spending habits: during the first few days of the month they spend wildly, but then they 'tighten their belts' in order to get to the end of the month without having to borrow money. That is to say, they spend a lot of money when they have it, and then have to endure periods of shortage of money and financial juggling.

### **BASIC CONSUMER PERSONALITY TYPE 3: ADDICTED TO CONSUMPTION**

These are people who can be called shopping addicts in the purest sense. They want to buy and have new things, and do not enjoy act of shopping or consumer stimuli. They do not buy only from shops, but from catalogues, friends and acquaintances, or through the Internet. As we will see later, these people become irritated and frustrated if they go shopping and return empty-handed.

These are the people who are most affected by advertising, not because they like watching advertisements (in fact, anything to do with things they cannot or do not want to buy bores them), but because they are the people in whom it is easiest to induce the urge to buy.

On the other hand, this group of people has an acceptable or even high level of financial self-control and does not tend to get into debt. As readers will know if they belong to this group, or if they know someone whose be-

behaviour closely fits this pattern, there is a constant inner struggle between the urge to spend money and the self-restraint not to spend more than is necessary. This makes for very demanding consumers because they always want to buy more than they allow themselves to, and are very careful about the money they do spend. This group of people is the most likely to return goods they have bought, or to make claims for damaged or defective goods.

### **NOTE**

The combination of enough self-control to prevent themselves from spending more than they can afford and the strong urge to buy things, produces in some consumers a permanent state of tension, in which there is a struggle between the desire to spend and conscience, which reminds them that they must control themselves.

## **BASIC CONSUMER PERSONALITY TYPE 4: ADDICTED TO CONSUMPTION AND OVER-SPENDING**

This group includes people who scored high in Variables B and C, regardless of their score in Variable A.

Lack of self-control in shopping or spending in general means that people give in to any impulse to buy, whether or not they can afford it. They often use credit cards or other kinds of loans to pay for what they want and live completely 'in the moment' without any sort of conscience or provision for the future.

It has to be said that many people in our consumer society belong to this group – in fact, approximately 20% of the population. However, not all of them display the same lack of self-control. The different studies that have been carried out cannot agree exactly on how many out of this group require psychiatric help, but it is estimated to be between 1% and 5% of the population.

Without a doubt, this is the group that presents the most social, family or personal problems, to the extent that they need the help of professionals who can help them to change their behaviour. These are people with a

strong tendency to buy on impulse or spend wildly and who, at the same time, lack financial self-control and therefore fall into serious debt.

### **NOTE**

We cannot judge our own behaviour as consumers taking as our parameters what other people do or have. Given the consumer frenzy that surrounds us, if we were to do this, we might think that our excesses were acceptable because there are always people around us who squander more or who are in worse debt.

It is not possible to make an unbiased comparison in this way because it will always be subjective. Your financial situation and your spending patterns should be the point of reference and then 'the figures will tell the story'. We therefore need to take a sensible look at our financial means and prioritise our needs.

## **OTHER TYPES OF CONSUMER PERSONALITY PROFILES**

Approximately 50% of the population in consumer societies falls into one of the preceding categories and of this number, some obviously have serious problems related to their behaviour as consumers.

The other half of the population consists of people whose consumer profiles are less definable and whose behaviour therefore poses fewer problems. Many people in our society behave in such a way that could be described as consumerist from an objective point of view, but their behaviour falls within reasonable limits and therefore is acceptable and does not lead to personal, family or social problems.

Even if you believe that you fall into this last group, rest assured that this book, and the recommendations we make in it, can still be useful to you. As we have said, the aim of this book is not only to help people who are 'hooked' on shopping and spending. We want to help everyone improve their behaviour as consumers by understanding the factors that influence us, and the dangers and excesses that face us if we allow ourselves to fall into bad habits.

The last group deals with people who scored low in variables B and C (a low score in variable A is unimportant here). In principle, it would seem that these people display above average self-control and rationality when it comes to buying and spending. In reality, this is not always the case. Often their behaviour is the opposite of what we have been describing but is also excessive (an obsession with not spending money, shopping phobia, extreme avarice, fear of debt – although this is not unreasonable – etc.). The number of people who fall into this category is, in relative terms, very small, and furthermore, the consequences of their behaviour do not have the same repercussions as those that we are studying.



## **CHAPTER IV**

### **SOCIAL INFLUENCES ON CONSUMER HABITS**

The first step towards understanding and improving our behaviour is to ascertain why we behave the way we do. Why do we act one way and not another? In the specific case of consumer-related behaviour, the question is particularly interesting because the conduct, values and attitudes of those of us who live in certain societies are unique and different from those of other societies and also completely different from those that existed in the past in our own societies.

In the next two chapters we are going to try to understand the causes of our behaviour by analysing the characteristics of our society and the personal factors which are most closely related to problems in consumer behaviour. Whether or not the reader believes that he has such problems, an understanding of social influences is fundamental to protect ourselves against the negative and harmful aspects of the consumer society to which we are undoubtedly exposed and to understand the behaviour of those around us. And, in any case, we need to understand our behaviour as consumers if we are to change or improve it.

### **CHARACTERISTICS OF THE CONSUMER SOCIETY**

Modern society is usually described as the consumer society. We are so used to this term that we do not stop to think what it means or what characteristics make our society different from other social groups of the past or, indeed, contemporary societies which cannot be so described. When all is said and done, humans need to consume in order to survive. We all need food, water, clothes and medicines and this is a feature common to all societies.

Why then do we call modern society the consumer society? What makes us different from other societies? We are, undeniably, different in every way, from our economic system, our way of life, our values, and even to the way we think and see the world. One way or another, these are all influenced by the values and ideas of the consumer society. Take the example of fish: if fish were to think about their lives and their environment, the thing they would find most difficult to understand would be water, even though they are surrounded by it and have never lived outside of it. In the same way, those who have known no other society find it difficult to understand its peculiarities or what it would be like to live in another society.

You do not need to go too back far in time to encounter a different type of society – the rural society of only two hundred years ago. If you compare the attitudes and lifestyles of yesteryear with life in the modern world, it is easy to spot the differences: maximum use was made of everything. Clothes, for example, were worn for as many years as possible (it was common for jackets and coats to be turned inside-out to take advantage of the less worn side), and when they really could not be worn any longer, they were used to make rags, dusters or other, smaller garments. Pots, knives, plates and domestic tools were generally passed from generation to generation. Nothing that was still useful, that could be repaired or reused was thrown away.

Two conclusions can be drawn from this. The first is that possessions were scarce and were therefore appreciated and valued and the second and more significant fact is that for centuries, parents passed down to their children the idea that maximum use had to be made of possessions, whether clothes, food or domestic tools. This was because these essential items were costly and difficult to replace.

The consumer society can therefore be defined in economic and social terms and, in a more fundamental sense, by the thoughts and actions of the people who live in it, which means all of us. We need to know about and enjoy the advantages our society offers us, but at the same time be aware of the dangers and excesses so that we can avoid them.

All societies shape people's values, opinions, customs and lifestyles, but in the modern society the development of communication and the use of marketing and publicity have meant that this shaping is particularly intense.

Not everyone who lives in the consumer society thinks or behaves in the same way. There are, however, several dominant attitudes present, in one way or another, in the vast majority of us, which are the result of the influences which surround us. Almost without our knowing it, they have become part of us, of the way we are, the way we live and the way we see the world.

Of these attitudes, the ones which concern us most and which make us vulnerable to the dangers we have been talking about are:

- Our ever-increasing ‘need’ for consumer goods.
- Our increased dependency on material things.
- The misuse and waste of natural resources.
- Consumption as an indicator of social status.
- The encroachment of commercialisation and consumerism into practically all aspects of our lives.

We will take a closer look at those characteristics and attitudes of our society that influence us so much. But first, a few words on the shift in emphasis from an objective, to a strictly subjective and more psychological point of view in recent studies of human needs.

## **SPENDING AND CONSUMERISM IN THE NEW APPROACHES TO HUMAN NEEDS**

There are many theories and classifications on human needs and motivations. The most prevalent of these deal with the increasingly popular idea of human needs gradually evolving from purely biological needs, necessary for survival into what we now call ‘psychological needs’. This means that we have acknowledged the fact that as well as material and physiological necessities, man has needs of a higher order, which drive him towards self-actualisation and development as a person. Maslow’s theory, which is one of the most widely known and recognised, establishes a hierarchy in which physiological needs are at the bottom of the pyramid and the others follow in ascending order. These are security, a sense of belonging, love, respect and, at the very top, self-actualisation. According to Maslow, once a need is satisfied, it ceases to motivate and therefore human beings seek fulfilment of a higher order. In other words, in today’s society where food,

clothing, a roof over our heads and a certain measure of security are more or less guaranteed for the majority of us, we look for satisfaction elsewhere.

You might think this would mean that once we have taken care of our material needs, we would be motivated towards activities that would bring us personal fulfilment, such as cultivating the arts or the development of the non-materialistic ideals and concerns that we all have within us.

**NOTE**

Many people mistakenly believe that to have plenty of money and possessions is a sign that they have reached the pinnacle of self-actualisation and personal triumph and that the ability to acquire things is proof of this. However, this is not the case.

The desire to accumulate wealth and the constant acquisition of material things assumes more importance every day even though our basic needs are more than adequately fulfilled. To what do we owe this apparent contradiction? We have already answered this, but it is so important that it merits repeating several times. Modern man is not trying to meet his basic needs. What he is trying to buy is the fulfilment of his psychological needs: self-esteem, the desire to be admired, envied and wanted by others.

As we will see later, this explains why the majority of advertisements do not refer to the intrinsic value of the item being advertised. They portray them as symbols of a lifestyle that will be envied by others and make us feel privileged and successful.

From this point of view and strange though it may seem, the type of advertisement which promises a happy and peaceful life is pretty harmless, despite that fact that what is being advertised can plainly not deliver what it promises. When it comes down to it, these advertisements do not disturb our individual values too deeply. These seductive advertisements, so full of promises, may all seem the same, but they are not. It is better for us to think that if we own a particular car, we will be able to drive for hundreds of miles in incredible comfort, without the fear of breaking down, than to believe that our self-esteem, personal success or even the course of true love,

depend on something as ordinary as the type of car we drive. (An advertisement might, for example, presume to say that for want of the right car, true love could be lost.)

Seen in this light, it is easy to understand how it is that some people become dependent on shopping and how it takes over their lives. Basic human needs can be met, but ambition, the desire to stand out amongst others, to be admired and envied – these needs are insatiable. Everyone admits that children need toys. But where should we draw the line? Children's appetite for toys, or their parents' desire to give them what they want, can be a bottomless pit. But there is more to it than that. If parents believe that their social status is reflected in the toys their children have, they will want them to have the same or better toys than their classmates, and so begins a never-ending, ridiculous spending competition with other children's parents.

### **NOTE**

In today's society, if we allow ourselves to be overly influenced by consumer messages, the pleasure we should get becomes 'the eternal dissatisfaction which excessive consumption brings', that is, always wanting what we do not have. We no longer know how to enjoy what we have because once we possess something, it loses its value and attraction and instead we concentrate on the next thing we want to buy. As with other types of addiction, once we get to this stage, the pleasure which the addiction (in this case shopping) produces is only transitory and immediately gives way to feelings of dissatisfaction and the desire for more shopping.

In conclusion, when it comes to consumption and spending, there are three distinct types of needs:

1. Some needs are strictly physiological or directly related to our physical wellbeing. We all need to eat, keep warm, have somewhere to live and have access to medical attention.
2. Satisfaction of other needs which, from a purely material point of view, we could manage without are so important in our lives that society consid-

ers them to be as indispensable as material things. These include education, culture, access to communication, etc.

3. Lastly, the things that we buy and spend our money on. These needs are much more subjective and particular to each person and depend, to a large extent, on the personal perception, values, economic means and psychological characteristics of the individual. Our perception of need is shaped by the environment in which we live. Someone from the middle classes would consider having a telephone, television and car to be absolutely essential. However, we know that there are many poorer people who manage to live without any of these things. In some social circles it is considered necessary to have a second home, or to go abroad on holiday every year. None of these can objectively be described as necessities. But for someone who is influenced by their social circle, by advertising or by some aspect of their personality, etc, they become necessities.

### **NOTE**

The increasing importance of shopping, over and above the usefulness or our real need for the things we buy, explains why the majority of advertising does not focus on the material characteristics of a product, but tries to persuade us that owning it will bring us a certain lifestyle, social success, the envy of others or will make us feel special because we have the things most other people cannot have.

## **INCREASED NEED FOR GOODS AND SERVICES**

In order to survive, the economic model of consumer societies needs to have influence over the lifestyles and thinking of its citizens.

Economic progress in advanced societies is based on technological development and constantly increasing production of goods and services. It follows, therefore, that in order to keep up this increase in production, manufacturers and suppliers need to create an increased demand for their goods and services.

It is logical that as society evolves and develops, so does the concept of basic human needs. If our concept of necessity had remained at basic subsistence level, much as in primitive civilisations, society as we know it would be inconceivable. Strictly speaking, basic human needs are few. They are food, clothing, a roof over our heads, medical attention and very little else. In addition to this, once our basic needs are met, there is very little room for manoeuvre. If we have enough to eat, there is very little to be gained from eating twice as much. And who would want to wear two coats, when one will do?

### **NOTE**

From the point of view of our behaviour as consumers, the important thing is not our objective needs, but our perceived needs or what each person wants or thinks he needs. These perceived needs fall into the domain of human psychology and are the result of social influences and the values and culture instilled in individuals by their societies. We need to wear clothes so that we do not get cold, but we need to wear particular clothes in order to be in fashion and we need a lot of clothes quite simply because we do not want to be seen in the same outfit two days running. Many of our needs are really nothing more than social dictates.

You only have to think about jewellery or perfume to realise that from the point of view of real necessity (like the things necessary for human existence), they are completely unwarranted. Despite this, they are highly sought after in nearly all human societies as much in modern times as they were in the past. These social necessities can be seen in all civilisations but in the consumer society they are more numerous than in any other, and they are constantly increasing.

### **PEOPLE'S INCREASING DEPENDENCY**

One of the characteristics which defines the consumer society is the perception that more and more things are 'necessary' and this is the crucial point. Not only is number of things we want to have increasing, but also we

feel that we ‘need’ more and more things. To put it another way, more things are absorbed into our lifestyles as essential for everyday living. It is undoubtedly true that the majority of people in today’s society would find it very difficult to get used to living without a TV, telephone, washing machine, computer or electric light even though until a few years ago humanity managed to survive for centuries without any of these things.

The increase in these perceived needs, the fact that people feel that more and more material things are necessary to get through life, makes us more and more dependent, and more alienated, because we cannot make any of these things for ourselves. Primitive people, and families living in rural societies, were able to survive because they provided everything they needed for themselves. They hunted for meat, cultivated crops and raised cattle. They made their own clothes and collected wood to cook with and keep to themselves warm. They rarely bought anything, and what they did buy was minimal. They were able to live in isolated areas and provide for themselves on a subsistence economy.

In the consumer society, on the other hand, in order to satisfy the needs that we have created for ourselves, such as the need for electricity, computers or television, we have had to set up social infrastructures like manufacturing, distribution and sales. We would never be able to provide these things for ourselves outside of our social environment. This constant increase in perceived needs makes us more dependent on the technological and economic world which satisfies them.

## **MISUSE AND WASTE OF RESOURCES**

The dictionary definition of ‘to consume’ is to use food or other things in order to live, but it can also mean to destroy or obliterate something. The difference between the two definitions gives us the clue to other attitudes of the consumer society, in this case clearly negative. We use and destroy the goods and natural resources which surround us as if they were inexhaustible. We discard clothes simply because they are no longer fashionable. We replace domestic appliances, computers and other equipment, although they are still perfectly serviceable, because a newer, better model, which itself will be superseded in a very short time, has come onto the market. Modern disposable packaging and wrapping would have been thought of an unimaginable waste only a few decades ago. In a blind frenzy of consumerism

man has razed forests, destroyed marine and animal life and is even capable of poisoning the very air he breathes.

The citizens of the consumer society live with the dangers of their own excesses and yet do not seem to feel any sense of responsibility for them. For every time we are advised to moderate or change our behaviour or habits so that our lifestyle can be compatible with the protection of the environment, we receive a hundred invitations to do otherwise.

An important example of this is petrol and the by-products of crude oil. This is a particularly good example because reserves are limited and took millions of years to form. Once exhausted, there will be no substitute, and yet developed societies have been using and depleting oil with gay abandon over the past few decades at a rate which, if it does not slow down, will exhaust reserves within a very short time.

### **THE SOCIAL SIGNIFICANCE OF CONSUMER GOODS**

The steady reduction in the differences between the social classes in the second half of the twentieth century, as well as the disappearance of many of the other signs of prestige and social status, have turned the possession of material things into the main way of attaining social prestige or a sense of worth in the eyes of others.

This factor is responsible for one of the most negative aspects of the consumer society, namely that spending has become a means of social ostentation. We buy things to make our friends envious, in order to acquire things that no one else has or so that we do not find ourselves without something that everyone else has. Among children and young people, peer groups and friends are a constant point of reference against which they compare themselves. This gives rise to the notion that 'what you have is what you are worth'. This directly and indirectly stimulates advertising.

One of the most senseless dangers of the consumer society is that people lose their common sense and their ability to decide for themselves what they really want or need and are swept along by their social environment or by negative feelings such as envy or vanity.

This is also a result of the increase in our perceived needs which we discussed earlier. In consumer societies, people are no longer simply meeting their physical needs, but also their need for non-material things, such as self-esteem, feeling or being valued by others, belonging to a certain economic class, trying to climb the social ladder, etc.

### **AREAS OF HUMAN ACTIVITY WHICH HAVE BECOME COMMERCIALISED OR WHICH ENCOURAGE CONSUMERISM**

The expansion of the consumer society has meant that practically every area of human activity has become commercialised. Each day sees the emergence of new professions or activities based on the commercialisation of activities undertaken in the past without any thought of financial gain, for example party planners, entertainers, etc.

In the same way, traditional festivals – such as Christmas – have been commercialised to the extent that they are used by retailers as advertisements to make us spend more money.

#### **NOTE**

The consumer society has led us to make one of the worst mistakes possible – that of confusing the value of things with how much they cost and pouring scorn on anything that falls outside the realm of commercialisation.

This situation has undoubtedly arisen because of the change in our lifestyles and is not necessarily negative per se. It is the excessive way in which our daily lives have been commercialised which demeans and devalues the fundamentally important aspects of our existence, that is, those things that in general money cannot buy. The majority of young people today, for example, think that it is almost impossible to party or have a good time without spending money. To have fun, they need money to buy drinks, run their cars, get into discos or buy computer games etc. This leads to feelings of frustration because the majority of young people do not have as much money as they would like. Sadly, they forget the more personally ful-

filling ways of spending time, like reading, listening to music, chatting with their friends, sports or going for walks in the country, all of which are, in general, are free and available to all of us.



## **CHAPTER V**

### **THE INFLUENCE OF INDIVIDUAL CHARACTERISTICS AND PERSONAL CIRCUMSTANCES ON CONSUMERS**

Consumer behaviour is not only conditioned by the social influences that we discussed in the previous chapter but also by other factors such as:

- Individual psychological factors, personality traits and psychological problems like depression, low self-esteem and anxiety.
- Personal characteristics and circumstances – age, sex, social class, etc.
- The opportunity factor, which has to do with where and when we spend our money.

These are the factors we will be studying in this chapter. Our aim here is to try and understand the causes of inappropriate behaviour and in so doing, find a way of dealing with it. But first, we will look at the relationship between consumer addiction and psychological conditions or illnesses.

### **CONSUMER ADDICTION IN RELATION TO PSYCHOLOGICAL CONDITIONS AND ILLNESSES**

Consumer addiction is often referred to by the media as a ‘new illness’. Whether we accept or reject this term, a lengthy discussion on the subject would be of little use to our readers. Leaving that aside, the important thing is to look at the concrete aspects of the relationship between consumer addiction and other syndromes or psychological problems.

There are two distinct groups:

1. In a small percentage of cases (and these are usually the most serious and obvious) the addiction is more a symptomatic of a pre-existing psychological problem. This could be depression, a very high level of anxiety, nervous breakdown, intellectual deficiency or deterioration, etc. In cases like this, the behavioural problems related to consumption need to be diagnosed and treated as manifestations of a more general psychological problem.
2. As well as this symptomatic addiction, there is what we call essential addiction in which inappropriate behaviour is treated as would be any other type of psychological problem.

The distinction is important, but is also relative from a theoretical point of view. It is a question of distinguishing between those cases where a change in behaviour can be brought about by working directly on the behaviour which is purely shopping related, and those cases where more intense therapy, embracing many other areas of the behaviour and psychology of the person is necessary. We must point out here that although in the second group the addiction to shopping is not just a symptom of an illness or psychological condition, it is also related to an individual's character or personality traits. In these cases, the individual's level of anxiety, self-esteem, self-control, narcissism, passiveness, suggestibility and other aspects of psychological make up are all very important.

## **DEPRESSION AND ADDICTION TO SHOPPING**

The relationship between depression and addiction to shopping has been studied extensively. There is a very important point to make here. There does appear to be a link between some types of depression (mild to moderate depression, usually caused by external factors), and certain kinds of addiction to shopping (those to which variables A and B in the questionnaire apply).

First we need to explain some of the terms we will be using. Serious depression, of an endogenous or primary nature, is not caused by particular events experienced by an individual and can usually be attributed to hereditary or constitutional factors. It often presents itself as a bipolar syndrome, or what we call 'manic-depressive psychosis' in which periods of depression alternate with periods of euphoria.

Other types of depression are reactive and secondary in nature (although a genetic predisposition cannot be ruled out). That is, they are normally caused by a series of problems or bad experiences, such as a death in the family, problems with relationships or work, or very often, a combination of frustrations or unhappiness that gradually overwhelm the individual. This is what is usually meant by 'being depressed' and it is usually more transitory and easily treated than endogenous depression.

### **NOTE**

Compensating for moments of unhappiness or depression by indulging in shopping is perfectly all right as long as it is only sporadic or occasional. But if we always use going shopping (despite not needing to buy anything), as a way of fighting our feelings of depression or boredom, we will probably only add addiction to shopping and financial hardship to our list of problems.

Profound depression is usually accompanied by a complete loss of interest or enthusiasm for any sort of activity. People who are seriously depressed are more likely to sit at home doing nothing for hours on end than go out shopping. It is during the euphoric stage of manic-depressive psychosis that people are swept along by this euphoria into spending binges or getting into debt which they cannot hope to pay off. This behaviour is specific to this syndrome and affects relatively few people.

People who suffer from reactive depression are more likely to become addicted to shopping, as they seek to alleviate their general dissatisfaction with life, their mounting problems, boredom or a lack of direction in their lives. Shopping is their means of escape, of cheering themselves up momentarily and helps them to deal with their feelings of depression.

These feelings can also drive people to drink, gambling or drugs. While the majority of people see these addictions as reprehensible, they see nothing wrong with excessive shopping because this type of addiction is considered to be mild and harmless. There is no social stigma attached to shopping and as a rule we are not warned about the dangers of excessive shopping and spending. In fact, very often it is the psychiatrists and psychologists themselves, or friends and family, who encourage people to go

shopping as a way out of their depression. An often-repeated recipe to mend a broken heart is to 'get out of the house, see some friends, go abroad, go shopping...' In small doses and in some cases this is an effective way to deal with temporary unhappiness. Unfortunately many people use it as a way to avoid confronting serious and permanent problems.

These people build up a tolerance to shopping, much as drugs addicts build up tolerance to drugs. They need to buy more and more things, while the 'high' they get from shopping diminishes each time. They get trapped in descending spiral of dependence on shopping.

## **ANXIETY AND IMPULSE BUYING**

There is a definite link between anxiety and the tendency to buy on impulse.

There is a distinction between anxiety as a part of a person's personality, that is, an intrinsic characteristic that some people have (these people are described as 'very nervous' or 'worriers' in layman's terms), and anxiety which is a reaction to definite situations or stimuli. The circumstances in which people become anxious can be very different. Some people are terrified by the thought of public speaking, some by flying and others worry about over-work.

Whether anxiety is a characteristic or a state of mind, it impairs self-control and encourages impulse spending. In fact, in the most extreme cases, the urge to shop causes very high levels of anxiety which can only be reduced by buying something.

## **OTHER PERSONALITY TRAITS OR CHARACTERISTICS RELATED TO SHOPPING**

There have been many studies of how different personal characteristics influence shopping habits, and we will be referring to some of these relationships. In respect of addiction to shopping and the tendency to get into debt, the characteristics that seem to have the most influence, apart from depression and anxiety, are the following:

Low self-esteem and poor self-image. These can result in excessive spending on products connected with appearance, for example, clothes, cosmetics or jewellery. Many people who become obsessed with their physical appearance are trying to overcome a fear that they are not as attractive as they would like to be. This can cause deeply addictive behaviour in, for example, the fight against obesity or baldness. We will be going into this in more detail in Chapter 11, where we will also deal with narcissism, another characteristic which, for different reasons, causes an obsession with buying clothes and other products connected with physical appearance.

People who are easily manipulated and have a strong desire for social conformity are easily influenced and seduced by advertising. They buy things or take out loans, persuaded to do so by advertisements, retailers or even family and friends.

If people are emotional and irrational, it is likely that when they buy things they do not think objectively about the characteristics of the product or whether or not they really need it. They are carried away by the feelings or significance that these products or brands hold for them. They are also more easily influenced by the emotional content of advertising to buy things which, from an objective point of view, are of little use.

## **INDIVIDUAL EXPERIENCE AS A DETERMINING FACTOR**

We have discovered that individual experiences can often reinforce addictive or extreme consumer behaviour.

For example, some people associate the feeling they get when they are shopping with the happiness and excitement they felt as children when they received presents. At first this explanation might seem slightly strange, but in some cases it is obviously true. Someone came to us about a serious problem he had with impulse buying. After carefully looking at his case, we suggested to him that his early history might be the cause of his problem. At first he seemed surprised, but a few days later, after he had thought about it, he told us: *'I remember looking forward to Christmas with special, almost unbearable excitement. I think that the way even the smallest present could make me happy has affected me deeply. As you get older, and you have your own money, you buy things to try to get back that feeling of childlike joy that is etched in your memory.'*

In fact, shopping addicts behave very much like children with toys. Impulse buying is driven by 'excitement', falling in love with something that you do not yet have. You see something in a shop window and it becomes so attractive that you cannot rest until you have bought it. However, once you have bought it, it loses its appeal and the excitement disappears. Children push their toys aside and forget about them, adults regret their purchase or try to forget it.

### **NOTE**

The excitement of the moment, which causes impulse buying, does not only affect children. It is a personality trait frequently found in adults, too. For people who have a constant desire to buy things (whether it be computers, radios or clothes), they at first feel a strong desire to buy something, but the excitement disappears once they have bought it.

## **ADDICTIVE PERSONALITIES**

During the course of our studies, one fact which particularly drew our attention was that in the most serious cases of addiction to shopping, a high percentage of people had or had had other problems of addiction, especially to alcohol or gambling.

In some cases, it seemed that in order to escape from one addiction, they had to replace it with another, apparently less serious one. In other cases, it was abundantly clear that personal problems (for example depression, lack of fulfilment or direction in life), were responsible for these addictions.

However, another explanation is gaining more credence every day, and that is that there is a type of personality more prone than others to addictive behaviour. Addictions to alcohol, gambling, drugs, some prescription medicines, etc are, by their very nature, dependent on an individual's personal and social circumstances. However, they all have one thing in

common and that is they are found in conjunction a set of traits or characteristics that together make up an addictive personality.

Taking this idea one step further, recent studies have indicated the existence of neurological mechanisms that could explain addictive behaviour and the accompanying phenomena of dependence and tolerance. These mechanisms are similar to those found in addictions to substances such as alcohol and drugs, and addictions to shopping or gambling which are produced by the repetition of certain behaviour. Some studies have suggested a genetic or constitutional predisposition that would make the activation of these mechanisms more likely.

### **SEX AS A DETERMINING FACTOR IN ADDICTION TO SHOPPING**

When we first began to study addiction to shopping and impulse buying, the assumption was that this behaviour was more common in women than men. So much so that at times it seemed as though we were dealing with a specifically female problem. This is how it was often treated in the media. This point of view, which we know now to be mistaken, was quite prevalent because it went along with a well-established stereotype, that of the extravagant woman, itching to go out to the shops to spend all her money in the sales.

Our own studies have shown that problems of excessive spending and addiction to shopping are not exclusive to either men or women. It is true that women tend to score higher in the three variables studied (A, B and C), but not significantly so, and our social observations suggest that this type of behaviour is as common among men as among women.

Having said this, determinants which specifically affect women and which can give rise to addictive behaviour do exist in our society. The following will help to explain:

It is a social fact that women go shopping more often than men. In fact, in certain social contexts, domestic and family shopping is something which women have come to accept as their job. On the other hand, as we will see later, modern cities can be boring, unfriendly and unwelcoming for many people, but especially for women. They tend not to go to bars or to

the cinema alone, but going shopping by themselves is absolutely normal. Inasmuch as going shopping is a very regular activity – either through necessity or just for something to do – it can be the main means of escape from the home for some people and can become one of their most important pastimes.

– We have already spoken about the relationship between addiction to shopping and personal circumstances such as dissatisfaction, boredom, sadness and depression. Statistically, depression is more common in women than in men for reasons too numerous to analyse in depth here. But of special importance are the specific social determinants that affect many women and make it difficult for them to lead fulfilling lives. This could be one of the main reasons for this type of addiction in women.

– Finally, we must point out that the area of addiction to shopping that has received the most attention is clothing, cosmetics and other products connected with physical appearance. Statistically, these are all things that women are more likely to buy than men. On the other hand, the type of shopping addiction that is more common in men, such buying electronic goods, cars, motorbikes, accessories for their vehicles, or going to bars and restaurants, etc, has not been subjected to the same scrutiny.

### **THE RELATIONSHIP BETWEEN ADDICTION TO SHOPPING AND AGE AND SOCIAL CLASS**

Statistics show that the most serious problems of addiction to shopping are found in people between the ages of 25 and 60 who live in towns or cities. It is not common in older people or those who live in rural areas.

However, the significance of age is only relative because in fact the psychological factors associated with impulse buying and getting into debt are commonly present in people under the age of 25. They are not represented statistically because they are not financially independent and therefore their spending capacity and access to credit are strictly limited. However, a real cause for concern is that when today's teenagers become adults, they will be much more prone to uncontrolled spending.

The tendency towards excessive shopping is rarer in people over the age of 60, with the exception of cases where there exist psychological prob-

lems or conditions specific to old age. These problems are evident in many aspects of their behaviour, amongst which is shopping. For example, people with incipient senile dementia can be very extravagant or irrational in their spending habits. But these are pathological problems, very different in cause and treatment from those we are dealing with in this book.

### **NOTE**

It is a fact that extremely spoilt children or teenagers whose parents buy them anything they want are more prone to pathological consumer behaviour. These parents should be aware that they risk their children becoming shopping addicts in the future if they teach them these habits now.

Without a doubt, the rarity of addiction to shopping in people over the age of 60 can be attributed to the fact that they grew up in a very different society from ours today.

In their youth, consumerism was not ever present as it is today, and so their values and way of thinking about shopping and spending were very different. The older generation are therefore more likely to save their money and not squander it on useless purchases.

With respect to social class, it is generally accepted that those in the middle to upper-middle classes have a higher tendency towards addictive consumer behaviour. This is understandable because those in the lower or less fortunate classes simply cannot afford to spend money on things that are not absolutely necessary. As for the upper classes, although they can afford to buy whatever they want, shopping does not have the same significance for them, and they do not need to use it as a sign of social status or prestige.

## **SITUATIONS THAT ENCOURAGE IMPULSE BUYING**

Some situations tend to make all of us prone to irrational or impulsive spending. Although these vary from person to person, it is a common phe-

nomenon that people spend excessively in certain circumstances, for example:

– During the sales or following announcements of special deals or offers. The vast majority of people (90%) admit to taking advantage of special offers on food and other domestic items and to deals on offer during the sales.

Strangely enough, when asked about special offers, sales and discounts, most consumers display a certain mistrust of them. However their behaviour is not consistent with this and they seem to believe that these are genuine opportunities to buy something at a much lower price than they would normally pay.

**NOTE**

When it comes to special offers, 'deals' and sales, the maxim to follow is quite clear. Just because we are told that something is a good deal does not necessarily make it so. We can be sure that we are getting a good deal when we find something that we really do need and we know that the price is normally higher. Otherwise, remember that the product we do not buy is always the cheapest!

– As we will see later, one of the situations most conducive to impulse buying is being in a large commercial centre, surrounded by temptations, and where every detail has been calculated to encourage spending.

– Many people tend to spend excessively (sometimes most of their salary) in the first few days of the month, even though they may have been in financial difficulties in the last few days of the previous month.

**NOTE**

Knowing your weaknesses and the circumstances in which they surface is the key to combating them.

- Many people shop to compensate for feelings of anger, depression or sadness. At times like this, people are much more likely to give in to frivolities that they would normally deny themselves.
  
- There are many other situations involving certain types of products that make it difficult to control spending. For example, if you go to a supermarket on an empty stomach, your hunger will make it almost impossible to shop sensibly.



## CHAPTER VI

### CONSUMER RESPONSES TO SHOPPING AND SPENDING STIMULI

Imagine, if you will, a normal day. People get up in the morning, turn on the radio and, still half asleep, listen to the first advertisements of the day. On the way to work and on the way home again they are surrounded by displays and billboards. If they travel to work by bus, they will see advertisements both inside and outside the vehicle, and if they travel by subway, the walls of every station will be plastered with advertisements. When they get home, their letterboxes are full of mailshots and leaflets advertising shopping malls, with photographs of all the products on offer. They turn on the television and while they are eating, they watch countless advertisements, one after the other. In the evening, they might go for a walk in the town centre, which is full of shops, displays and posters. If they go into a department store, even if it is only to buy something small, the entire place is full of invitations to buy something – attractive packaging, special offers, people who ask them to try (and probably buy) some product or other. In order to get to what they want to buy, they have to run the gauntlet of a hundred temptations and promotions while over the loudspeaker a voice is announcing special offers. When they get home again, they may get a phone call from someone who, under the guise of a survey or a prize draw, is really trying to sell them insurance or time-share in a holiday apartment.

This is what we have been talking about – all the posters, displays, leaflets, and television commercials are constant stimuli to shop. We are so used to this that we do not really give it much thought. These stimuli, direct or indirect, overt or covert, are quite normal in the world we live in today.

## HOW STIMULI CONTROL OUR BEHAVIOUR

For the purposes of this discussion, we will call any external element that influences our behaviour a stimulus. These stimuli can be simple, like the sound of a bell or the colour green at a traffic light, or complex, like those that surround us in shopping centres or when we watch television commercials. A large measure of our behaviour is determined by stimuli, and this explains why we always react in the same way to certain stimuli. When we walk past a bakery and see a cake, we want to buy it. Music can make us feel happy, sad, melancholy or contented. Snakes arouse feelings of revulsion in many people.

So, stimuli 'control' our behaviour. In human beings, a few reactions to stimuli are instinctive (like pulling your hand away if you burn it or blinking if someone blows in your eyes), but the vast majority are learned. In fact, much of our education consists of learning appropriate reactions to certain stimuli. We learn to stop the car if we see a stop sign or a red traffic light and we learn how to behave depending on whether we are in a church, on a football field, at a dance or in a library. This is how we know that we should not dance in a library and we are not expected to be quiet on a football field during a match. Our state of mind, our feelings and our thoughts can change completely, depending on the stimuli we receive.

### **NOTE**

The main objective of most advertising and commercial strategies is to make consumers attribute special significance to certain stimuli (like a particular brand or shop) and by so doing, control our spending habits. Our capacity to learn (without even knowing it or being able to control it) is immense, and so is the likelihood of our behaviour being controlled by stimuli.

One of the characteristics of human beings is that we react to stimuli, not for what they are, but for what they represent. We are able to attribute 'referred' significance to things, that is that we react to things for what they represent, not for what they are.

If you write the word 'dog', the reader simply sees an ink trail on a piece of paper. But anyone who can speak and read the language will undoubtedly interpret the trail as an animal with four legs and which barks. A flag is just a piece of multi-coloured cloth, but it can represent a country, an ideology or a football team and can immediately evoke responses of solidarity or hatred in different nationalities or in the fans or opponents of a football team. This 'learned referral' forms the basis of most publicity and marketing today.

### **NOTE**

Much of our consumer behaviour, good and bad or absurd, is a series of learned reactions to certain stimuli. This helps explain why we buy things on impulse in supermarkets or in the sales and why many people favour certain brands, regardless of the quality of the product.

Many psychological problems are caused by inadequate, inappropriate or prejudicial reactions to stimuli. If these reactions are negative, they can cause phobias such as a fear of open spaces (agoraphobia), a fear of small spaces (claustrophobia), fear of flying, or fear of snakes, etc. These reactions of exaggerated anxiety or agitation can be very damaging to the people who suffer from them. If we react with attraction or lack of control to certain stimuli, it can be equally disturbing. This is the type of consumer behaviour that we are discussing here. Of course consumers can also display phobic behaviour such as becoming extremely agitated in supermarkets, but this reaction is not specifically linked to their behaviour as consumers, which is what we are interested in here.

In order to understand our behaviour, let us look at the two types of stimuli which most influence us. One involves the attraction we feel when we see objects that are available to us to buy and the other involves our reaction to a special category of stimulus, that is, brand names. We deal with the former in another chapter.

## CONSUMER PRODUCTS AS STIMULI

In order to understand why we buy what we do, we must remember that in our society our attitude towards objects has very little to do with the usefulness of the objects themselves. If we did think about their usefulness we would have trouble justifying many of our purchases and even more trouble understanding the majority of advertisements. We buy things (for example ties, rings, earrings or perfume) not because they are useful, but for their social significance. If these things were seen from the point of view of an alien, unfamiliar with our customs, they might appear unnecessary or ridiculous. These objects have a social significance that everyone understands, but they also have personal significance, specific to each one of us.

The personal significance we attribute to certain things (which can be a complete mystery to others and sometimes even to ourselves), is behind a lot of excessive consumer behaviour. It also explains the obsession for buying clothes, jewellery or shoes, to name but a few examples.

We will use an actual case to illustrate this. A woman had a genuine obsession with buying gold. She wore so much jewellery that everyone thought completely lacking in taste. She spent all her money on jewellery to the point where she did not have enough money to buy daily necessities. During therapy, it became obvious that this was a person who, since childhood, had associated the possession of gold with belonging to a privileged class. As she had grown up in a poor family, she had never had even the smallest piece of jewellery as a child. This meant that when she grew up, she was obsessed with trying to compensate for her feelings of frustration as a child. For this woman, going into jewellery shops was a subconscious way of confronting her childhood trauma and proving to herself that her life had changed and that the unhappiness in her past had been left behind.

There are many similar cases, although the details are difference in each case. For many people, buying certain objects, eating in particular restaurants, staying in certain hotels or driving expensive cars are signs of social status or personal worth and they become psychologically trapped by their need to buy and spend. They often struggle and get into debt to buy the things which they believe signify social status or prestige when what they are really doing is trying to compensate for their own insecurity and dependence on a social image.

## **BRAND NAMES: COMPLEX STIMULI**

One of the main reasons for the success of publicity and commercial strategies lies in their ability to direct consumer spending towards graphic stimuli like ‘brands’. This is possible because they link certain attributes to these stimuli. Through advertising these brands have come to represent characteristics of the products themselves (for example quality, prestige or foreign manufacture) or even a lifestyle or a set of values. The ‘stimulus’ attached to a product can make us decide to buy that one rather than other apparently identical ones, simply because of the positive, and sometimes subconscious, image that the brand evokes.

Let us look at an example. The emblems of the most expensive and prestigious cars (it will be easy for the reader to think of one and remember the emblem on the bonnet), are a visible sign of the quality of manufacture, distinction and prestige of the car, but they also make us assume something about the economic status of the person driving the car. Once an emblem – in this case a simple graphic representation or symbol which identifies a particular make – is associated with quality and prestige, it can be applied to other products (for example a bicycle or a van), and the same image of prestige and quality will also be associated with those products.

Once an emblem or trade mark has acquired a positive image with consumers, the manufacturers can, and do, apply it to whatever product they want. Owning a prestigious trade mark is therefore worth a great deal of money. It is a stimulus which consciously or subconsciously evokes a positive image in most consumers and allows the manufacturers to sell many more products that carry that trade mark.

### **NOTE**

Brand names can be an indicator of the prestige or quality of a product, but we should not fall into the trap of buying expensive, branded products instead of identical, cheaper ones, just because of our own prejudices or the influence of advertising.

## **THE INFLUENCE OF STIMULI ON IMPULSE BUYING: SELF-DISCIPLINE**

Consumers rarely go shopping with a clear idea of what they want and set about looking for it sensibly, comparing prices and quality. We buy many things without thinking, often attracted by products on display in shop windows or on the shelves of a supermarket. Sometimes we buy things because of the atmosphere that surrounds the sales, or because we believe that an item is a bargain.

In other words, our desire to buy things is not driven by the fact that we think we need something and go looking for it. On the contrary, it is often a response to external influences from advertising, shop displays or special offers. We respond to what we see and hear (and sometimes smell!).

Our inability to resist the lure of certain stimuli, usually products on display, explains many of the problems of addiction to shopping and serious debt that we have been discussing. It is also the main reason why we buy so many things that we neither need nor use. Not long after giving into the impulse to buy something, we often realise we have made a mistake and regret it.

### **NOTE**

Self-discipline is the ability to resist impulses. In human beings, self-discipline means not behaving in a way that we will later regret. Of course, self-discipline is important in many situations in life, but it is essential if we are to be responsible consumers.

As we grow up, we must learn to be more critical and discerning, control our impulses and become responsible and self-disciplined, so that we have enough money to buy the things we really need, rather than wasting it on unnecessary things.

The attitude of children towards toys is a good example of immature behaviour. This behaviour is expected of children, but is incomprehensible in adults. Children see a toy and want it immediately. It is difficult to make

them understand that they must wait, or that they cannot always have what they want. They will probably scream and cry in frustration at not getting their own way. However, the majority of their whims are temporary and once they get what they want, they often forget about it a few days later. In fact these whims are often based on a false image or illusion. The toy that they see on television is nothing like the real thing. A toy aeroplane does not really fly and it is not half as much fun as it looks on the screen, but it does not help to tell someone who is not yet able to be discerning or resist their impulses that their desires are temporary, deceptive or unrealistic.

If we want to be responsible consumers, we must understand that shopping involves choices. This personal maturity, which can only come with the passage of time and adequate education, teaches us that we must not expect instant gratification. We must be objective and realistic and realise that buying something today may mean that we have to go without tomorrow. Spending involves choices and the use of our resources, which means that it is not a question of deciding whether or not to buy something, so much as a choice between buying something now, or buying something else later.

You might think that if someone is very rich, they should be able to buy whatever they want, but this would be a big mistake. Wealthy parents might be able to afford to buy their children everything they want, but they would be gravely mistaken to give in to their very whim. Learning to be responsible consumers involves making choices and resisting unnecessary spending. If we do not do this, we learn bad habits which we take with us into adulthood. The 'rich kids' of today are extravagant and incapable of controlling their spending. They allow themselves to give in to their impulses and desire for possessions because they cannot control them. They are unlikely to be able to delay buying something until they can afford it, a characteristic essential for good financial management.

When we do not learn to resist these impulses or practise self-discipline, we are not in control of ourselves. We need to be able to resist the desire for the instant gratification of a momentary whim. If we do not do this, we will obviously never know the pleasure of being able to buy something after saving up and making sacrifices for it. Self-discipline is essential, not only because of the effect it has on our behaviour as consumers, but also on our behaviour in other roles, as students or employees, for example.

It is a sad fact that more and more children, many from ordinary families, display attitudes and behaviour normally associated with 'rich kids', because of the unconscious lessons learned from their parents' example.

Impulsiveness can only be overcome by self-discipline. The only way to learn this is to allow time to elapse between feeling the impulse or temptation to buy something, and actually doing it. This not only gives us time to compare products and think about what we are doing, but also if we put distance between ourselves and the stimuli which cause impulse buying (for example by leaving the shopping centre), very often the impulse to buy disappears completely. If, on the other hand, we really do like what we have seen and think we should buy it, we will continue to think so after a few hours, perhaps even more.

### **NOTE**

Here is a piece of advice for anyone who has a tendency to overspend. When you are interested in something that you had not thought of buying until you saw it, try not to give in to the temptation to buy it immediately. Go away and think about it. If it is really worth buying, you will probably still think so a few days later. Try it, and you will see that very often you forget about it as soon as you leave the shop.

## **MODIFYING OUR REACTIONS TO STIMULI: THERAPEUTIC ALTERNATIVES**

When an individual's reaction to certain stimuli is particularly extreme or undisciplined, it can cause deeply disturbing behaviour which affects their personal, family and social lives.

The reactions to consumer stimuli that we have just talked about rarely cause problems so serious that prolonged psychological treatment becomes necessary. However, it is necessary to develop a programme, either with the aid of a self-help group or through individual therapy, to modify the reactions to stimuli that we want to change. This programme will be different for each individual, according to the seriousness of the problem or

the type of behaviour we want to modify. Generally speaking, there are two alternatives:

– The first is to avoid exposure to the stimuli which influence our behaviour. This seems to be the most obvious and easy course of action to take. If we stop going shopping or looking in shop windows when we do not need to buy anything, we will avoid any possibility of succumbing to the impulse buying that these activities encourage.

People who have tried to combat their compulsive shopping or excessive spending by themselves tell us that they have certain strategies to help them. They do not walk along streets where there are shops, they avoid looking at mail-order catalogues and they try not to go anywhere near shopping malls.

### **NOTE**

Many people find it much easier to limit their exposure to consumer stimuli than to confront the problem head-on. If you have a problem with impulsive or excessive spending, try to avoid the situations you know influence you to spend money which you later regret, such as window shopping, going to shopping centres, looking at catalogues or accompanying friends when they go shopping.

However, there are two reasons why this strategy is not entirely workable. One is that we continue to be exposed to stimuli because we are surrounded by advertising whose influence is very difficult to avoid. The other is that it is not advisable to live our lives permanently limited by self-imposed restrictions which prevent us from walking down certain streets or going into shopping centres. The fact that we need these restrictions reminds us that we still have a problem with self-discipline.

In conclusion, avoiding the types of stimuli that most affect us is a good ‘shock’ method to begin the process of change. In many cases, if we remove the stimuli, the impulses they evoke gradually disappear. However, there are cases in which this strategy is simply not possible and will not solve the problem.

– Other programmes try to eliminate impulsive or inappropriate reactions by repeated exposure to stimuli while seeking alternative reactions to replace the old ones. A strategy that works here is one that we have already referred to, namely getting into the habit of never buying anything the same day you decide you want it. If you do this, you can still go window shopping or go into shops, but you postpone buying anything until another day. When you do go shopping, you go armed with a precise list of things that you have previously decided to buy, and you stick to your list and buy nothing else. We will return to the subject of shopping lists later.

One strategy that is sometimes used is that of saturation. This involves intense and prolonged exposure to stimuli while preventing the reaction one wants to avoid (in this case, compulsive spending). Saturation neutralises the effect of the stimuli. An example of this strategy is one that is often used in group therapy with people who are addicted to spending hours in shopping centres. The group spends an entire day walking around the various floors of a department store, without buying anything. At the end of the day, everyone is glad to leave the shop and is so put off by the experience that there is no danger of their returning, unless there is something they need to buy. This strategy should only be used in certain cases, and never without adequate psychological assessment.

## CHAPTER VII

### HOW CAN WE CHANGE INAPPROPRIATE CONSUMER BEHAVIOUR?

Many of the aspects of consumer behaviour that we deal with in this book can be considered habits, since it is behaviour that we repeat every day when we find ourselves in certain situations. A preference for particular brands, the sort of clothes we wear, whether or not we wear make-up or perfume, or going to the same bars or restaurants are all habits that we have incorporated into our behaviour. These habits can be good or bad, appropriate or otherwise, but we all have them.

As we will see, these habits change but never go away, because in order to get through life we need to be able to behave more or less automatically in given situations. If we had to think about every single thing we did, life would be impossible.

This is why a large proportion of human behaviour is repetitive and consists of habits we have acquired and incorporated into our lives. From the moment we get up in the morning and get dressed and have breakfast, to what we do when we get to class or work, to the end of the day when we have dinner and spend the evening watching television, reading or listening to the radio in bed, we repeat acquired habits that generally vary very little.

Many of our problems, including those related to our behaviour as consumers, can be attributed to certain habits we have acquired and which are very difficult to change. People who are dependent on tobacco or alcohol can testify to this. It is therefore much better to avoid falling into bad habits that will later be very difficult to eradicate.

## SHOPPING HABITS

We all have our own shopping habits. We tend to go to the same shops, to prefer certain brands, to buy more or less the same things all the time and rarely vary our diet. This becomes habitual and we stop thinking about what we are doing or whether we should be doing it.

Elsewhere in this book we deal with some of the very common habits such as spending time in shopping centres or going into shops just to look. Another habit which is very common in teenagers and some adults is to spend weekends in places where there is a certain 'atmosphere' without thinking about the alternative activities on offer. The activities they engage in can often be classified as 'consumerist'. For example, a group of young people might spend the afternoon 'hanging out' in a bar instead of going out and taking part in sporting activities, going on an outing, reading at home or going to the park for a walk and a chat.

Force of habit also explains why some people spend all their money as soon as they get it and cannot save, or overspend at the beginning of the month and find themselves short of money at the end of the month.

## HOW CAN WE CHANGE OUR HABITS?

One of the essential characteristics of habits is that as they are repeated over and over again they become part of our behaviour and our personalities. Although it is true that inasmuch as we learn these habits, we can also change them, this is often very difficult. The longer we have these habits, and the more deeply rooted they are, the harder it is to change them.

Habits can also explain deeply rooted impulses, desires or needs. In cases like this, changing a habit is not just a question of will, it is a question of finding appropriate strategies. If you decide you want to change a habit and you want to be successful, there are two fundamental principles to bear in mind. Although we are talking specifically about consumer habits here, these principles can equally be applied to other areas of behaviour.

1. Habits do not disappear, we simply replace them with others. If we suddenly decide to change the way we behave in a particular situation, we must be able to find an alternative way of behaving the next time we find our-

selves in that situation. For example, if we are used to spending our afternoons in clothes shops and we suddenly stop without finding ourselves an alternative, we will feel empty and bored, which makes it difficult to beat the habit. If we can find something interesting to do instead, it will be much easier.

### **NOTE**

When we want to change a habit, we cannot simply say 'I am going to stop doing this.'

We need to find a positive alternative to what we are doing and act on it in the knowledge that this new behaviour will make us feel better about ourselves.

Habits cannot be eradicated or eliminated. They can only be changed when we choose to do other more positive things and embrace the change with optimism, as we would an exciting project.

Case study: A young woman had an afternoon job. In the mornings, because she was bored at home and all her friends were either in class or at work, she would go for a walk and inevitably find herself in a shopping centre near her house. Once there, she would often buy something (usually clothes) and she was spending more than she could afford. What is more, far from being happy, these purchases were making her feel bad.

Her friends and family kept advising her not to go to the shopping centre so often. Her habit was costing her too much and she did not like her own behaviour. To make matters worse, she was wasting her money because the majority of the clothes she bought did not suit her and ended up at the back of her wardrobe. Furthermore, this habit was making it impossible for her to save up to buy a house and a car, which was what she really wanted.

Why did she go to the shopping centre every day? Because she was a sociable and restless person. As she told us herself 'I felt so lonely in the mornings and it was very difficult. I felt as though the walls were closing in

on me.’ Her mornings were tedious and boring. Shopping was an escape, a distraction, a way of dealing with boredom.

That is why it was useless for her friends to tell her ‘Don’t go shopping every morning.’ That was as good as telling her to ‘Stay at home.’ She had tried that many times, but always succumbed to the temptation to go anyway because ‘the mornings were so long.’ We suggested several alternative activities to her – reading, learning a new language, taking up a sport, but she found the answer herself when she remembered that she liked drawing and painting. She was good at it and enjoyed it but, curiously enough, said that she had never had the time to learn the proper techniques and apply herself to it.

She enrolled on a course and went to art classes every morning. As her mornings were completely occupied with something she was really interested in, she no longer needed to go to shopping centres unless she had something to buy. She also felt much better about herself.

2. Changing a habit should not be seen as a sacrifice. You should see it as a way of improving your life. Remember that we do not have to give up shopping or spending money altogether. What we are saying is that we need to learn to enjoy things more and lead contented lives, free from dependency and excess.

## **COMMON MISTAKES WE MAKE WHEN WE TRY TO CHANGE OUR HABITS**

Something we all know from experience is that many of our attempts to change habitual behaviour or give up habits that we do not like end in failure. We begin with the best intentions and loads of enthusiasm, but we give up after a time without achieving our objectives.

Almost everyone who seeks professional help to modify behaviour has a story of failure to tell. As can be seen in group therapy sessions, these failed attempts to combat excessive shopping and spending are common to everyone who has these problems.

There are four fundamental mistakes that we must avoid if we are to be successful in changing our behaviour.

1. Your objectives must not be unrealistic or over-ambitious, such as 'I am never going to go into a department store again' or 'I will never use my credit card again.' Our objectives must be sensible and realistic, for example, 'I will only go shopping when I have decided what I want to buy' or 'I will not use my credit card unless I really have to.'

**NOTE**

If you have decided to change your behaviour by, for example, not buying things on impulse, be prepared for the moments of weakness and temptation that you will undoubtedly encounter. You must learn to expect these moments and know that you can overcome them. At first the temptation will be very strong and difficult to resist, but in learning to overcome it, it will become easier every day. You will feel better about yourself and have confidence in your ability to control your spending.

2. Never make decisions on the spur of the moment, because your resolution will crumble when circumstances change. Many people have told us that they are so shocked and disgusted when they get their credit card statements and see how much they have spent that month (and may have forgotten about), that they make a serious decision to control their spending. Some people leave their credit cards at home, or even cut them up. But a few weeks later, when the shock has faded, they completely forget about their resolution.

**NOTE**

We must set ourselves realistic short-term goals. For example, if someone usually spends all their money on clothes every month, they should not decide not to buy any clothes at all one month. A realistic goal would be to spend less than the previous month or to put a reasonable limit on the amount they can spend.

3. We do not always realise how much willpower it takes to make the gradual but steady changes we need to make in order to achieve our objectives.

4. The last mistake is to try to make changes relying only on willpower and without positive support. We should reward ourselves for our little successes and recognise each positive step we take, even if we do not achieve our objectives immediately. For example, if we have spent less on electricity by not being wasteful, we can reward ourselves by spending part of our saving on a little treat.

### **BEHAVIOURAL TRIGGERS: WHERE AND WHEN**

We have illustrated the power of certain stimuli to control our behaviour. We can only understand our behaviour if we study it in the context of time and place. Our shopping habits are influenced by specific moments and situations. Nobody can be a compulsive shopper twenty-four hours a day.

The example of smokers illustrates this point well. The desire to smoke is very strong in certain situations, such as after a meal, when they are with other people who smoke or when they are feeling nervous. Equally, there are situations or times when people who have a drinking problem are more likely to drink, at the weekend, after work in the evening or at parties, for instance.

Any study on behaviour must address the question of 'how' and 'where', because habits are linked to circumstances. This means two things. Firstly, there are times and situations which make compulsive or uncontrolled spending more likely. Secondly, we can change our behaviour if we are aware of the situations that cause it.

To change our behaviour, there are several practical steps we can take which involve 'breaking the cycle'. In other words, removing ourselves as far as possible from the situations that cause our problem behaviour. People who always meet their friends in a bar and end up drinking too much would find it easier to give up if they avoided bars altogether rather than going in and trying not to drink. They would find it even easier if they did not asso-

ciate with people who encourage them to drink, instead of trying to resist their influence.

If you apply this to the subject of shopping, the conclusion is obvious. If we have a problem with impulse buying, it is easier to avoid going into shops than trying to resist the temptation to buy once we are inside. Equally, it is better to avoid walking on streets where there are shops than trying not to look in shop windows. If we do not want to use our credit card, we should leave it at home so that we are not tempted to use it.

Finding out why and where people have problems helps us to understand their behaviour. By analysing each case we can determine what circumstances cause the behaviour in question. For one person, it was when she left work that she looked for a way to compensate for the terrible day she had had. She would go into a shop on her way home and buy something. The problem was that she did this nearly every day! In another case, two friends always spent their Saturday afternoons together. They would always wonder where to go and would find themselves going shopping. They enjoyed shopping together, but as they were both compulsive shoppers, they would encourage each other to spend more than they could afford, always on their credit cards. They needed to find another way of spending their Saturday afternoons.

In serious cases of addiction to shopping, we always suggest that people carry a diary with them and write down everything they do during the day and what they buy and spend their money on. We also ask them to write down when they spend their money (see Chapter IX). This is a good way to find out to what extent our behaviour is habitual and influenced by the same situations. This was done in the above cases, and it was the individuals themselves who came up with the answers. Here is an extract from one of the diaries:

*'...a few days after I began keeping my diary, I realised that the same thing always happened. For three days a week I had to work in the afternoons. I did not enjoy those days. I was cooped up in the office all day except for half an hour at lunchtime when I went to a nearby restaurant. When I left work it was almost dark and the idea of going straight home, having dinner and going to bed was depressing. It felt as if the day had flown by. I would go into a department store on the way home and wander around. I never left until I had bought something - clothes, sports equipment or whatever - which I would never use. I was shopping for the sake of it, for something to*

*do. As I always used my credit card, I did not realise how much I was spending. But when I got my statement at the end of the month, I would be disgusted at the astronomical amount I had spent and I rarely had enough money in the bank to pay it off.'*

In her case, the solution was easy. She changed her routine and found a pastime that was fun and healthy – she started going to the gym – and her problem was solved.

*'...from then on, I would go to the gym when I left work, avoiding the route I used to take. It was a complete success. The 'crisis' passed and the temptation disappeared. I realised that I had been shopping and spending money because I had nothing better to do.'*

### **NOTE**

Very often, the solution to the problems of addiction to shopping are as simple as this: that many people spend hours in shopping centres, buying things that they cannot afford because they have nothing better to do. An effective way to combat these moments of crisis, either individually or as a group, is to find fun alternative activities.

## **CHAPTER VIII**

### **IMPROVING OUR WAYS OF THINKING AND VALUES**

#### **IDEAS, STIMULI AND CONSUMER HABITS**

In the next three chapters we will be discussing ways in which we can change those aspects of our behaviour which we consider to be inappropriate in some way. We have already looked at how we can understand the external factors that influence us. We have also discussed how we can protect ourselves from being manipulated by them into behaving in ways prejudicial to ourselves. Now we are going to look at how we can improve our behaviour as consumers when we want to. These changes are necessary if we believe that we have one of the problems discussed in Chapter 2.

Our patterns of behaviour as consumers are no different from any of the rest of our behaviour. We must understand the reasons for our behaviour in order to change it. Many attempts to change behaviour fail because the appropriate strategy is not used.

Sometimes we act in a certain way because of our values or convictions or the way we think. If people wrongly believe that they are worthless or complete failures, or that everyone hates them, we must rationalise with them to make them realise that they have a distorted view of themselves and other people.

At other times our behaviour is shaped by habits we have acquired. For example, smoking is a habit. Many students fail because they do not have good study habits. It is quite useless to try to affect change by telling smokers how bad tobacco is for them or telling a student to study more. They both know that what you are saying is true and their problem is not that they are confused about how they should behave, but that it is very dif-

difficult to change their habits. What is needed here is an active strategy that replaces one set of habits with another.

Lastly, our behaviour can be a reaction to certain stimuli. If someone is terrified of snakes or flying, this is obviously an emotional response to a stimulus. An effective way of treating this is exposure to the stimulus, which gradually desensitises them and enables them to control their negative emotional reactions.

### **NOTE**

When it comes to our behaviour as consumers, nearly all our opinions, habits or reactions are the product of our experience or, in other words, external influences. We know that we were not born with this behaviour and just as we have learned it, we can also unlearn it in order to change the way we think and behave. If we know what is influencing our behaviour, we can understand why we behave the way we do and what we can do to change and so improve our lives.

First we are going to look at how certain ideas and thoughts can influence our behaviour as consumers. In the following chapters, we will discuss habits and reactions to consumer stimuli.

## **THOUGHT PATTERNS AND ADDICTION TO SHOPPING**

Ideas and convictions are intangible but we can recognise them by what people do or say. We are often unaware of our own convictions or beliefs, and yet they influence our behaviour and can make us happy or sad, succeed or fail.

A person may believe that they are ugly or that everyone dislikes them. While this belief may be completely unfounded or exaggerated, it affects their behaviour and their interpretation of events. They will avoid contact with other people because they feel insecure or nervous in social situations. Anorexics are extremely thin but think they are fat and their behaviour is both inappropriate and harmful to their health.

As consumers, we are also influenced by our thoughts and beliefs, many of which are distorted and indeed harmful. These can be either:

- Superficial, as in our opinions, knowledge or prejudices about particular products. We may have favourite brands or believe that a particular shop is very expensive. We may or may not be correct in our beliefs, and if the latter is the case, we might make poor or inappropriate decisions. Either way, these are conscious thoughts related to specific issues and their influence is, as a result, limited.
  
- Fundamental, as in issues which affect our feelings, emotions and values, and whose influence on our behaviour is therefore very important.

Publicity and the whole culture of the consumer society shape our fundamental thoughts and beliefs. Their influence is effective because it operates at a subconscious, subliminal level. For example, in car advertisements, the owner of a ‘cool car’ is admired and envied by everyone. The traffic police are so impressed that they let them go in front of the cheaper cars (at least that is what the advertisement would have us believe). It would seem that our personal and professional success depends on the type of car we drive.

**NOTE**

Most advertisements encourage us to buy a product, such as an expensive car, because other people will envy us and it will make us feel superior. But there is nothing more ridiculous than being willing to get into debt to buy a car for its status and what other people will think

There is a clear message behind many such advertisements and that is that if you drive car X, you will be envied. But in order for these advertisements to make any sense, they must first establish another idea and that is that everyone envies people who have things that they do not have. There is also an assumption that we enjoy being envied because it makes us feel superior to other people and that we like having things that other people want. These advertisements assume that we take it for granted that we

should be judged by the type of car we drive, where we live or what we can buy and that our friends, social and professional success and even being able to make people fall in love with us depend on these things.

Do we like to be envied? Or to put it bluntly, do we enjoy the things we have more because other people cannot have them? Few people would admit to being that egocentric, but advertising would have us believe that it is very common.

Stretching our finances in order to buy a car (or a motorbike or whatever else), with the sole intention of making other people envious, or being admired or respected by others, is absurd and hardly worthy of an intelligent and sensible person. Is it not better to buy a car that does what we need it to do and still be able to afford to buy everything else we need?

There is hardly anyone in our society (even the harshest critics of the values of consumerism), who is totally immune to these messages. But their effect on suggestible people is very intense, especially if they are targeted at areas in which we are particularly sensitive. The image in television advertisements of a 'good mother' is someone who buys things for her children. In fact if we are to believe these messages, the very happiness and wellbeing of her children depend, not only on her constantly buying them things, but also that they should be the right makes. If she can manage this, her children will be happy, healthy, and cheerful and will reward their mother with kisses and affection.

This assumption is absurd and counterproductive from an educational point of view. In fact good parents have to be able to resist their children's demands and educate them so that they become moderate and responsible consumers. Furthermore, their financial capabilities have nothing to do with how well they educate their children or how much they love them. However, faced with this sort of advertising, many parents feel unsure about whether they are doing the right thing, while others spend all their time and money buying things for their children in the mistaken belief that it will make them better parents.

## **MODIFYING OUR THOUGHT PROCESSES**

There are three stages involved in changing distorted ideas or thoughts that can cause negative behaviour (such as anorexia or obsessive thinking).

1. Identify the problem areas, recognise that they exist and that they are causing us to behave in a certain way.
2. Understand that they are distorted or harmful and that they have no basis in reality.
3. Develop strategies so that you can modify these thought processes.

However, in the field of consumerism and advertising, some of the values and assumptions that we are exposed to are so unacceptable that we only have to realise what they are saying to reject them. This is not only because some are obviously absurd, but also because they are contrary to our own beliefs or way of thinking.

As ridiculous or irrational as these messages may be, we cannot deny their enormous influence. In spite of ourselves, they condition our behaviour.

## **FUNDAMENTAL VALUES AND BELIEFS**

Sit down in front of the television with a pen and paper and try to analyse the philosophy of the advertisements you see. This exercise, which anyone can do at home, allows us to extract the fundamental values we are assumed to accept and which are calculated to make us buy a certain product.

The first thing we will notice is that many advertisements are totally lacking in any sort of informative content. They tell us nothing whatsoever about the product such as price, what they are made of, or their advantages over other, similar products. Many just use images and simple phrases to associate a product or brand with fundamental values or ways of life.

By watching advertisements carefully and taking note of their underlying philosophies, we can see that the majority are based on a very limited number of core assumptions, such as that:

- Our happiness depends on what we can buy.
- Being envied for what we have makes us feel good.
- Buying certain brands is a sign of distinction and social status.
- Our physical appearance is what makes us appreciated and loved by others.
- We all want to look young, thin and beautiful, and we can if we buy certain products.
- Having things that other people do not have makes us superior to them.
- Our success in love and our powers of seduction depend on the perfume or clothes we wear or the car we drive.
- Buying things which other people cannot afford will make us envied and we enjoy this.
- We should buy whatever we want, when we want it. Getting credit is easy, it does not cause any problems and we do not have to worry about it.

It is interesting to see what happens when implicit messages are made explicit. The values and attitudes that form the basis of many of these messages seem crazy, exaggerated, simplistic, ridiculous or deceitful when they are presented outside the context of advertising. However, within the context of advertising they seem completely reasonable and they are an effective way of encouraging us to buy the advertised products. This is because we allow ourselves to be influenced by ideas and messages which, if we stopped to think about them objectively, we would reject.

An exercise often suggested in group and individual therapy is to extract the ideas and messages behind certain advertisements. Once we can see them for what they are, they lose their influence over us.

This exercise is even more effective when we can find positive values of our own to counterbalance the imposed and somewhat alienating values to which we are constantly exposed. Basing our behaviour on values that we understand and accept will free us from manipulation and enable us to make appropriate decisions as consumers.

Whether working as a group or individually, we should each try to find alternative values which closely resemble our own way of thinking. We should write them down and remember them so that they form the basis of better future behaviour. A few examples of these alternative values or principles are:

- Enjoying the things we have is much better than living with the constant desire for things we do not have.
- Once we have what we need (a house, food, clothes, medical facilities), anything else we buy is extra. We should enjoy these things, but bear in mind that we can still be happy without them.
- Natural resources are limited and so is our money. If we buy something today, we may have to go without something we need tomorrow.
- Buying things on credit means that we will have less money in the future. The cost of what we buy is often increased by the interest we have to pay. We should only use credit if we need something but do not have enough money to pay cash.

The information and advice in this book should help you add a few ideas of your own to this list.

### **PREJUDICE IN CONSUMERS: BRANDS IN RELATION TO QUALITY AND PRICE**

Many people are quite inflexible in their shopping habits. They think that expensive products are better or that well known brands are better quality. Sometimes these prejudices are related to the country of manufacture. For example they may think that German domestic appliances are more durable or that Japanese cars are better than others. Some people prefer to buy Italian shoes and ties. Sometimes these prejudices are negative

and people avoid products from a particular country, believing them to be of poorer quality. Examples of this kind of prejudice are very common.

– Expensive things are always better. On the subject of the relationship between quality and price, consumers appear to be full of contradictions and confusion. On the one hand, the majority of us accept that ‘branded products are usually more expensive, but not always better’, but on the other hand, given the choice between two products, we will often choose the more expensive, believing it to be better.

### **NOTE**

Although certain common prejudices do have some basis, we should not be blinded by them. Some manufacturers keep their prices higher than their competition (although their products may not be better), confident that this will give them an image of quality. We must pay attention to objective information such as price, labelling, the guarantee applicable or what the experts say about the product. And never forget that if there is a choice between two identical products, the best for the consumer is always the cheapest.

– Well known brands are always the best. The majority of people know that this is not always true. But in practice, they buy certain brands out of habit, without asking if their quality or price makes them better or worse than different brands of similar products. If taken to the extreme, this ‘brandism’ (which is very common in children and teenagers), is ill-advised. For the most part, it is due to the influence of advertising and a social environment that associates some brands with social prestige or a certain financial status, and others with a desirable lifestyle or the popularity of certain public figures.

In practice, people are selective about brand loyalty. When it comes to sensitive products such as clothes, oil, coffee, washing powder or make-up, they have favourite brands, to which they are very loyal regardless of price. As for other products such as sugar or rice, they usually choose whatever is on special offer or is cheapest, regardless of the brand.

**NOTE**

We should try to be as rational and objective as possible about brands. It may seem obvious, but well known brands are just that – well known brands, and the product is neither better nor worse because the brand is well known. Of course many brands are a guarantee of quality, but the important thing is to think about the products themselves.



## **CHAPTER IX**

### **CONTROL OF SPENDING AND MISUSE OF CREDIT FACILITIES: THE DANGERS OF SERIOUS DEBT**

Do you manage your finances without keeping any sort of written record? Do you know how much your electricity or telephone bill is going to be or do you only find out when you get your bank statement? Are you ever surprised to see purchases that you had forgotten about on your credit card statement? Are you unaware of how much you have in your savings account, except what the bank tells you? You will probably have replied 'yes' to some of these questions, as these are all very common attitudes. In this chapter we are going to look at the reasons for lack of financial control, misuse of credit facilities and the dangers of getting into serious debt. We will also describe ways of avoiding and preventing these common problems which have such dire individual, family and social consequences.

By way of introduction, let us look at the evolution of financial transactions and the new methods of payment that have affected our psychology and behaviour as consumers.

#### **HOW METHODS OF PAYMENT HAVE EVOLVED**

One of the best ways to develop self-control (in this case so that we do not buy things that we later regret) is to force ourselves to allow time to elapse between feeling the impulse to do something and actually doing it.

An important thing to remember is how methods of payment affect the way we behave as consumers.

It has never been easier to buy things without money than it is today. Very few commercial transactions these days are carried out with cash.

Hire purchase, banker's drafts and credit cards, etc. are all methods of payment which make it easy for us to buy things without actually having the money to pay for them.

It has not always been like this. It is the conclusion of a long evolution that can be simplified into four stages.

1. The barter system is the most primitive, but psychologically obvious, method of acquiring goods. To buy something, we need to hand over something else. We suffer a material loss and receive goods in return.

2. The use of money. We are used to this system but it is quite sophisticated and psychologically less obvious. We receive goods in exchange for something immaterial. Proof of the complexity of the concept of money is that originally, money had to be worth something itself. Coins were therefore made out of gold, silver or bronze which were scarce and valuable resources. Money can be seen, counted, touched and saved.

3. When money became a symbol, or representation of an obligation (backed up by government or bank reserves), it underwent a fundamental transformation, but it is still tangible. We can touch it, count it and exchange it for the things we want to buy.

Up to this point, buying something has assumed the exchange of one thing for another, whether material goods or a value represented by a bank note. This material representation has two important effects. The first is an awareness of losing something to gain something else and the second is the reality that we cannot spend money we do not have. If we used real money to buy something on impulse, we might regret it later, but the fact is that we would no longer have that money.

4. Paying by credit card, cheque or bank debit represents a radical change in payment methods. While this is undoubtedly a positive and useful development, we must not forget the psychological consequences of buying things on credit. When we use our credit card, there is nothing to show that it has been used. We have not had to exchange anything or give up something material for what we have bought. This is why it is so easy to forget credit purchases. But of course banks and credit card companies do not forget and there will come a time when we have to pay for all our purchases.

The mechanism of forgetting credit purchases is part of what we call self-deception with regard to spending, and is very common in compulsive

shoppers. They unconsciously develop this defence mechanism so that they do not have to think about how much they have spent. This is why they are surprised when they see things they had forgotten about on their credit card statements. An effective way for these people to avoid this is to write down immediately everything they spend on their credit cards.

## **THE RESULT OF FEWER CASH PAYMENTS**

These days very few financial transactions are carried out in cash. Payment of salaries, bills and credit card charges can often only be made through banks.

The result of this is that many of us wait passively for our bank statements. Ordinary expenses like telephone or electricity bills come as a surprise to us. We are even more surprised by credit card charges, because there is often a significant delay before we have to pay for things we may have forgotten about.

### **NOTE**

For our own benefit, we should make an effort to control our finances, anticipating income and expenditure, keeping detailed personal accounts and checking our bank statements. If we were to calculate the amount of interest we would have to pay during the lifetime of a loan, many of us would think twice before borrowing.

Given that many of us do not keep detailed accounts of our income and expenditure, we have to trust that the entries on our bank statements are correct.

Not so long ago, people knew exactly how much money they had. They could not spend more than they had because most payments were made in the form of cash. Nowadays, most people have no idea how much money they have at any one time and the only way they can find out is to check their bank balance. This is why, when we use credit cards or bank

debits, it is so easy to spend money that we do not have. The result of this can be that we get into serious debt.

## **THE DANGERS OF SERIOUS DEBT**

Serious debt is one of the results of consumer overspending. It affects a growing number of families and we must be on our guard against it.

This situation arises because we are used to resorting to credit to buy what we want, living months beyond our means. We then have to set aside a large proportion of our income to pay off the interest charges. This leads to financial ruin for some families.

### **NOTE**

Credit always involves interest which is above the rate of inflation. We should therefore only resort to it when it is absolutely necessary and take into account the financial burden that it will impose on us. There are only a few situations in which it is necessary and justified to seek credit, such as when we buy a house, want to invest in something or in exceptional circumstances where it is unavoidable.

There appear to be three basic reasons for serious debt.

- Certain types of advertising trivialise the use of credit, urging us to treat ourselves – ‘we deserve it’. They could be talking about foreign travel, a new kitchen, furniture or a new stereo system. It does not matter, they are all justified. When we are taken in by this, we usually end up in a permanent state of debt, trapped in a perpetual spiral of credit spending.
- Credit cards are undeniably convenient, but if they are used inappropriately they can become a trap for the compulsive shopper. Deferred payment means that people can happily spend and forget about it until their statement arrives. Impulsive and uncontrolled use of credit cards leads to debt. This would not have been possible before they existed.

– There are people whose psychological characteristics and attitudes make them prone to loss of financial self-control.

## **SELF-ANALYSIS AND DISCIPLINE IN SPENDING**

Self-analysis consists of carefully recording everything we do so that we can analyse it. It helps us to see aspects of ourselves of which we might otherwise be unaware. When applied to income and expenditure, it is a useful tool to help us control and rationalise our finances.

Self-analysis is useful for anyone, however much money they have. It is not only a useful means of control, but it has the positive psychological effect of helping us to manage our finances effectively. It is an invaluable tool for people who are extravagant and lack self-control.

There is another factor to be considered. Techniques to improve self-control are useful and simple tools that strengthen our willpower so that we can achieve whatever goals we have set ourselves. But they cannot replace willpower if it does not exist. Many people who are incapable of balancing their budgets or who ‘don’t know where their money has gone to’, decide to straighten out their finances and start keeping accounts. They do it for a month or two but then give up. Control of one’s own finances calls for willpower and persistence.

There are three types of self-analysis to choose from, depending on the individual’s circumstances.

1. Keeping a diary of personal behaviour. This is a special type of self-analysis that forms part of the process of modifying consumer behaviour and should only be used in cases of serious problems of addiction. Every activity is noted in the diary including purchases, trips to shopping malls and how long is spent there, the feelings associated with these shopping trips, etc. This type of analysis is usually supervised by a trained psychologist whose aim is to discover the cause and circumstances of the inappropriate behaviour. (See Figure I)

2. Keeping a record of daily expenditure. We would recommend this for everyone, although those with low incomes or who do not have any problems with excessive spending could dispense with this and just keep

monthly accounts (see below). However, it is essential for anyone who lacks financial self-control to keep this sort of record. Very often, the simple act of keeping daily records completely solves the problems associated with self-deception related to spending or lack of financial control. (See Figure II)

3. Setting a budget and keeping personal accounts. Again, we would recommend that everyone do this. An annual table (similar to that seen in Figure III) should be set out, recording all monthly income and expenditure. This allows us to analyse our economic situation and make savings, where possible, or avoid financial difficulties or getting into debt. (See Figure III)

### **FACTORS THAT SHOULD BE TAKEN INTO CONSIDERATION WHEN KEEPING PERSONAL ACCOUNTS**

Knowing how to budget and control our spending is essential. No matter what our financial capabilities are, it is always useful to keep accounts.

Firstly, our budget must be realistic. In order to set a budget, we must analyse our spending. We should not, as is often the case, merely make a statement of intent or list our fixed expenditure. We must begin with our actual expenditure for the previous three months so that we can build up a pattern of regular payments, such as electricity or water bills.

Above all, our budgets should reflect our own circumstances, such as income and personal spending habits. These vary so much that it is impossible to give an example that will apply to everyone. Some people regularly go out to restaurants or bars and others spend significant amounts on compact discs or going to the cinema and smokers spend a regular amount on cigarettes. Therefore the first questions we must ask ourselves is ‘What do I spend my money on?’ By analysing our actual spending over the previous few months, we can identify our fixed expenditure. On the other hand, the small amounts we spend on entertainment, going for the odd drink, transport or incidentals, which do eat up a lot of our budget, can pass almost unnoticed. If we have spent more than we should have in the previous few months and we want to affect changes, it is essential that we have a realistic idea of where our money has gone.

In addition to setting a budget and keeping monthly accounts, it is useful to keep a daily record of expenditure so that we can keep to our budget by making the necessary adjustments. A common mistake is to record regular expenditure such as utility bills, but forget about out-of-pocket expenses like bus fares or cups of coffee. For some people these amounts might be insignificant, but for others (for example, young people who are not financially independent), it represents the majority of their spending. Lack of attention to the small details can lead to serious problems. It is therefore essential that we know what and how much these out-of-pocket expenses are, so that we can find the weaknesses in our finances. We are not saying that they should be eliminated, just that they should be realistically quantified.

Nowadays it is easier to control our petty expenses because we generally make fixed cash withdrawals to cover them, and the majority of our large payments are made through banks. Therefore we do not need to write down every time we take a bus, we just need to make a note of our cash withdrawals and keep that separate.

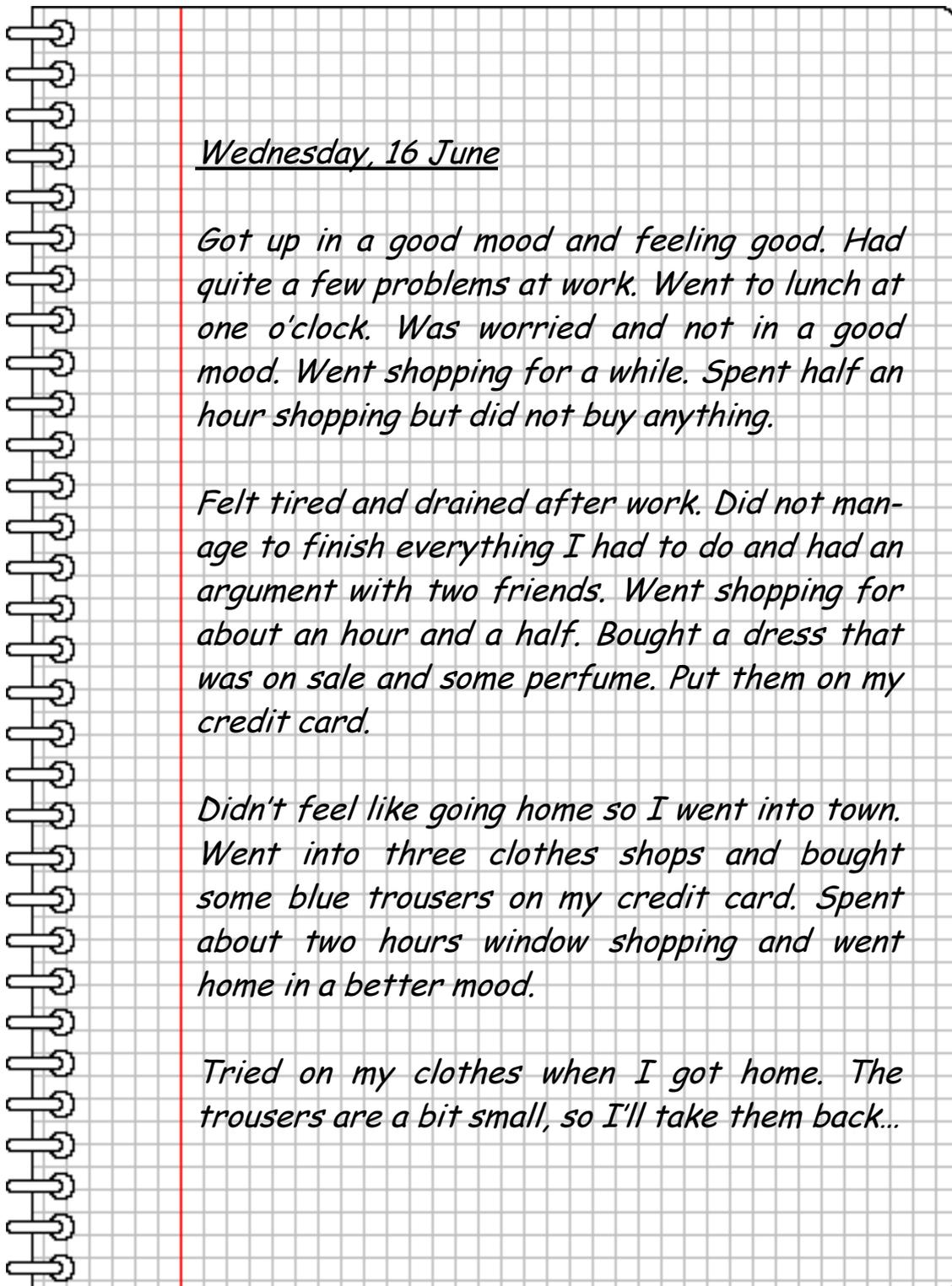


FIGURE I

<u>Daily expenses</u>			
September		Cash	Credit Card
Day 1	Food		15.30
	Drink	3.75	
	Cigarettes	2.60	
	Bus	5.50	
	Newspaper	1.25	
	TOTAL	13.10 ✓	15.30 ✓
Day 2	Food		45.70
	Drink	20.15	
	Cleaning	5.00	
	Newspaper	1.25	
	TOTAL	26.40 ✓	45.70 ✓
Day 3	Food	27.50	
	Drink	7.50	
	Bus	5.50	
	Newspaper	1.25	
	Shoes		61.25
	TOTAL	41.75 ✓	61.25 ✓
Day 4	Food	35.00	
	Drink	4.50	
	Cleaning	14.00	
	Magazine	3.25	
	TOTAL	56.75 ✓	
	GRAND TOTAL	138 ✓	122.25 ✓

FIGURE II

**EXAMPLE OF ANNUAL TABLE OF INCOME AND EXPENDITURE**

<b>GASTOS</b>													
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
RENT	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	9000.00 €
SERVICES	26.00	26.00	26.00	26.00	26.00	26.00	52.00	26.00	26.00	26.00	26.00	26.00	338.00 €
WATER	18.00		16.50		16.00		21.00		24.00		18.50		114.00 €
ELECTRICITY		60.00		68.00		51.00		47.50		48.00		67.00	341.50 €
GAS	55.00		52.50		48.00		35.00		19.00		34.00		243.50 €
TELEPHONE		42.50		45.00		45.50		41.00		33.00		56.00	263.00 €
COLLEGE	60.00	67.50	75.00	73.00	60.00	69.00	75.00			75.00	72.50	80.00	707.00 €
CAR	230.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	75.00	805.00 €
INSURANCE	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	210.00 €
FOOD	281.50	264.00	250.50	272.50	243.50	284.50	262.50	321.00	252.00	250.00	223.50	390.50	3296.00 €
CLOTHES	60.50	21.50	10.00	33.50	40.50	14.00	32.00	54.50	5.00	21.00	44.00	71.50	408.00 €
MISCELLAN.	400.00	350.00	300.00	400.00	400.00	300.00	300.00	600.00	400.00	300.00	300.00	600.00	4650.00 €
<b>TOTAL</b>	<b>1898.50</b>	<b>1649.00</b>	<b>1548.00</b>	<b>1735.50</b>	<b>1651.50</b>	<b>1607.50</b>	<b>1595.00</b>	<b>1907.50</b>	<b>1543.50</b>	<b>1570.50</b>	<b>1536.00</b>	<b>2133.50</b>	<b>20376.00 €</b>
<b>INCOME</b>													
SALARY	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	21000.00 €
OTHER			240.00							1120.00			1360.00 €
<b>TOTAL</b>	<b>1750.00</b>	<b>1750.00</b>	<b>1990.00</b>	<b>1750.00</b>	<b>1750.00</b>	<b>1750.00</b>	<b>1750.00</b>	<b>1750.00</b>	<b>1750.00</b>	<b>2870.00</b>	<b>1750.00</b>	<b>1750.00</b>	<b>22360.00 €</b>
<b>SAVINGS</b>	<b>-148.50</b>	<b>101.00</b>	<b>44.2.00</b>	<b>14.50</b>	<b>98.50</b>	<b>14.2.50</b>	<b>155.00</b>	<b>-157.50</b>	<b>206.50</b>	<b>1299.50</b>	<b>214.00</b>	<b>-383.50</b>	<b>1984.00 €</b>

FIGURE III

By writing down our monthly and annual expenditure we can immediately see whether or not our budget is realistic. If we allow 90 for the electricity bill but it is actually 140, we can immediately see that there is a discrepancy. If we have budgeted 25 for out-of-pocket expenses, we can check whether this tallies with our withdrawals from the cash dispenser.

### **NOTE**

We should make a record of expenditure every day. If we do not do it immediately, we are likely to forget what we have spent and the purpose of the exercise (financial control), will be lost.

### **UNFORESEEN EXPENSES?**

Month after month, our desire to save money or organise our finances can be foiled by unforeseen expenses. However, when we analyse these expenses, we can see that it is not a question of *unforeseen* expenses, but *irregular* expenses. Insurance, car servicing, birthday presents or school books and fees are expenses which do not come up every month, but they are perfectly foreseeable. Very often you only have to look at the corresponding month of the previous year to be able to anticipate them.

### **NOTE**

Every member of the family should be involved in family finances. Children should not think that their only role is to get as much money out of their parents as possible. They should be taught to anticipate their own expenses and adjust them according to the family means. They need to learn that they are part of an economic unit and set reasonable limits on their own expenses. The needs of family finances or of one of the family members must always come before the whims of the others.

In addition to this type of expense, each person has their own weak spot or Achilles' heel. These are usually regular petty expenses (such as snacks, buying magazines or renting videos), which we do not think about and we neither account for them nor budget for them and this is what can undermine our finances. This does not mean that we should deny ourselves these little pleasures. We should, however, be realistic and take them into account, especially if we want to save up for something special, or we need to make up a shortfall elsewhere.

## **CREDIT CARDS**

Credit cards are undoubtedly useful, but their misuse can cause misery. A distinction must be made between using credit cards as a method of payment, and using them as a means of getting credit. Using credit cards as a method of payment can serve to make us unaware of exactly how much we are spending and make us more likely to overspend. But using credit card to pay for things when we know we do not have the money to buy them is even more dangerous.

A negative aspect of the use of credit cards is that we deceive ourselves as to how much we are spending and buy more than we would if we were paying cash. To avoid this, we should make a note of everything we buy on our credit cards so that we are not unpleasantly surprised when we get our statement.

The best advice (although the sentiment is not fashionable in this day and age) is that you should never buy anything on credit if you can wait until you have the cash to pay for it.

### **NOTE**

Despite all the tempting publicity we see about loans and credit, we must not forget that the economic interests of the lenders (banks, etc.) and the borrowers (consumers) are completely different. Even given the good faith and honesty of banks, they are looking out for their own, legitimate interests and we must try not to be seduced into borrowing money that we really do not need.

## **PEOPLE WITH SHARED FINANCES**

Many people have shared finances. They live in the same house with others who have their own incomes and they share specific expenses. This could be a couple who have independent incomes or children who work but still live at home with their parents, etc.

If you are in this sort of situation, it may interest you to know that, for example, half of all divorces and separations are caused by arguments about finances, such as accusations of spending too much, or spending more on some things than others.

When people share finances, there are common expenses and personal, individual expenses. Keeping personal accounts is crucial in this sort of situation and is the only way to avoid arguments which are sometimes so serious that they can make life very difficult indeed.

A rule to which there is no exception is that each person must control their own income and expenditure. You must agree contributions to the common budget sufficient for the needs of the group and within the means of each person. However, personal expenses (for example clothes, transport, hobbies and entertainment) must come out of what is left after the common responsibilities have been taken care of. Failure to do this is likely to end in total financial chaos, with communal funds being used for personal expenses, causing endless discussions and arguments about who is spending what.



## CHAPTER X

### THE INFLUENCE OF ADVERTISING ON CONSUMERS

The influence of advertising on our lives is so pervasive that it is logical to blame the majority of excesses or inadequacies in consumer behaviour on the power of the media. What is certain is that consumers find it difficult to resist or even understand the phenomenon of publicity.

Consumers in today's society are exposed to over a thousand advertisements every day, although we are only aware of a small number of them, and an even smaller number of these messages has any influence over our behaviour as consumers.

Not everyone is equally affected or influenced by advertising, so that although we all have more or less the same exposure to it, its impact on individuals is different. Vulnerability to advertising is a significant characteristic in people who have serious problems with spending. Traits such as being easily manipulated or wanting to conform make these people very susceptible to temptation or influence.

At the other end of the scale there are people who are fiercely reactive to outside influences or messages, who are therefore quite impervious to advertising. In extreme cases, these reactive people unconsciously assert their personalities by behaving contrary to outside influences. They resist, or choose to limit their exposure to advertising by, for example, refusing to buy products that are too well known, however popular they are among their contemporaries.

## ADVERTISING TODAY

Advertising plays an important role in a free market economy: it is a means of communication between the suppliers of a product or service and their customers or users.

### NOTE

It is important to distinguish between the manufacturers of a product and those who advertise it. It does not follow that just because an advertisement is attractive, the product will be too. Neither does the quality or prestige of the advertising medium bear any relation to the quality of the product.

– The advertiser is the person or company for whom the advertisement is made. For example, in the case of an advertisement for soap, the advertiser is the owner of the factory that makes the soap.

– Advertising agencies make and broadcast advertisements. These are people or firms whose job it is to create, make and disseminate publicity.

– Advertisements reach consumers through the media. The press, radio and television are what is usually referred to as the media, but there are others: advertising hoardings, mailshots, and more recently, telesales or the Internet.

However, in today's consumer society advertising has much wider objectives. It needs to:

1. Enable us to distinguish one product from other similar products.
2. Make us want to buy one product rather than another.
3. Create or increase the desire to buy a product.

Later on we will analyse how these objectives affect us. But first we must point out that if advertising originally had a strictly commercial role, there are other spheres in which advertising methods are now being used

for non-commercial purposes. This is the case in political broadcasts or public announcements giving out ideas or advice from certain institutions. We are thinking for example of road-safety campaigns, requests for donations or trying to get people to vote in elections. In these cases the same methods of communication and persuasion are used, but the objective is non-commercial.

### **THE DIFFERENCE BETWEEN PRODUCTS: BRAND NAMES**

The first objective of advertising mentioned above, to ‘enable us to distinguish one product from other similar products’, is very important because every day more products come on to the market. Take, for example, cartons of milk. They are the same shape and size (one litre) and their content (milk) is apparently the same. The producers need the consumer to be able to distinguish their brand from others and to do this they use a brand name. Obviously if brands did not exist, it would be impossible for the consumer to tell the difference between products or make informed decisions on what to buy.

However, in our society a brand is no longer simply a way of identifying a product, but has become a symbol with its own significance. In fact, brand names can cloud our judgement about what we are buying. The preconceived ideas we have about the quality or otherwise of a certain brand can make us ignore the quality of the product itself. Through advertising, brand names have become more than a way of distinguishing products, and we are asked to believe that they are the means to attain a particular way of life or values or desires. This is a game which consumers should not play.

This is why we talk about destroying the myth of shopping as the appropriate response to advertising which attempts to build a myth around brands. The way to destroy the myth is to look at the products we buy for what they are and how useful they are to us. In this way we can avoid living in a fantasy world created by advertising where, for example, if we wear this perfume we instantly become irresistible or if we eat that food we are guaranteed to be healthy, happy and thin.

## **DISTINGUISHING ONE PRODUCT FROM ANOTHER**

One of the most obvious characteristics of the consumer society is that for every product we consume, there is an enormous variety of brands and packaging. Most of the time these products are much more alike than advertising would have us believe. We must recognise that one of the challenges faced by advertising is to make us choose one product instead of another. It is not good enough that customers recognise the brand, they must also prefer it to others, even if the product is more expensive. This is almost impossible to achieve by merely pointing out the intrinsic advantages of a product because more often than not, there are neither advantages nor significant differences between similar products. Even when differences do exist, it is difficult to convey these, for example in a television advertisement, in a rational manner that will convince consumers.

This explains the increase in advertising that concentrates on conveying brand image rather than product information, a subject that we will discuss later on in this chapter.

## **CREATING NEW NEEDS**

Another feature of advertising today is its role in creating new needs. Very often it is not simply a question of making consumers prefer one product to another, but making them want to buy something new – something they do not already have and that they did not want before. This happens every time there is a technological breakthrough or new design and new products come onto the market.

Until a few decades ago, not many homes had televisions, automatic washing machines or refrigerators. Obviously, people who did not have these things did not miss them, but today, we would find it very difficult to live without them. The introduction of this type of new product has always been accompanied by intense advertising campaigns to persuade people that they need these novelties. It is true that on the whole, they have contributed to a better standard of living.

The successful introduction of products which are completely new to people is one of the greatest challenges for advertisers. It is much easier to persuade people to switch the brand of a product they regularly buy than to

make them buy something they have never needed. You only have to look at the explosion in sales of mobile telephones (which at first were considered strange, or even unnecessary, but are now commonplace, thanks to clever publicity and marketing), to see the power of persuasion that advertising has.

### **NOTE**

Be wary of new inventions or apparently new and miraculous products. The power of advertising to convince us to buy new things is a double-edged sword from the consumer's point of view. The positive side of it is that it can keep us informed about new products made possible by technological advances. But the power of persuasion is often used by advertising to sell products whose usefulness is debatable under the guise of progress. This is demonstrated by the fact that we often buy small domestic appliances such as yoghurt makers, liquidisers or food processors, which we never or rarely use. It is not that the product itself is useless, but that we simply do not need it. Who has not been persuaded to buy some new 'invention' that looks really interesting in the advertisement or in the shop, but turns out to be totally useless and unused?

Today's consumer is confused. On the one hand, technological advances have given us marvellous inventions that we could never have dreamed of before. These have now become part of our everyday lives, even if we had difficulty accepting them initially, for example, video recorders, mobile telephones, computers and many other things. On the other hand, we have all been exposed to tremendous amounts of publicity about 'great scientific developments' that have been nothing of the sort, but made us buy the most ridiculous products nonetheless. Advertisements for miracle cures to make hair grow or help you lose weight (which of course do not work), are good examples of this.

The reader may find some solace in the fact that the false claims and promises made by some advertisements can work against the advertisers themselves. After advertising so many fantastic products and innovations and constantly using adjectives like 'new', 'revolutionary' or 'astonishing', when there is genuine technological progress or a truly innovative product

to report, they have a very hard time convincing a general public which has little confidence in advertising.

### **NOTE**

There is no doubt that some advertising has exploited our willingness as consumers to try anything new. However, it may have gone too far because consumers today are critical and wary of these new 'advances' that are being introduced into our lives. Our advice to consumers is this: before buying a new product, think very carefully about how much use you will make of it. After all, you managed to live perfectly happily without it and, what is more, you did not miss it. Buying on impulse is never desirable, but it is particularly unwise in the case of new products that previously had no place in our lives.

## **INFORMATIVE AND UNINFORMATIVE ADVERTISING**

From the point of view of consumers, the best advertising is that which gives them information about a product and helps them in their decision as to what to buy. There are two types of advertisements or publicity:

– Advertisements which give genuine information about a product or service. They indicate price, the characteristics of the product, conditions of sale, what guarantee is offered, etc. An advertisement for a car, for example, would tell us how much it costs, whether it has air-conditioning, the size of its engine, what sort of braking system it has, etc. This is the sort of verifiable information the consumer needs to make an informed decision on what to buy, and if any of it turns out to be untrue, the advertisers can be held accountable.

– Other advertisements encourage us to buy a product without actually giving us any information about it. Products like drinks or perfume, whose characteristics are difficult to convey, fall into this category. In cases like this, the advertisers associate a brand with beautiful images, attractive people or a desirable lifestyle. Again using the example of an advertisement for a car, you might see an attractive person driving the car through stunning

countryside, with a deep voice in the background saying: ‘The world is your oyster’, and yet it tells you nothing whatsoever about the car itself.

The fact that the second type of advertising is becoming more common shows an evolution in the world of publicity. As we have said, less is being said about the products themselves, and more about the brands. The main characteristic of informative advertising is that it gives information about the product itself. Brand marketing tries to create a brand image that can be applied to one or several products.

### **NOTE**

We must be able to differentiate between the quality of an advertisement and the quality of the product being advertised. An advertising agency may know little about a product but they will try to make the advertisement as attractive as possible. A good advertisement can sell a bad product. This is why it is so important to be able to tell the difference between an advertisement which informs us about a product and one which simply tries to sell the product or promote the prestige of a brand, without giving any information or reasonable argument for doing so.

Being able to differentiate between the packaging (or how attractive the advertisement is from an artistic point of view), and the content is vital for consumers. We may like the artistic aspect of an advertisement, or admire the celebrity who appears in it, but that does not mean the advertised product is good.

## **OVERT AND COVERT ADVERTISING**

When we hear or see an advertisement, we know that we are being subjected to a message whose primary objective, although it may help us decide what to buy, is to increase the sales of a particular product. The advertisers are only interested in increasing their profits and we would expect them to praise or recommend their own product. There is no trickery involved in this.

As for the non-commercial content of programmes and publications, we tend to believe that because no one is paid to disseminate the information, it is objective and neutral, with no commercial objective (even though information can be used to promote certain interests or ideas, but that is another issue altogether).

### **NOTE**

We do not have to like advertising for it to be effective. Exposure to an advertisement can affect our behaviour through emotional or unconscious means, although rationally we might not agree with the message. You may have wondered why there are so many annoying and repetitive advertisements for washing powders. These advertisements are very basic and unimaginative, but curiously enough, they are commercially very successful. When we need to buy washing powder, we may remember nothing at all about the advertisement, but we remember the brand name nevertheless.

We cannot therefore blame advertising for all our excesses as consumers. It is we who can be irrational, easily manipulated and sometimes lacking in objectivity. Neither must we assume that we are immune to advertising because we do not trust it or we consciously resist the form or content of certain advertising.

The ability to recognise where advertising begins and ends is essential if we are not to be misled. Although there are regulations stating that there must be a clear delineation between advertising and regular programming, these are not always strictly complied with. Advertisers are well aware of the reaction of consumers to advertising. They know that many people change channels as soon as the advertisements come on (the overwhelming amount of advertising on television explains the phenomenon of zapping, or channel surfing). They therefore try to hide or disguise advertising as regular programming and some advertisements masquerade as information or entertainment slots in order to gain more credibility.

If we pay attention to the methods used in television, radio and the press to separate advertising from regular content, it is quite easy to detect the tricks used to obscure this division.

## **ADVERTISING THEMES**

Advertising associates products with themes or fashions of the moment in order to encourage us to buy products. These themes change but advertisers pay close attention to see which will be most effective in encouraging sales or improving the image of a brand. Sometimes the theme is that the product is ecologically or environmentally friendly. Other advertisements talk of the health benefits (real or imaginary) of a product in areas that are of most concern to the public, such as claims that the product is low in cholesterol, good for the heart, makes a healthy diet, etc. Other common themes are the cult of image, physical appearance, the idea of being in fashion, all of which are dealt with in this book.

These advertising themes are usually the product of surveys on the prevailing thoughts, values or attitudes that have the most influence over consumers. Although the themes that advertising tries to associate with products or brands are changeable, they are relatively few. In fact, there are only a few themes which are used time and again in different advertisements. In addition to those listed above, these themes usually revolve around the idea of being admired, successful, popular, happy, contented or free, and of being a member of a social elite or giving you the peace and security that a particular brand can provide.



## CHAPTER XI

### THE CULT OF IMAGE

An important aspect of consumerism is the acquisition of things related to physical appearance, such as clothes, perfume, accessories, jewellery, etc. In this chapter we are going to pay particular attention to consumer behaviour in relation to image. Many of the methods used to make us spend and the problems of self-control related to other types of spending are the same, but the quest for the right image encourages especially high spending and brings with it its own particular problems.

The fact that every culture lends great importance to physical appearance (even in the most primitive cultures they use paint and other methods to adorn their bodies), and that there are fashions and customs particularly related to image, shows that this is an essential element of human life. Our physical appearance is inseparable from ourselves and our perception of our own image is directly related to our self-esteem and our social status and contributes to the success or failure of our relationships with other people.

But although physical appearance is important in other societies, in none of them does it have as much influence over consumer behaviour as it does in our own. In other cultures, looking after their appearance is not an activity that involves them in constant spending as it does in the consumer society. The ever-increasing amount people spend on their image and physical appearance has become a defining aspect of the consumer society. This is obviously an extremely sensitive area judging by the large numbers of people with addictions and psychological problems that manifest themselves in excessive image-related spending.

One key aspect of this type of spending is not only that people invest a lot of time looking for, choosing and acquiring things with which to improve their image but that, by its very nature, it this activity is endless and

insatiable. If you compare it with, say, buying food, you can see that our capacity for food is limited. If everyone has enough to eat (which is fortunately mostly the case in our society), they can substitute one food for another, but they cannot eat twice as much, nor can they keep on eating once they are full. There is therefore little opportunity for unlimited spending when it comes to food. This is also the case, but to a lesser extent, with domestic appliances and many other things.

However, preoccupation with our physical appearance is another matter entirely and is the cause of many types of addictive behaviour in the true sense of the word. We do not substitute one thing for another as we can when we change our eating habits or replace an old television with a new one. On the contrary, we accumulate things, one purchase leading to another. Take clothes, for example. We collect clothes in our wardrobe, buying more and more each season. We buy dozens of different skirts, jackets, shirts and blouses. A person whose wardrobe is full to bursting can go out one day and buy a pair of trousers and the next day want to go out and buy something else. One thing can lead to another. Someone may buy a dress and then think to themselves that they will need to buy a jacket or a handbag to go with it. A man may buy a suit that he does not really need, but having bought it, he cannot resist buying a shirt and/or a tie, instead of trying to think of something that he already has in his wardrobe that would go with his new purchase.

## **PHYSICAL APPEARANCE AND CONSUMERISM**

As we have said, extreme preoccupation with physical appearance and consumerism are inextricably linked in our society. We could blame advertising for disseminating and encouraging these values, or we could say that the media are simply using, for their own benefit, a reality and a way of thinking that are very prevalent. Both are probably true.

Our physical appearance is seen as a measure of our status and a means of guaranteeing social success. Our virtues, abilities and personal weaknesses can remain more or less hidden, but our outward appearance is regarded as a reflection of what we are.

One of the clearest ideas forced on people in our society is that what distinguishes the rich from the poor is physical appearance. And what is

more, the subliminal messages in films is that the beautiful people are the 'goodies' and the ugly people are usually the 'baddies'.

### **NOTE**

The majority of consumers spend much more than is reasonable or necessary on clothing, jewellery, cosmetics and other products and services related to physical appearance. If you find it difficult to make ends meet at the end of the month, it is worth considering whether you are one of these people and if you think you are, then you know where you can cut back in order to avoid financial hardship.

These messages can cause enormous psychological problems for many people. Generally starting at adolescence, we begin to define ourselves with a stereotypical image of beauty or ugliness. The formation of the image we have of ourselves is a complex and vitally important process. The information we use in the building of our self-image comes from many sources: it can be direct or indirect, clear or obscure, and comes from family, friends and from our environment. Our self-image is usually relative and comparative, in that we consider ourselves to be more or less beautiful or ugly than those around us, with whom we then enter into a sort of competition which can cause psychological trauma and disturbance.

The only way to escape from this cycle is to use ourselves as our point of reference and have respect for our own image. We are all made up of a group of characteristics which define us, but these characteristics do change with time. We must remember that although our appearance may be attractive to some and not to others or we may fit the prevailing ideal of beauty we should not pay too much attention to these standards. We should try to make the most of what we are without making it the centre of our lives or competing constantly with those around us. There is no such thing as a model of beauty of which we are all imperfect copies. There are many different looks, of which ours is just another and it represents perfectly the only ideal we should try to live up to – our own.

If we do not learn to accept and respect ourselves in adolescence, it can have serious consequences later in life. But this essential process is

hampered and distorted by elements in the consumer society. There exists a stereotype of physical perfection, represented by thin young people with certain characteristics and proportions. We see them in films, soap operas, television advertisements, on catwalks and in beauty contests. We are asked to believe that if we do not conform to these stereotypes, we should want to, we should suffer for it, fight for it and get as close to the ideal as possible. We are told that anyone can achieve this ideal if they use certain products (from diet food to brassieres, from anti-wrinkle creams to mineral water). Every day we are subjected to dozens of advertisements that promise us miraculous changes in our appearance or figure.

### **NOTE**

Accepting ourselves for what we are and trying not to be overly pre-occupied with our physical appearance are vital if we are to be happy and accept the normal biological process of growing and ageing.

We could give many examples to illustrate how harmful it is to allow ourselves to be carried away by these influences. But we are going to concentrate on one essential question. If we allow this, we get sucked into a constant preoccupation with reaching an ideal which, for the majority of us, is unattainable. It is the fact that it is unattainable that is an essential part of the seduction – or trick if you like – that consumers face. An advertisement for crispbread or mineral water may feature a thin and happy model looking at herself in the mirror. The trick is that the message is not aimed at other thin young people who really can hope to look like her. It is aimed at middle-aged, overweight people who could never aspire to a figure like hers and for whom the comparison is absurd.

Our obsession with youth as the only ideal of physical beauty can, by its very nature, have negative consequences. In order to have a positive self-image, it is essential that we accept the passage of time and the natural and inevitable changes in our physical appearance. There is nothing wrong with using all reasonable means to look our best (we are as old as we are), but we should not cling to a particular moment in time (to our youth for example). We should try to be content with the way we are, at the age we are and looking the way we do.

**NOTE**

One of the worst aspects of advertising is that it portrays an ideal of beauty which the majority of us cannot hope to attain. We should all try to make the best of ourselves while being objective about these stereotypes of beauty. We should try to be positive about the way we are, about our age and our characteristics. Of course we should take care of our health and appearance, but we should not compete with others to try to be the most beautiful and attractive.

**MODELS OF CONSUMER BEHAVIOUR RELATED TO PHYSICAL IMAGE: THE DANGER OF ADDICTION TO PARTICULAR SPENDING**

Alongside the influence of the media and the social environment we have been talking about, there are four basic behaviour patterns. Each pattern has distinct consequences with regard to behaviour and addictive or excessive preoccupation with physical appearance.

1. Some people believe that they are one of the 'beautiful people'. They have been told this since childhood and their image of themselves is that they are good-looking. The belief that they are attractive is an essential part of their self-esteem and a defining part of their personality. This sort of narcissism is closely related to spending, as these people have a constant desire to adorn their bodies, buy clothes, accessories or cosmetics to preserve the beauty of which they are so proud. When this narcissism becomes excessive, two things happen. The first occurs when they are at the peak of their physical splendour and they are caught up in the cult of the body. This leads to a second process which has even greater repercussions on shopping and spending. When they slowly begin to lose their youthful looks with the passage of time, they are psychologically incapable of accepting the fact that it is age, and not some other transformation in their body, that is robbing them of their beauty. All their lives they have believed that their beauty is their most important asset and the changes that naturally come with age can be traumatic for them. They begin an obsessive search for anything that can help them in the fight to prevent the passage of time. There are

people who will go without absolute necessities so that they can spend the money on beauty products. At this stage they are psychologically easy prey to any advertisement, so common in the media these days, which promises them eternal youth. These people and those in the next group are the reason for the success of a very special kind of consumerism, that is, plastic surgery. Although plastic surgery is justified in many cases, it can easily be abused by narcissistic people obsessed with the idea of changing their appearance to stop time.

### **NOTE**

Clothes, cosmetics and other beauty products are relatively expensive (for the price of a bottle of perfume, you could feed a person for a week). Because of this we must be careful and rational about this sort of spending if we are not to get into financial difficulties which mean that we have to go without essentials. Are you the sort of person who buys clothes and then does not wear them? If so, stop it! Make yourself wear the clothes you have already bought, even if you have decided you do not like them once you leave the shop. Do not look on this as a punishment, but more as an exercise to make you accept responsibility for your spending. This will also help you to have more self-control in future spending.

2. As we have said, there is a stereotypical ideal of beauty in our society against which many people compare themselves. One of the largest and most acquisitive groups is of people who compare themselves to this ideal and, believing that for one reason or another they do not conform, think that they must somehow improve themselves. This ambivalence seriously affects their behaviour. They see themselves with characteristics that come close to the ideal but for some physical imperfection (very often totally imaginary) which prevents them from achieving the ideal. They become fixated with the belief that they have a defect, real or imagined, which leads to obsessive spending on anything that can diminish or conceal it, or make it go away. People obsess about being bald or overweight or having cellulitis and will buy anything that promises to solve their problem.

This type of behaviour demonstrates how certain types of advertising can manipulate us with false promises. There are apparently miraculous

products which can cure baldness. We are told that we can say goodbye to obesity forever with this programme or that product. These people (who are normally sensible and intelligent people, except when it comes to their obsession) only need to look around them to see that miracles do not exist. But they never lose hope and continually spend money on new and 'miraculous' products.

### **NOTE**

Constant self-observation is not good for us physically or psychologically. We should try not to obsess over a part of our body that we believe to be imperfect, whether it is being bald, not being thin enough or being below a certain height. It will only lead to a distorted sense of reality, make you think that trivial things are important and could turn you into a victim of the people who sell 'miracle cures'.

One very sad side effect of this type of behaviour is the increasingly common and worrying problem of anorexia. Anorexics are people, usually teenagers, who see the current fashion for extreme thinness as the definition of beauty (a very debatable point of view) and become obsessed with the belief that they will never reach that ideal. There is no doubt whatsoever that anorexia is linked with the values, stereotypes and advertising messages unique to our society.

3. The third group is of people whose image of themselves is so far removed from the ideals of beauty that they believe themselves to be ugly. Although such a self-image can cause psychological problems in the area of self-esteem and relationships, this does not lead to overspending on beauty products or clothes in the majority of cases. On the contrary, these people often neglect their physical appearance altogether. It must be said that this group is relatively small and statistics show that few people believe themselves to be ugly or unattractive.

4. The fourth group comprises everyone who does not belong to the other three groups. This includes people who are only moderately concerned with their physical appearance and who are not easily manipulated by consumer influences. For them, physical appearance is not the central element of their

personality and they are not excessively preoccupied with competing with others in the beauty stakes or achieving the current ideals of beauty. They make the most of what they have, without losing sight of the fact that it is not necessary to sacrifice their health or financial wellbeing to do so. It is not difficult for the reader to see that this is the most desirable model of behaviour.

Nevertheless, we must point out that this analysis is not intended to be an exhaustive list of personality types in the area of physical self-image. The reality is much more complex. Most of us, depending on circumstances or on how we feel at the time, can display any of these types of behaviour. Some people go from a 'beauty complex' to obsessing over an imperfection or, at times when they feel fulfilled or are distracted by something else, stop worrying so much about their appearance.

### **BUYING CLOTHES ON IMPULSE AND THE IDEA OF 'BEING IN FASHION'**

To conclude this chapter, we are going to address two issues revolving around buying clothes and other products connected with physical appearance.

The first is impulse buying, which is more common when it comes to clothes, jewellery and accessories than any other type of product. Apart from the individual psychological reasons for this that we have talked about, this is because the way these items are sold is so tempting that we feel compelled to buy them immediately and with little thought. For example, when we find something cheap in the sales, think that we are getting a 'good deal', are afraid that 'it may have been sold by tomorrow' or are warned that 'this is the last one in your size'. In the vast majority of cases, when we buy something without thinking and under this sort of pressure, we regret it. In addition to all the advice we have given to help you be more self-controlled and avoid impulse buying, we have one more suggestion. If you are going clothes shopping and are prone to impulse buying, do not go with people who have the same tendency. You will only encourage each other to spend. Try to go with friends or family who are 'critical' shoppers and who do not spend too much. They will help you to check your impulses and make you think before buying.

The second issue which is commonly related to physical appearance is the idea of fashion, of 'being in', of 'that's out now' (and this does not only refer to clothes). The really important questions for the informed consumer such as comfort, the type of fabric, how well it will last, how it should be cleaned or ironed, quality compared with price etc, are given the back seat. This preoccupation with being in fashion means that we are always spending money unnecessarily to replace things that are in perfectly good condition. While these constant changes in fashion benefit manufacturers and retailers, they never benefit the consumer. Remember this.



## **CHAPTER XII**

### **SHOPPING IN LARGE COMMERCIAL CENTRES**

#### **HOUSEHOLD SHOPPING: THE ADVANTAGES AND DISADVANTAGES OF SHOPPING IN MEDIUM-SIZED AND LARGE SHOPS**

In Europe, the majority of shopping for basic necessities or household shopping (for example food, cleaning products, household equipment and such) can be done in superstores, supermarkets and department stores these days. There are also discount stores, or warehouses, where the prices are lower but the choice of items and brands is limited. All of these commercial centres, apart from their size and names, have one thing in common. They all use the same system of selling, that is, self-service. Shoppers are free to walk around and choose what they want and then they go and pay at the till.

Of course there are still traditional shops and markets, but more than 80% of household shopping is done in large or medium-sized stores. According to surveys, the main reason for choosing to shop in these stores is their prices, discounts and special offers. Another attraction is the variety of goods on offer, the long opening hours and, in the case of supermarkets and large stores, easy access and closeness to shoppers' homes.

The rapid spread of the system of self-service in these large stores, which is one of the characteristics of the consumer society, has meant that consumers have become used to it without stopping to think about how their shopping habits, and even their lifestyles have changed as a result. The reason for this spread of supermarkets, superstores and department stores is that shoppers are drawn to them, attracted by the advantages they offer. However these changes also have their dangers and disadvantages which they must know how to avoid.

Let us begin with three examples to illustrate this point:

– Through his letterbox, John gets a leaflet advertising a supermarket in town. He sees that they are selling milk 20% cheaper than in other shops. He gets in his car to go there (of course using petrol to do so), so that he can take advantage of this special offer. Once in the supermarket, his attention is drawn to the do-it-yourself and gardening department, which is the first he comes to. He buys a wooden book case, a set of screwdrivers and two flower pots. Between these and a few other things he picks up along the way, he ends up with a shopping trolley full of things which he had never thought of buying, and he does not even remember to buy the milk, which was the main reason for going there in the first place!

– Mary has not been able to go shopping all week so she finds herself with no food in the house and there are one or two other things she needs as well. She decides to spend Saturday morning doing her weekly shopping and sets off bright and early to the local supermarket. She does not bother to write a shopping list because she thinks that as she walks up and down the aisles, things will jog her memory and she will remember what she needs when she sees it. With this in mind, she wanders up and down, picking things up and throwing them in her trolley without much thought, paying particular attention to the special offers which are very prominently displayed. When she gets to the till with her full trolley, she is surprised to have spent so much more than she was expecting. When she gets home, she is annoyed with herself because, despite having spent so much money, she has forgotten to buy many of the things that she really needed.

– Eva goes out one afternoon for a walk in town. As she does not really know where she is going, she heads towards the centre and, almost without realising it, through habit she goes into a department store. She does not really want to buy anything because it is the end of the month and money is a bit tight but she persuades herself that she is just going to have a look. After walking around a few floors of the store, she finds herself in the ladies' clothing department where she sees some trousers on offer at a 'drastically reduced' price. She convinces herself that they really are very cheap and that it would be a shame not to take advantage of such a great offer. She thinks to herself 'I'll put it on my credit card and pay before I am charged for it.' When she gets home and takes them out of the bag, she thinks she may have been a bit hasty because she has others that are almost the same colour and, quite frankly, she does not like them at all. She hangs them in

the wardrobe and forgets about them. Until, that is, the following month (when she is very short of money anyway), and she sees the charge on her credit card bill and is annoyed with herself for not having made provision for it.

From these examples, we can see that the change in consumers' habits, which has been imposed on us by this type of store, has meant that we often seem to lose a good deal of our rationality and common sense. These changes have taken place too quickly for us. We are not adequately prepared to deal with them and we do not have the necessary defences against the power of suggestion or the temptations to spend which assail us when, for example, we find ourselves in a supermarket aisle with a shopping trolley.

The fact that this type of behaviour is so widespread means that we will probably never be able to repair the damage that has been done. That is why we are looking at our behaviour as consumers and putting forward practical and useful advice so that we can improve it. If we follow this advice, we will become more aware of our spending patterns, which is critical for our financial wellbeing, and be able to protect ourselves from uncontrolled spending.

### **THE INCREASE IN UNFORESEEN SPENDING: IMPULSE BUYING IN LARGE SHOPPING CENTRES**

Despite the fact that our main reason for going to these types of places is to save money (and indeed, the products on offer there generally are cheaper than in traditional shops), one of our studies has shown that in the medium term, we usually end up spending 20% more than we had anticipated. Why is this? The reason is that in these shopping centres, if we are not able to control ourselves, it is very easy to fall prey to thoughtless and impulsive spending. For example, we often buy things that we had no intention of buying, or we buy greater quantities than we had anticipated.

From the moment we enter these shopping centres, superstores or supermarkets, everything is calculated to do just one thing – to make us buy. The advertising we are subjected to, the way items are distributed around the store, the way they are displayed, the special offers, the fact that we are surrounded by other people who are also buying and filling their shopping

trolleys, even the size of the trolleys, in short, all of these things are designed to encourage shopping. There are other, seemingly insignificant, influences such as background music, the colours of posters and walls and the total absence of any reference to real-time. (Have you ever noticed that there are usually no clocks visible in department stores?)

### **‘JUST LOOKING’**

According to one of our surveys,<sup>2</sup> more than 95% of shoppers who go to a superstore or supermarket without any definite idea of what they want to buy or who just go ‘to look’, end up buying something, for example, something that is on special offer in a shop.

#### **NOTE**

There is no reason to feel embarrassed or ashamed about leaving a shop without having bought anything. Supermarkets usually have numerous checkouts, while the exit for people who are not buying anything is usually narrow and watched by security guards. This makes people feel embarrassed at not having bought anything but it should not. These establishments are perfectly within their rights to take measures against theft, but you should not feel intimidated by them. It is your right to go into a shop and leave without buying anything if you want.

### **UNCONTROLLED SPENDING: MISCALCULATION**

Miscalculation is another reason why we spend more than we intend to when we go to these places. This is because, until we get to the checkout, we do not realise how much we have spent. It is one of the disadvantages of the self-service system that we help ourselves to what we want and do not know how much it will cost until we pay for it all at the checkout. Which of us has not been surprised at one time or another by the quantity of things in their basket or trolley when they come to unload them at

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<sup>2</sup> Shopping habits in department stores, superstores and supermarkets. Javier Garcés et al. Zaragoza 1996.

the till? Or the things that just seem to have appeared and that they do not remember picking up, or that they thought they had decided not to buy?

### **NOTE**

The practice of making a note of what you are buying or adding it up with the aid of a small calculator is not very common, but it is an excellent habit to get into. It is a very good way of saving money and controlling your spending because it makes you aware of what you are buying and it is also one of the most effective ways of protecting yourself against the temptations to buy which these places present.

If you are the sort of person who always ends up buying more than you meant to, try this exercise to help you break the habit: when you have finished your shopping, but before you get to the till, compare what you actually have in your trolley with what you set out to buy in the first place. If you have bought more than you had intended to, return the unnecessary items to the shelves. You will often find things in your trolley that you did not think you had bought and that you may have picked up without really being aware of it. If you try this next time you go shopping, you will see that you will feel much better about yourself when you leave the shop.

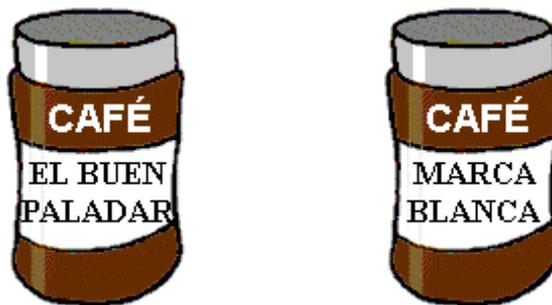
## **PRICING AND THE RELATIVE POSITION OF PRODUCTS**

One of the most effective methods of encouraging people to buy is the relative position of products. On the whole, consumers chose one article from among other similar ones because it is the most expensive or the cheapest. They do not consider the actual price of the item, but look at whether it is cheaper or more expensive than the other products on the same shelf. This is quite understandable. With all the things that we usually have to buy when we do our weekly shopping, it is difficult to remember how much we paid for a particular item the last time we bought it, or how much it cost in another shop. In reality, the only reference we have is the price of other brands of the same product in that shop.

This means that retailers can encourage consumers to buy certain products by positioning them next to other products that do not compare

favourably with the one they want us to buy. It is not enough simply to put the product next to another more expensive one because the consumer does not always buy the cheapest and, indeed, often mistrusts products that are much cheaper than other, similar ones.

Let us look at an example that will show us how we can be persuaded to buy a product by means of its relative position. Let us suppose that we want to increase sales of a brand of coffee because it is our 'own brand', that is to say, it is made especially for our company. First we try putting it next to a better known and more expensive brand. The sales results are:



Golden Bean coffee  
Price £2.50  
65% of sales

Own brand  
Price £2.00  
35% of sales

From the picture we can see that consumers bought quite a lot of our own brand, but they preferred the more expensive one. As our product is cheaper, it could be that people are wary of buying it and therefore the better-known brand, although more expensive, is bought by more people.

In order to increase sales of our own brand and decrease those of the more expensive brand, we do not need to change the price of either of them. All we need to do is find a third brand of coffee that is cheaper than our own, and put them side by side. When we do this, here are the results:



Golden Bean  
Price £2.50  
18% of sales



Own Brand  
Price £2.00  
67% of sales



Cheapo coffee  
Price £1.50  
15% of sales

The simple act of putting our own brand next to a cheaper one has completely changed the distribution of sales in favour of our product. Now the well known brand seems too expensive to shoppers as it is at the high extreme of three options. People do not trust the quality of the cheaper brand because it is at the other extreme. Given these two extremes, our own brand becomes the middle of the road choice, often the most popular when it comes to choosing among products such as food or domestic appliances.

## MAKING A SHOPPING LIST

Excessive spending (of the sort which is usually regretted as soon as a person leaves the shop), can largely be avoided if the consumer makes a list of only the things that are really necessary before leaving the house to go shopping. But only a minority of consumers (fewer than 20%) writes shopping lists. Of these, the majority make a rough list so that they will not forget to buy essentials and because of this, they buy many more things than they have put on their lists.

One bad habit is to walk up and down supermarket aisles hoping that the products on the shelves will remind us of what we need to buy. This plays right into the hands of the retailers. One of the most effective strategies used by shops to influence what customers buy is the careful positioning of products that they want to push. Bear in mind that it is physically impossible for us to take in the infinite number of products on offer, so the products that are placed at the ends of the main aisles or at eye-level in the most popular aisles are more visible and therefore sell more. On the other

hand, we pay much less attention to products that are placed in corners or on the highest or lowest shelves.

Positioning has such a strong influence on sales that manufacturers often have arrangements with retailers as to where their products will be placed and offer them concessions for the best sites.

When we go household shopping without a list, it is not uncommon to return home and discover that we have forgotten to buy many of the things that we really needed. Also, if we think about it, the things that we buy without having missed them before are false necessities or momentary whims.

### **NOTE**

This suggestion might appear to be a bit repetitious and obvious but it is surprising how useful it can be and how few people do it: make a list of the things you really need before going shopping. When you are at home, not surrounded by the temptations, persuasions and influences found in supermarkets or department stores, you can decide objectively what you really need, especially if you have the laudable habit of writing down the things that you have run out of on a board in the kitchen or somewhere like that.

## **SHOPPING AROUND**

Many people do all their shopping in the same place for no other reason than sheer habit. It is usually the case that this preference is not because a particular shop may be closer, or that the prices there compare favourably with other shops. As with favourite brands, there is nothing wrong with conscious and deliberate choices, but if that is not the case, habit can lure a person into repetitive and inflexible behaviour which can be nothing but disadvantageous to the consumer.

We must also be aware of the 'halo effect'. We tend to think that a shop is cheap or expensive, basing our belief on the price of a few basic items (for example milk or oil). If you think that an item is reasonably

priced, then buy it, but do not take it for granted that everything else in that shop is going to be equally cheap.

### **NOTE**

Good consumers shop around as much as possible, buying what they need where the quality is the same but the price is better. It would be unreasonable to think that a particular shop is always the best place to buy everything. If we make an objective comparison, we will see that we can benefit from the special offers in one place, the quality of certain products in another, and the better prices in general of basic products in yet another.

## **TILL RECEIPTS**

When asked whether they checked their receipts, fewer than 10% of consumers said that they never or almost never check. Approximately 30% said that they nearly always check them, but the majority of people said that they only check their receipts when they are charged much more than they expected the bill to be. Whatever the case, people usually check their receipts to make sure that there is nothing on the printout that they have not bought. However, what is not usually noticed is the fact that goods are often charged at a different price from that advertised (and this can be verified by people who make a note of prices or remember them). This is one of the most common errors on bills, along with charging more than once for the same item.

Most consumers admit to a certain mistrust of supermarket or department store bills and suspect that mistakes are often made, especially when they have done a very big shop. Having said that, in practice they display a naive and almost blind faith that the bill is correct. Sometimes when they feel that the bill is higher than it should be, and that a mistake has been made, they merely glance over the bill, or wait till they get home to check the bill properly, by which time there is very little chance of getting a refund if there has been a mistake. Some people just add the bill up again to check the total, when an error is the least likely possibility.

Errors on bills are very common and with the spread of optical scanners it often happens that the price scanned is not the same as that marked on the shelf, that the scanner reads an item that has already been charged or that the code is wrong or something is wrong with the scanner.

In the next few years, new and more sophisticated ways of billing and paying for shopping will be implemented. The best way for consumers to protect themselves from the sort of mistakes we have been talking about is to make a note of the items we buy, and their price, as we go along. The most diligent shoppers also add it all up before they get to the till. This is a habit well worth cultivating and achieves two very important objectives at once. It allows us to compare our total with that of the shop, and it makes us aware of how much we are spending, at the time. Armed with this knowledge we can control the thoughtless spending that this kind of place encourages and we can decide, before we get to the till, whether we are spending more than we had anticipated and therefore, whether we should put back a few of the items that we do not really need.

## **CHILDREN IN SHOPPING CENTRES**

Teaching children to be self-controlled and responsible consumers is of the utmost importance. One of the most important aspects of this education is teaching them how to behave in shopping centres, supermarkets and department stores, etc.

From a very early age, children accompany their parents when they go shopping. While shopping centres hold an attraction for adults, they are even more exciting for children. All the consumer stimuli that can be found in these centres are highly seductive to children because, apart from anything else, many of the advertisements and temptations are aimed expressly at them.

Children are easily manipulated by advertising and other consumer influences. Retailers, aware of the enormous ability of children to pressurise their parents, turn their shops into a constant source of temptation which adults find themselves indirectly falling prey to. The incentives are endless – free gifts if you buy a certain product, the use of celebrities who are popular with children to advertise products, displaying toys, sweets or other little treats at children's eye-level or within their reach.

**NOTE**

We must not allow children to pressurise us into buying things for the wrong reasons. For example, if a child tries to persuade us to buy a particular brand of cereal, chocolate or biscuits just because there is a picture of their favourite TV personality on the packet, it is up to us to show them that this is just a trick to make them want it. We must teach them that the important thing is the product and not the picture on the packet.

In order to accomplish this, we adults need to have a very clear idea of how we intend to teach our children to be responsible consumers and to avoid encouraging wasteful and thoughtless spending habits. A practical and very helpful suggestion is to make a 'deal' with the children before going shopping. Agree how much they will be allowed to spend so that they are the one to decide what they will spend their money on (it is also helpful if they go to the till themselves to pay for their shopping). In this way children will learn that everything has a price and that if they want one thing, it means that they have to go without another. Obviously, this is not to say that every time you go shopping you must give your children money to spend. This will teach them to accept that they will sometimes have to go without treats when they do not have any money or for whatever other reason.

**THE NEW 'SHOPPING VILLAGES' AND COMMERCIAL CENTRES: THEIR INFLUENCE ON OUR LIFESTYLE AND CONSUMER HABITS**

We have said that social and economic development and the resultant evolution of what we call the 'consumer society', have brought about a total change in our economy, our systems of production and our lifestyles and ways of thinking. Some of these changes have happened so gradually that they have gone almost unnoticed. However, there is one phenomenon which nobody would be able to ignore and it is one of the most obvious consequences (or from another point of view, one of the causes), of these

changes in our lifestyle: the progressive disappearance of small businesses ('traditional shops') and the birth of these new commercial centres.

These 'shopping villages consist of various zones and, in addition to specifically commercial areas, have areas designed for leisure and recreation. You can go shopping, watch a film or have a meal in a restaurant. Once there, it is easy to forget that every detail has been calculated to make them more attractive from a commercial point of view, to encourage spending and therefore make them as profitable as possible. Have we given enough thought to the consequences to ourselves of spending so much of out time in these indoor cities created for commerce?

To answer this question and to understand how this evolution from small traditional shops to enormous commercial centres has come about, we are going to study the two most important factors which have marked this evolution. The first is the spread of the system of self-service and the second is the development of 'shopping villages'.

Self-service shopping, to which we have all become accustomed, was the first step in the evolution of distribution and sales. With the general spread of this way of shopping, shops have become more accessible to us. There is no longer a shop assistant behind a counter who asks us what we want. On the contrary, the majority of customers are put off by this question because when they go into a shop they do not really know what they want and they probably do not need anything that the shop has to offer in any case. They are not looking for anything in particular. Their desire to buy something is only aroused in the shop when something attracts their attention. They might buy it on credit with money they have not yet earned and, what is more, almost without thinking about it.

This behaviour is so common that even in small shops that offer a more personal service, the assistant will just smile when we say that we are just looking. If we had said this a few years ago, the shop owner would have been annoyed with us or may have thought that we were joking.

In this day and age, shops are even more accessible to us: they have become places to pass the time, to walk around, to entertain ourselves. We have seen the advent of huge commercial, leisure and entertainment areas where the shops are grouped together, forming streets and passageways which are artificial (but alluring nonetheless). We can wander around these half-streets/half-shops, past banks, plants and trees (for the most part artifi-

cial) as if we were in a town. In these streets there are small shops, medium sized shops, department stores and supermarkets, as well as cinemas, restaurants, discos and amusement arcades.

In the old days, merchants had to find a place in the streets of towns to open a business, but these days shops create their own streets: they form towns of their own and build a new world dedicated to consumerism. These towns are artificial but they imitate reality. It is easy to find parking, we feel safe and every last detail is calculated to be attractive, tempting and to encourage us to spend money. The danger in allowing ourselves to fall prey to these seductions is obvious, especially for those who like to spend the majority of their free time in these centres and spend hours and hours there even though they do not need to buy anything.

In conclusion, the great attraction of these shopping villages can be explained because very often in towns and cities, they are the only close, accessible and convenient places to go. They have long opening hours, they require no prior planning, it is easy to park and they give us that happy and contented feeling that we have talked about. It is easy for someone living in London, Paris, Rome or Madrid to feel very alone and alienated in the midst of millions of people. Large cities are not conducive to interaction with other people, apart from colleagues or neighbours. Friends or family often live in different areas of the city and arranging to meet up with them can be difficult and time-consuming, requiring planning and sometimes travelling long distances to get there and back. People therefore turn to these shopping villages to alleviate their feelings of loneliness, alienation and insecurity that are so common in modern cities.



# ANNEX

## QUESTIONNAIRE ON THE PSYCHOLOGICAL ASPECTS OF CONSUMER ADDICTION, DEBT AND PERSONAL SPENDING HABITS

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*ADAPTED FOR SELF-ASSESSMENT FROM  
QUESTIONNAIRE FACC II-B ©<sup>3</sup>*

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<sup>3</sup> Questionnaire FACC-II is available in complete or abridged versions for adults or a special version for young people and children. There is also supporting literature available to help with conducting each of the questionnaires and assessing the results.





## QUESTIONNAIRE FACC II-B

Completely agree - Strongly agree - Agree - Mainly disagree – Completely Disagree

**C S A M D**

- | 1.- I am often upset at having spent my money foolishly.   | <input type="checkbox"/> |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 2.- When I feel sad or depressed I often go shopping to cheer myself up.   | <input type="checkbox"/> |
| 3.- I find shopping enjoyable.   | <input type="checkbox"/> |
| 4.- Going shopping usually makes me feel tired.  | <input type="checkbox"/> |
| 5.- People who know me think I spend too much.   | <input type="checkbox"/> |
| 6.- I don't like buying souvenirs when I go on a trip.   | <input type="checkbox"/> |
| 7.- I prefer to go shopping in a medium-sized establishment (such as a supermarket) than in a hypermarket or large department store. | <input type="checkbox"/> |
| 8.- I like to go shopping when I travel.   | <input type="checkbox"/> |
| 9.-As a child I was very demanding and wanted to have lots of thing bought for me.   | <input type="checkbox"/> |
| 10.- When I go to other cities I normally spend a lot of time going round the shops.   | <input type="checkbox"/> |
| 11.- I keep control of all my expenses.  | <input type="checkbox"/> |
| 12.- When I was small I used to spend all the money I was given immediately.   | <input type="checkbox"/> |
| 13.- I prefer to go for a walk in streets where there are shops.   | <input type="checkbox"/> |
| 14.- I am quite aware of what I spend every month on telephone, light, water, etc.   | <input type="checkbox"/> |
| 15.- I don't usually regret having bought something.   | <input type="checkbox"/> |
| 16.- I like to go into shops even if it is just to look.   | <input type="checkbox"/> |
| 17.- I remember quite accurately normal running expenses every month (telephone, electricity, gas, etc.).                            | <input type="checkbox"/> |
| 18.- I like eating in good restaurants, although they are somewhat expensive.  | <input type="checkbox"/> |
| 19.- I like looking in jeweller's and costume jeweller's shop windows.   | <input type="checkbox"/> |
| 20.- I get quite worried if I see that the house bills (water, electricity, telephone, etc.) are higher than the previous month.     | <input type="checkbox"/> |
| 21.- I often go in and out of hypermarkets and other commercial establishments without buying anything.                              | <input type="checkbox"/> |
| 22.- I often buy things on impulse.  | <input type="checkbox"/> |
| 23.- I always leave enough money in my bank account for emergencies.   | <input type="checkbox"/> |
| 24.- I am a capricious person.   | <input type="checkbox"/> |
| 25.- Cheap things are almost always worse.   | <input type="checkbox"/> |
| 26.- When I was small I very much liked to look at toys in shop windows, although I knew I could not buy them.                       | <input type="checkbox"/> |
| 27.- When I see something I like in a store, I can't get it off my mind until I buy it   | <input type="checkbox"/> |
| 28.- Window shopping is one of the most enjoyable things to do in a city.  | <input type="checkbox"/> |
| 29.- I prefer not to look at things I like but can't afford.   | <input type="checkbox"/> |
| 30.- I quite often have arguments with other people about how much money I spend.  | <input type="checkbox"/> |
| 31.- When I am sad, window shopping cheers me up.  | <input type="checkbox"/> |
| 32.- I worry about having financial problems in the future because of spending too much money now.                                   | <input type="checkbox"/> |
| 33.- I buy useless things that I later regret having bought.   | <input type="checkbox"/> |
| 34.- I enjoy walking around department stores.   | <input type="checkbox"/> |
| 35.- My money seems to disappear without my realising how I spent it.  | <input type="checkbox"/> |
| 36.- I believe that my financial problems are more due to spending a lot than to not having enough money to buy the things I need.   | <input type="checkbox"/> |

Completely agree – Strongly agree - Agree - Mainly disagree - Completely Disagree

C S A M D

- |  |                          |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 37.- I often see things that I like but can't afford.  | <input type="checkbox"/> |
| 38.- I like to spend my time in big shopping centres.  | <input type="checkbox"/> |
| 39.- I only like to go shopping when I know what I want to buy.  | <input type="checkbox"/> |
| 40.- I usually check receipts for the things I buy to see if they are correct.                                   | <input type="checkbox"/> |
| 41.- I often wish other people would do my shopping for me.  | <input type="checkbox"/> |
| 42.- Even if I needed to, I would find it extremely difficult to have to borrow money from a friend or relative. | <input type="checkbox"/> |
| 43.- I very much like the cheerful atmosphere in the stores and the streets at Christmas.                        | <input type="checkbox"/> |
| 44.- I find it difficult to control the money I spend.   | <input type="checkbox"/> |
| 45.- I don't like shopping when I am sad.  | <input type="checkbox"/> |
| 46.- When I am in a small town I miss the city department stores and the shops.                                  | <input type="checkbox"/> |
| 47.- When I go to a hypermarket or supermarket, I usually take a shopping list.                                  | <input type="checkbox"/> |
| 48.- When I receive my credit card breakdown I am often surprised to see purchases that I had forgotten.         | <input type="checkbox"/> |
| 49.- I am a thrifty person.  | <input type="checkbox"/> |
| 50.- I often buy on impulse.   | <input type="checkbox"/> |
| 51.- I don't like having to go with other people when they go shopping.  | <input type="checkbox"/> |
| 52.- I only use my credit card when it is absolutely necessary.  | <input type="checkbox"/> |
| 53.- People who know me think I am a bit mean.   | <input type="checkbox"/> |
| 54.- I get bored when I have to buy clothes.   | <input type="checkbox"/> |
| 55.- I like buying presents for other people.  | <input type="checkbox"/> |
| 56.- I buy clothes and other things that I don't use later.  | <input type="checkbox"/> |
| 57.- I only like window shopping when I am looking for something to buy.   | <input type="checkbox"/> |
| 58.- I usually find it difficult to make ends meet.  | <input type="checkbox"/> |
| 59.- Having to buy presents bores me.  | <input type="checkbox"/> |
| 60.- I like going with friends or relatives when they go shopping.   | <input type="checkbox"/> |
| 61.- I tend to spend more when I get paid.   | <input type="checkbox"/> |
| 62.- Other people usually like me.   | <input type="checkbox"/> |
| 63.- I really like getting presents on my birthday, at Christmas, etc.   | <input type="checkbox"/> |
| 64.- I usually think it through before deciding to buy something.  | <input type="checkbox"/> |
| 65.- I should buy less on credit.  | <input type="checkbox"/> |
| 66.- If somebody wants to give me a present, it's easy because there are always lots of things I would like.     | <input type="checkbox"/> |
| 67.- It bores me to have to do the household shopping (food, cleaning products, etc.)                            | <input type="checkbox"/> |
| 68.- I like changing the clothes I wear.   | <input type="checkbox"/> |
| 69.- I like going into department stores and hypermarkets, even though I don't have to buy anything.             | <input type="checkbox"/> |
| 70.- I sometimes need to borrow money from friends or relatives.   | <input type="checkbox"/> |
| 71.- When I was young, I looked forward to getting Christmas and birthday presents.                              | <input type="checkbox"/> |
| 72.- When I go to a hypermarket I usually walk up and down every aisle, just to see what's there.                | <input type="checkbox"/> |
| 73.- I should spend less money on unnecessary things and save more.  | <input type="checkbox"/> |
| 74.- I like shopping very much.  | <input type="checkbox"/> |
| 75.- Department stores and hypermarkets get me down.   | <input type="checkbox"/> |
| 76.- I like to think things over before buying something.  | <input type="checkbox"/> |

## CALCULATING YOUR SCORE

All the questions in the questionnaire are taken into account to give a score. This allows a reliable analysis of the answers and gives readers a clear interpretation of the whole picture. The questions are randomly grouped into three variables, 'A', 'B' and 'C', each of which signifies a distinct concept:

**VARIABLE 'A':** This indicates the level of attraction, satisfaction and positive reinforcement that readers get from 'shopping' and other shopping related activities, apart from necessary purchases or things that he can or wants to buy. This also measures the level of susceptibility to or dependence on consumer stimuli.

**VARIABLE 'B':** This indicates the level of satisfaction, desire or dependence on shopping or the constant acquisition of new things, irrespective of whether or not they are necessary or useful. This focuses on shopping or buying goods, regardless of how it is done. This also includes impulsive shopping.

**VARIABLE 'C':** This measures whether there is a lack of financial self-control or awareness of spending, as well as any tendency to getting into debt, over-use of credit or self-denial about spending habits.

There are five possible answers to each of the statements or affirmations in the questionnaire. The scores are from one to five or five to one and can be found on the score sheet.

To find out your score for each variable, answer the questions and transfer your answers to the score sheet. Do not worry that some of the questions appear to be repeated, work out your score for each question and write it in the highlighted variable box.

Once you have filled in all the boxes, you can work out your total score, average score and percentage for each variable.

## SCORE SHEET

Question	C	S	A	M	D	Score					A	B	C
1	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
2	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
3	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
4	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
5	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
6	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
7	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
8	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
9	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
10	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
11	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
12	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
13	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
14	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
15	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
16	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
17	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
18	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
19	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
20	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
21	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
21	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
22	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
23	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
24	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
25	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
26	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
26	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
27	<input type="checkbox"/>	5	4	3	2	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Question	C	S	A	M	D	Score	A	B	C
28	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
29	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
29	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
30	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
31	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
32	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
33	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
34	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
35	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
36	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
37	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
38	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
39	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
40	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
41	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
42	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
43	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
44	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
45	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
46	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
47	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
47	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
48	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
49	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
50	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
51	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
52	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
53	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
54	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
55	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Question	C	S	A	M	D	Score	A	B	C
56	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
57	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
58	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
59	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
60	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
61	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
62	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
63	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
64	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
65	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
66	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
67	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
68	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
69	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
70	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
71	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
72	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
73	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
74	<input type="checkbox"/>	5 4 3 2 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
75	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
76	<input type="checkbox"/>	1 2 3 4 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Total for each variable column, A, B and C .....

Divide by the number of questions answered .....

Multiply the average score by 20 to calculate percentage....

Check these results against the score table.

## SCORING

Once you have your final results, you can check them against figures in the table below (given in percentages) to find out how you have scored in each of the variables. Bear in mind that your score should be **equal to, or higher** than the relevant score in each column and that any score lower than those in the bottom row are considered to be 'VERY LOW'

Variable "A"	Variable "B"	Variable "C"	Score
68,57	68,10	65,44	VERY HIGH
62,04	62,66	59,28	HIGH
56,94	58,41	54,46	ABOVE AVERAGE
46,73	49,91	44,84	AVERAGE
41,62	45,66	40,02	BELOW AVERAGE
35,09	40,22	33,86	LOW

**IMPORTANT** - The results of questionnaires and tests are never infallible. In the case of this questionnaire, your score indicates your position relative to the reference group used. Although it is a useful tool for detecting possible problems and the causes behind them, other personal details or facts should be taken into account. Dishonesty or special personal circumstances can render these results useless.

The aim of this book is to help people who have difficulty controlling their shopping or spending or who have a tendency towards getting into debt. It will help them to understand the causes of their behaviour and how, if they want to, they can change it so that they can live more fulfilled lives and adapt to the consumer society of which we are all a part.

Above all, this book hopes to arm readers with the necessary information to understand, prevent, diagnose and treat the various psychological and social problems related to shopping and spending habits. It is therefore primarily aimed at consumer groups and institutions, both public and private, students and teachers of consumer psychology and related subjects, at parents whose job it is to teach their children to be responsible and self-controlled consumers and, in fact, at consumers in general.



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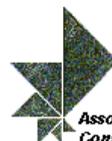


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