



HAL
open science

Understanding the Dimensions of Young Consumer Vulnerability in the Web 2.0 Society

Wided Batat

► **To cite this version:**

Wided Batat. Understanding the Dimensions of Young Consumer Vulnerability in the Web 2.0 Society. Child and Teen Consumption CTC, Jun 2010, Norrköping, Sweden. pp.250. halshs-00527884

HAL Id: halshs-00527884

<https://shs.hal.science/halshs-00527884>

Submitted on 20 Oct 2010

HAL is a multi-disciplinary open access archive for the deposit and dissemination of scientific research documents, whether they are published or not. The documents may come from teaching and research institutions in France or abroad, or from public or private research centers.

L'archive ouverte pluridisciplinaire **HAL**, est destinée au dépôt et à la diffusion de documents scientifiques de niveau recherche, publiés ou non, émanant des établissements d'enseignement et de recherche français ou étrangers, des laboratoires publics ou privés.

Track: Victims or heroes? Young people's consumption

Understanding the Dimensions of Young Consumer Vulnerability in the Web

2.0 Society

Abstract

The young consumers constitute one of the fastest growing Internet populations. This group of consumers spends more time online than adults and surpasses all other age groups in their use of chat, instant messaging and other new forms of electronic communication. Thus, Internet technologies have the potential to promote a power shift from sellers to buyers. Consequently, the global reach of the Internet facilitates young consumer access to more market information that involves larger choice sets, consumer ability to exchange information and opinion with peers. We can argue that teenagers are fully competent consumers because almost adolescents revealed competency in some aspects of consumption such as: using Internet and *blogs* to improve their consumption skills, comparison-shopping, innovation by consumption and usage. However, teenagers could be considered as victims because of their vulnerability and the lack of their experiences and knowledge in terms of consumption and purchasing. In addition, today's young consumers are facing a new risk related to technologies usages. In order to develop a better understanding of young consumers' vulnerability, it is important to explore the areas and the behaviours associated with the vulnerable young consumers within a marketplace surrounded by technologies

Keywords: young consumer, vulnerability, Web 2.0, Consumption, education, consumer policy, competence

Dr. Wided BATAT

Senior Lecturer in Business and Strategy

University of Lyon 2, France

Address: 10 Petite rue de la Viabert, 69006 Lyon (France)

E-mail: wided.batat@univ-lyon2.fr

Phone: +33622173145

Understanding the Dimensions of Young Consumer Vulnerability in the Web

2.0 Society

Introduction

Today's young consumers have more money available to them; acquire their own purchasing habits and products preferences at an earlier age. Therefore, they experience purchasing and behaviours at a much faster rate than their parents since they are able to use technologies such as Internet to improve their consumption skills. Thus, Internet technologies have the potential to promote a power shift from sellers to buyers. Indeed, the global reach of the Internet facilitates young consumer access to more market information that involves larger choice sets, consumer ability to exchange information and opinion with peers. Consequently, authors suggest that today's teenagers are more competent than their parents in dealing with media and digital products (McDonnell 1994; Tapscott 1998). Batat has described 12 dimensions of young consumers competences related to the use of media and new technologies to improve their consumption experience (Batat 2008).

According to Batat, the behaviours associated with the young competent consumers are classified into 12 domains: good managing of pocket money, making good decisions, using Internet and *blogs* to improve their consumption skills, dealing with salespeople, seeking appropriate assistance and advice, comparison shopping, controlling impulsive purchasing, innovation by consumption and usage, ability to transgress, Internet risks consciousness, consumer's moral consciousness and ecological consciousness. Therefore, we can argue that teenagers are fully competent consumers because almost adolescents revealed competency in some aspects of consumption. In spite of these competences, teenagers could be viewed as victims even though they are empowered by using Internet because of their vulnerability and the lack of their experiences and knowledge in terms of consumption and purchasing. In addition, today's young consumers are facing a new risk related to technologies usage. Thus, using technology such as Internet may require teenage consumers to face and cope with the contradiction of the Internet causing them harm

and benefiting them at the same time -the so called “paradox of technology” which demonstrates that technology can facilitate feelings of efficacy. However, it can also induce feelings of ineptitude and ignorance. In order to develop a better understanding of young consumers’ vulnerability, it is important to explore the areas and the behaviours associated with the vulnerable young consumers. An exploratory research has been considered to be the most appropriate method to address the issues. This research involved a group of 20 teenagers both male and female. By observing the teenagers in their consumption context, we should be better able to determine the vulnerable dimensions linked to their consumption behaviours, to the purchase decision they make and to their use of Internet within their peer groups.

Consumer vulnerability in the marketing literature

Consumer vulnerability to marketplace interactions, to digital context and to the consumption of marketing messages and products has surfaced as an important social concern. The consumer vulnerability concept provides a unifying label for a variety of studies focusing on the social consequences of consumption for different populations in a wide range of marketing contexts (Baker et al., 2005). Despite the unifying nature of the label, the field lacks consensus as to what exactly consumer vulnerability refers.

Consumer vulnerability has been defined in various ways; however, attaining consensus on a definition is difficult due to its complexity. Most authors agree while no one chooses to be classified as vulnerable; all consumers can expect to be vulnerable at some point of their lives. From a time perspective, vulnerability may be either a temporary (situational) or a permanent (enduring) condition (Brenkert 1998; Walsh 1996). Baker, Gentry and Rittenburg (2005) define vulnerability as “a short-run phenomenon that does not become an equilibrium state”. These authors contend that for the majority of consumers, vulnerability is typically temporary because consumers ultimately develop coping mechanisms to deal with their circumstances. Situations contributing to consumer vulnerability include death of a loved one (Gentry et al., 1995), divorce (McAlexander et al., 1993), or lack of access to technology (Hogg et al., 2007).

Situationally vulnerable consumers are at risk for a limited period of time, and when that period ends, they are otherwise assumed to be competent in the marketplace. At the other end of the spectrum are individuals with enduring vulnerability or vulnerability of a more permanent nature. Such consumers have been characterized in the following ways: (1) unable to navigate the general marketplace (Ringold 2005), (2) having diminished access to goods (Hill and Stephens 1997), (3) being physically vulnerable (Kaufman-Scarborough and Baker 2005), or (4) unable to adequately understand fraudulent claims (Lee and Soberon-Ferrer 1997) or advertising messages (Ringold 1995). Consumers who have limited literacy skills are also assumed to have greater potential for vulnerability (Adkins and Ozanne 2005).

Some conceptualizations of vulnerability focus on characteristics or limitations within the individual, while others focus on external conditions and/or some interaction between internal and external factors. For example, Hill (2001) observed that vulnerability for people who are poor is created by external factors including the lack of access to goods and services, and Penaloza (1995) found that vulnerability for consumers with immigrant status comes from internal factors including language ability, literacy, experience in the marketplace, and consumer goals and external factors including stigmatization, subordination, and segregation in the marketplace.

Research objectives

In our research, the population includes young consumers within a high technological marketplace. We argue that there are some areas, where teenagers feel themselves vulnerable and incompetent consumers, because of their lack of consumption experience. Furthermore, teenagers can also be considered as vulnerable consumers because they are always struggling to form an identity and they are not confident in terms of self-image because they need the agreement of their peer group. Therefore, our research question will focus on: *the dimensions of young consumers vulnerability within a marketplace surrounded by technologies*. While differences in vulnerability across different consumer segments are well acknowledged and a variety of theories have been developed to explain why certain groups are more

vulnerable than others (Brill 1992; Friedman 1992; Lord and Kim 1995), few attempts have been made to theoretically interpret these differences in vulnerability. Given the exploratory nature of this investigation, a qualitative research based on in-depth interviews, participant observation and interaction was considered to be the most appropriate methodology to address the research objectives. For six months, we observed and interviewed 20 male and female aged 11-15.

Method

This exploratory research was delimited to the schoolchildren population. By visiting the school of the teenage consumers, we have been able to observe the environment. This has provided a rich context for investigating and understanding their consumption patterns and the limits they should overcome. Informants for the study were located in their school through two different processes. First, our project was presented to the teachers and the head director of the secondary school in order to involve them in the study and to help us meeting the teenagers. This approach allowed us to interact with some adolescents and get involved into their peer group. A convenience sample of 10 adolescents (6 girls and 4 boys) was obtained in this manner, and our initial observations and interactions suggested that there were new factors emerging, which caused us to seek additional informants through a snowball sampling technique.

Using this process, initial informants provided names of friends for the researcher to contact. In total, an additional 4 girls and 6 boys were obtained in this manner. Thus, the total sample is comprised of 20 informants aged 11-15 (10 boys and 10 girls). In order to obtain more data about teenage consumers, we organized 48 video workshop sessions of one hour each with our teenage target. Through these workshop sessions, we proposed different thematic sessions on consumption experience and practices, social and family life and Internet usages. Thus, the workshop sessions were designed with this in mind. To begin with, however, the initial set of questions was simply geared to motivate informants to talk about their leisure activities, their consumption and shopping in general by recalling a recent consumption

experience. This exploratory method based on observation and interaction in a social context was an opportunity that is not attainable by any other research method.

The data collected from the workshop observations was analysed using the Ritchie and Spencer (1994) *framework analysis* method. This framework analysis is recent and, in contrast to grounded theory, was explicitly developed in the context of applied policy research. Applied research aims to meet specific information needs and provide outcomes or recommendations, often within a short timescale. The information was used to find associations between the salient issues and was governed solely by the original research questions to be addressed. The associations are mapped in the confines of the data and alternative explanations were sought and uniformly appraised against the actual data.

Findings

This study represents an exploratory investigation of consumption behaviour and technology knowledge among the young consumer segment. Due to the exploratory nature of this project, only descriptive and qualitative data are reported. In fact, there were two issues of interest in our study: (1) the young consumers' reported knowledge and limits about their consumption practises and (2) an assessment of their behaviours when they use technologies and particularly Internet in their consumption experiences.

The key findings for this study illustrated the dimensions related to the vulnerability of young consumers within a marketplace surrounded by technologies as well as the behaviours associated with the vulnerable young consumers. These findings will now be explored using themes identified in the data. Excerpts from the informant interviews are used to illuminate the emergent themes. In this section, attention is focused on these key themes in young consumer vulnerability that emerged in our empirical investigation of the youth segment aged 11-15. Therefore, we identified 6 dimensions linked to the young consumer vulnerability in the consumption society:

THE IMPACT OF TEENAGE LOW SELF-ESTEEM

In children and adolescents, self-esteem exhibits a strong age-related pattern. Self-esteem often declines around age 12 or 13 (Erikson 1963; Harter 1986; Rosenberg 1986) and rebounds by middle to late adolescence (McCarthy and Hoge 1982). The decline in self-esteem from middle childhood to early adolescence has been explained by several factors, including physical changes accompanying puberty that make children very critical and self-conscious, discrepancies between an ideal self and how they see themselves (Simmons, Rosenberg and Rosenberg 1973). Self-esteem rebounds once adolescents become more realistic about their self-concept, more comfortable with their social environment and peer groups, and less self-conscious about their physical appearance (McCarthy and Hoge 1982). Therefore, our results showed that the lack of self-esteem enhances the vulnerable aspect of young consumer behaviour because of the positive correlation between impulse purchasing and lack of self-esteem.

*“I don't feel comfortable in my peer group if I'm not dressed as all the rest of my group, I mean wearing famous brands such as **Comptoir des Cotonniers** is very important to get involved within the group and it allows you to be respected by all the members as well. For me, even it's a very expensive brand, I have to buy it and sometimes my mother is against that because we don't have enough money to buy this kind of brands but she does understand the importance of a such brand for me”* (Female, 15).

Indeed, the impulse buying related to teenage low self-esteem “I shop, therefore I am” has become the stereotype of modern consumerism. In addition, consumer goods play an unceasingly stronger psychological role in teenagers' live because they can and do function as material symbols of who persons are and who they would like to be. Furthermore, too many adolescents aged 11-15 are caught in a cycle of impulsive spending, especially for entertainment and digital products, that seems to have a lie of its own, beyond the limits of self-discipline because the teenage consumer is always seeking new technologies and new video games to be the first one (the pioneer) and the only one, who purchases the game before his peers. In this study, materialism was explored by asking participants to construct a collage to answer the question “what makes you happy?” Consequently, we argue that teenage low self-esteem has a direct causal influence on materialistic orientations. Indeed, we know from adult literature

that material possessions provide a way to cope with insecurity and feelings of low self-esteem (Kasser 2002; Solberg et al., 2004).

The results point out that teenagers use material possessions in the same way as adults because they do understand the way of using the symbolic meanings of material goods and their usefulness to enhance and communicate one's self-concept. This result has been argued by Chaplin and Roedder-John (2005) who found out that materialistic value increased between 8-9 year olds and 12-13 year olds for both male and female. In addition, Chaplin and Roedder-John (2005) pointed out that self-esteem was the key factor in adolescent's level of materialism. Therefore, adolescents with lower self-esteem valued possessions significantly more than adolescents with higher self-esteem. Consequently, adolescents with lower self-esteem and higher level of materialism are more vulnerable than adolescents with higher self-esteem because they are not able to control their spending.

“In my class, I'm the only one who has all the digital equipments. Well, I'll tell you, I have: Xbox, PS3, Game Boy (the last one of course), Wii, laptop, Iphone, IPod...and I'm very proud of that. You know what, all my friends consider me as an expert and they often ask me for advices before they purchase their video games. By the way, I'm very popular in my school because I'm always the first one who will purchase the last digital product. For the iPhone, I was the first one in the whole school who bought it the first day it was launched in Paris, my friends were very impressed...it's cool” (Male, 14)

This behaviour can lead families with adolescents with low self-esteem to increase the amount of discretionary spending income to satisfy the needs of their children even they have a debt problems.

LACK OF SELF-CONFIDENCE AMONG TEENAGE CONSUMERS

The results show that today's teenagers have a strong lack of self-confidence, and they are easily influenced by external factors. In addition to the requirements set at school, the fact that they want to be up to the expectations set by friends as well as the huge amount of information set serious challenges for today's young people who may easily lead to a loss of self-confidence. Otherwise, the personal self-confidence, distinct from consumer confidence in purchasing decisions, has been found to influence the interpretation and use of both intrinsic and extrinsic cues (Wilson and Brekke 1994; Jover et al., 2004).

Therefore, teenage consumers with low levels of self-confidence may lack self-belief to the point they will allow their better judgment regarding product quality, when faced with strong opposing opinions from others or predictive extrinsic cues. This may occur even when the young consumer is a true product 'expert', possessing high levels of objective knowledge and purchasing experience in a specific product category such as video games and electronic media. The most important domain linked to the lack of self-confidence mentioned by the teenagers remains the interaction with salespeople in the marketplace.

"I don't feel comfortable when dealing with salespeople particularly when I'm alone, it's very difficult to resist their pressure, they start by asking you if you need any help and then they propose you an item and they try to convince you that it will fit with your need even you are not interested. Sometime, I can't resist the salespeople pressure, so I purchase the item then when I get home I'm always very angry against myself because I did not control the situation and I was vulnerable...it's not funny" (Male, 15)

Teenagers are not comfortable when dealing with salespeople particularly when they are alone. Indeed, the adolescents mentioned that before going to the shopping centre, they try to collect information through the Internet on products and items they want to purchase. In this way, they automatically feel more confident, more convinced of their choice and able to resist salespersons' pressure. In addition, adolescents aged 11-15 both male and female with less confidence, often use the opinions of friends and adopt buying teams to make purchasing decisions.

LACK OF CONSUMPTION EXPERIENCES

The vulnerability and the low level of consumption skills within the youth segment are linked to the teenage low level of consumption experiences. Shim and Dubey (1995) distinguished between consumer knowledge and consumer skills, even though the terms have been empirically correlated, and been used interchangeably or simultaneously. According to this distinction, consumer knowledge is more likely to refer to product related information that is stored in consumer's memory (Selenes and Gronhaug 1986), but young consumer skills are more likely to refer to the consumption related behaviours which are supposed to be learned, and remain subject to adjustments and modifications based on the range of young

consumer experience. Otherwise, the lack of consumption experience means that teenagers did not explore vulnerability in the fields that have already been explored by adults such as buying a car or a house, paying bills, debt problems...etc.

“Honestly, I can’t answer the question whether I’m competent or vulnerable consumer because I’m too young and I don’t have enough experience in terms of purchasing. However, I can say that I’m incompetent consumer because of my low consumption experience...I did not buy a car, I have an account secured by my parents, I don’t have to deal with banks, or even search a house or something like that. I think that we can get empowered through our experiences even the worst” (Female, 14)

PEER GROUP PRESSURE

Social influence has long been recognized as an important force shaping young consumer behaviour. Reference groups may exert influence in a number of ways: by providing information in ambiguous situations, and or enhancing adolescent’s self-image. Indeed, adolescence is a time when peers play an increasingly role in the lives of youth. Teens begin to develop friendships that are more intimate, exclusive and more constant than earlier years. Thanks to the peers, adolescents can explore their identities, they can feel accepted and they can develop a sense of belongingness. However, peer influence is more complex than our stereotype of the negative influences from friends. Therefore, peer influence can be both positive and negative. The results of our investigation within the youth context showed that as preadolescents approach adulthood, they become uncertain about the self, and the need to belong and to find one’s unique identity as a person becomes very important. In fact, conformity to peer pressure is considered to be one of the hallmarks of adolescents who are struggling to build their own identity and determine their social role within their peer groups. Therefore, peer pressure was considered by this group of young consumers to be pressure for acting out in response to a felt need to achieve certain standards implied by others.

“It’s very fun and cool to be with friends and especially when we are trying out something different and original. You know, we are young and we are interested in experimenting what is banned. Sometimes, when we are in group, we try out pornographic websites, I know that we should not do that but it’s very funny...However, sometimes I don’t have the choice, because I have to follow the rest of my group and participate to this activity under the pressure of the group

members...so I can't resist because I'm always afraid of being rejected from the group" (Female, 13)

We argue that direct pressures to buy very expensive brands or more specifically to smoke for example were few and relatively unimportant. However, smoking was seen as a means of achieving these implied standards and not simply an end in itself. Other means were available but smoking was seen as the easiest way to appear grown-up, to show independence, to receive recognition and to have fun. Consequently, the teenagers mentioned that it is very difficult to cope with the peer pressure because they are afraid of being marginalised by the group members who are likely to impose their codes, language and norms according to the peer group subculture. Therefore, independence depends largely on the teenager's ability to act alone. Opportunities to learn skills to resist peer pressure are rarely taught although such skills are clearly useful in reducing the incidence of teenage impulse buying and encouraging independence.

THE PARADOX OF TECHNOLOGY

As we mentioned in our theoretical background, this domain means that young consumer' relationships to technology and specifically to Internet are paradoxical in themselves and the young consumers have to cope with the negative outcomes of technology. The results of this research among teenagers aged 11-15 emphasized the vulnerable dimension of teens' usage of the Internet within their consumption experiences. Therefore, we identified two categories linked to young consumer vulnerability using online sources and technology. The first category is the info-pollution, which could be defined as a misinformation and as an info-abundance. The second category is the enslavement of this digital generation who is growing up in a very high technological context and who is always connected to the virtual world through the Internet. The info-pollution is a direct consequence of the info-abundance phenomenon through the Internet websites and the blogs created by the people online. Consequently, the teenagers argued that it is very difficult to find out the relevant information they are searching because of the huge information space such as personal blogs, professional websites or a company' website devoted to consumption items.

Therefore, teenage consumers get easily confused with online information because they are not capable to sort out the relevant offer. Otherwise, in our empirical investigation, we observed that teenagers are completely dependant of Internet particularly when they are doing their homework. Indeed, this digital generation can't imagine this life without Internet access because it is useful for work, consumption, entertainment and socialization. We beleive that the usages emerging within this generation represent the negative outcomes of technology that emphasized the vulnerability of young consumers within a marketplace surrounded by technologies: the enslavement, the inefficient and the chaos as defined by Mick and Fournier (1998).

“We are a lucky generation because of the Internet and all the digital equipments. We can gain a lot of time when working, and use this time to socialize, to go out and to play of course. If I have homework to do, the first thing I think about is to check out information on the Internet and sometimes I can find the solution of my homework so I don't need to prepare the work but just print it out and give it to my professor...the life and the work are very cool with Internet thanks God and obviously scientist!!!. However, if I can't get access to the Internet during the exam in the classroom, it's very hard to find a solution, I feel that the Internet is an integral part of my life and I can not live without it” (Male, 12)

THE POWER OF UNSAFE COMMUNITIES' PRESCRIPTION

At a time, when social norms around digital content don't always appear to conform with the letter of the law, many teenagers are aware of the restrictions and the limits imposed, but believe it's still permissible to overcome boundaries and experiment transgressions. Therefore, at the age of 11-15, many adolescents want to try out even more independence and they are more likely to be interested in activities through online communities such as pornography, sharing files and most relevant activities, which are downloading music, movies and games without paying. Indeed, postmodern philosophy abounds with the ideas of flouting, breaking and overcoming of various socio-cultural boundaries. Consequently, any reflection on a boundary presupposes a possibility of crossing it, for the act of mentally grasping a boundary amounts to already transgressing it. Indeed, transgression is an integral part of young people identity' building. However, because of their lack of self-confidence and their low self-esteem, teenagers are more eager to follow the advices and the prescriptions of unsafe actors and communities on the

Internet. When we were observing the teenagers using Internet to socialise themselves, we discovered that the unsafe online communities and social networking websites (pornographic blogs, suicide community and anorexia websites) are very popular among teenagers aged 11-15 both male and female. The teenagers told us that it is fun to surf on this kind of websites and to exchange with the members who are interested in the topic.

“I like using websites or blogs to socialise myself, you talk with people online who have the same interest as you and even you can block out unwanted people or chose your friends according to their profiles. One day, I started a diet when I was chatting with a girl on her blog, she was giving advices regarding the diet and the way we should do it. In her website, she shows her photo before and after her magical diet...I was convinced and I said to myself why not testing this diet and keep in touch with the girl. Of course it’s very important to share this with the same people online rather than talking with our parents, they don’t understand. When I feel sad, I prefer talking with people online who are in the same state as me and in addition, they don’t know me and they don’t judge me” (Female, 15)

This way of using Internet is not without danger even the teenagers are convinced that everything is under control. Indeed, these online communities have a huge impact and a strong power of prescription in particular for teenagers who are struggling to build and identity or those who feel depressed. Therefore, teenagers in trouble very often consult these communities. That’s why; the unsafe online community prescription is a part of the vulnerability among teenage consumers.

Conclusion

This article provides clarity of the concept of young consumer vulnerability within a marketplace surrounded by technologies. Therefore, the view of vulnerability has strong emphasis on situations, young consumers experience vulnerability in situation where they lack control and experience an imbalance in the exchange process. This situation is compounded by multiple factors including personal characteristics (self-concept); subculture norms (teenagers are afraid to be excluded from the peer groups); experiential conditions (consumption experience and knowledge) and contextual factors (Internet, online community). Young consumer vulnerability is closely tied to identity and transformation. Indeed, when teenagers can’t control their situations, they may believe that they are incompetent, weak and vulnerable. Therefore, consumer policy should focus on empowering young consumers and facilitate the movement away from

vulnerability. Furthermore, we believe that a first step in helping vulnerable young consumers develop abilities to handle peer pressure and risky online communities' prescription is to recognise these pressures and understand that they are largely self-generated and can therefore be self-managed.

A second step is to provide young consumers enough accurate knowledge to develop an adequate picture of risks. Knowledge alone is not sufficient to ensure appropriate action, but it is a vital component to any program to enhance young consumers' education and counteract social pressure. Therefore, marketing and policy responses must be against promoting or facilitating learned helplessness, and for empowerment by assisting young people to develop skills that foster optimal functioning. Public policy should be based on young consumer subculture and his perspectives of vulnerability.

The results of the study point to the need for changing the current focus on consumer education and consumer policy. A shift from the present emphasis on the vulnerable consumer to a more inclusive agenda would maximize the engagement of 'active' (Bianchi, 1998) consumers in driving innovation and success in the economy at large.

References

- Adkins, Natalie R., and Ozanne, Julie L. (2005), "The Low Literate Consumer", *Journal of Consumer Research*, 32 (1), 93-105.
- Baker, Stacey M., Gentry, James W. and Rittenburg, Terri L. (2005), "Building Understanding of the Domain of Consumer Vulnerability", *Journal of Macromarketing*, 25(2), 128-139
- Batat, Wided (2008), "Exploring Adolescent Development Skills Through Internet Usage: A Study of French 11-15 year olds", *International Journal of Consumer Studies*, 32(4), 379-381.
- Bianchi, Marina. (1998). "The Active Consumer". London, New York: *Routledge*.
- Brenkert, George G. (1998), "Marketing and the Vulnerable", *Business Ethics Quarterly: The Ruffin Series*, 1, 7-20.
- Brill, Jonathan E. (1992), "Interpersonal Interaction Styles of Adult Retail Shoppers: A Social and Aging Perspective", doctoral dissertation, *Temple University*, Philadelphia, PA.
- Chaplin, Lan Nguyen, and Roedder John, Deborah. (2005), "The Development of Self-Brand Connections in Children and Adolescents," *Journal of Consumer Research*, 32 (June), 119–29.
- Erikson, Erik. (1963), "Childhood and Society", (2nd ed.). *Norton*: New York.
- Friedman, Monroe. (1992), "Confidence Swindles of Older Consumers", *Journal of Consumer Affairs*, 26(1), 20-46.
- Gentry, James W., Kennedy, Patricia F., and Hill, Ronald P. (1995), "Family Transitions During grief: Discontinuities in Household Consumption Patterns", *Journal of Business Research*, 34, 67-79.
- Harter, Susan. (1986), "Processes Underlying the Construction, Maintenance, and Enhancement of the Self-concept in Children", *In J. Suls, & A. G. Greenwald (Eds.), Psychological perspectives on the self*, 3, 137-181. Hillsdale, NJ: Erlbaum.
- Hill, Ronald P. (2001), "Surviving in a Material World: Evidence From Ethnographic Consumer Research on People in Poverty", *Journal of Contemporary Ethnography*, 30, 364-91.
- Hill, Ronald P., and Stephens, Debra L. (1997), "Impoverished Consumers and Consumer Behavior: The Case of the AFDC Mothers", *Journal of Macromarketing*, 17 (2), 32-48.
- Hogg, Margaret K., Geraint Howells, and David Milman. (2007), "Consumers in the Knowledge-Based Economy (KBE): What Creates and/or Constitutes Consumer Vulnerability in the KBE?", *Journal of Consumer Policy*, 30 (2), 151-159.
- Jover, Antonio., and Montes, Francisco J. (2004), "Measuring Perceptions of Quality in Food Products: The Case of Red Wine", *Food and Quality Preference*, 15, 453 - 469.
- Kasser, Tim. (2002), "The High Price of Materialism", *MIT Press*: Cambridge, MA.
- Kaufman-Scarborough, Carol., and Baker, Stacey M. (2005), "Do People With Disabilities Believe the ADA has Served Their Consumer Interests?", *Journal of Consumer Affairs*, 39, 1-26.

- Lee, Jinkook., and Soberon-Ferrer, Horacio. (1997), "Consumer Vulnerability to Fraud: Influencing Factors", *Journal of Consumer Affairs*, 31, 70-89.
- Lord, Kenneth R. and Kim, Chung K. (1995), "Inoculating Consumers Against Deception: The Influence of Framing and Executional Style", *Journal of Consumer Policy*, 18(1), 1-23.
- McAlexander, James., Schouten, John., W. and Roberts, Scott. D. (1993), "Consumer Behavior and Divorce", *Research in Consumer Behavior*, 6, 153-84.
- McCarthy, John. D., and Hoge, Dean. R. (1982), "Analysis of Age Effects in Longitudinal Studies of Adolescent Self-esteem", *Developmental Psychology*, 18(3), 372-379.
- Mick, David G. and Fournier, Susan. (1998), "Paradoxes of Technology: Consumer Cognizance, Emotions and Coping Strategies", *Journal of Consumer Research*, 25, 123-143.
- Peñaloza, Lisa. (1995), "Immigrant Consumers: Marketing and Public Policy Considerations in the Global Economy", *Journal of Public Policy & Marketing*, 14, 83-94.
- Ringold, Debra. J. (1995), "Social Criticisms of Target Marketing: Process or Product", *American Behavioral Scientist*, 38, 578-92.
- Ringold, Debra. J. (2005), "Vulnerability in the Marketplace: Concepts, Caveats, and Possible Solutions", *Journal of Macromarketing*, 25 (2), 202-214.
- Ritchie, Jane. and Spencer, Liz. (1994), "Qualitative Data Analysis for Applied Policy Research", In: *Analysing Qualitative Data* (ed. by A. Bryman and R.G. Burgess). London: Routledge.
- Rosenberg, Morris. (1986) "Self-concept From Middle Childhood Through Adolescence", In J. Suls and A. C. Greenwald (Eds.), *Psychological perspectives on the self*, 107-136, Hillsdale, NJ : Lawrence Erlbaum.
- Selene, F., and Gronhaug, Kjell. (1986), "Subjective and Objective Measures of Product Knowledge Contrasted", *Advances in Consumer Research*, 13, 67-70.
- Shim, Soyeon. and Dubey, Smita. (1995), "Conceptualization and Measurement of Perceived Consumer Knowledge and Skills in Apparel Products: An Exploratory Study Among College Students", *Family and Consumer Sciences Research Journal*, 23 (3), 227-248.
- Simmons, Roberta., Rosenberg, Florence., and Rosenberg, Morris. (1973), "Disturbance in the Self-image at Adolescence", *American Sociological Review*, 38, 553-568.
- Solberg, Emily G., Edward Diener, and Michael D. Robinson. (2004), "Why Are Materialists Less Satisfied?" in *Psychology and Consumer Culture*, ed. Tim Kasser and Allen D. Kanner,
- Tapscott, Don. (1998), "*Growing up Digital: The Rise of the Net Generation*", New York: McGraw-Hill.
- Walsh, Jan. (1996), "Putting Consumers on the Corporate Agenda", *Consumer Policy Review*, 6 (4), 132-137.
- Wilson, Timothy. D., and Brekke, Nancy. (1994), "Mental Contamination and Mental Correction: Unwanted Influences on Judgments and Evaluations," *Psychological Bulletin*, 116(1), 117 - 142.

