

Volume 18, Number 1

ISSN 2150-5187

**Allied Academies
International Conference**

**New Orleans, Louisiana
March 27-30, 2013**

**Academy of
Marketing Studies**

PROCEEDINGS

Copyright 2013 by Jordan Whitney Enterprises, Inc, Arden, NC, USA

All authors execute a publication permission agreement taking sole responsibility for the information in the manuscript. Jordan Whitney Enterprises, Inc. is not responsible for the content of any individual manuscripts. Any omissions or errors are the sole responsibility of the individual authors.

The Academy of Marketing Studies Proceedings is owned and published by Jordan Whitney Enterprises, Inc, PO Box 1314, Arden, NC 28704, U.S.A., (828) 507-9770. Those interested in the *Proceedings*, or communicating with the *Proceedings*, should contact the Executive Director of the Allied Academies at info@alliedacademies.org.

Copyright 2013 by Jordan Whitney Enterprises, Inc, Arden, NC

Table of Contents

THE USE OF SOCIAL MEDIA BY SMALL BUSINESSES: A CONCEPTUAL FRAMEWORK.....	1
James E. Coleman, Columbus State University	
Kirk C. Heriot, Columbus State University	
MANAGERIAL PERCEPTUAL TRAITS AND COMPETITIVE ADVANTAGE REPRESENTATION: ANTECEDENTS AND CONSEQUENCES.	
Mazen Jaber, Saginaw Valley State University	
ONLINE REVIEWS EFFECT ON RESTAURANT PURCHASE INTENTION: A STUDY OF THE EXTENT TO WHICH ONLINE REVIEWS HAVE BECOME SIGNIFICANT ATTRIBUTES IN RESTAURANT CHOICE.....	9
Khalia Jenkins, Clark Atlanta University	
DEMOGRAPHICS, LIVING DOMAINS, QUALITY OF LIFE AND INTEREST IN LUXURY CONSUMPTION.....	11
Norizan M Kassim, King Abdulaziz University	
Khurram Sharrif, Qatar University	
Mohamed Zain, King Abdulaziz University	
MORAL INFRASTRUCTURE AND ETHICAL BUYING.....	19
Val Larsen, James Madison University	
Sweta Chaturvedi Thota, University of San Francisco	
CONSUMER MARKETING ORIENTATIONS: DOES YOUR CUSTOMER WANT A RELATIONSHIP?.....	23
Cheryl Luczak, Saint Xavier University	
MARKETING SENIOR HOUSING: A RETIREMENT COMMUNITY CASE STUDY INVOLVING THE SENIOR HOUSING BUYING PROCESS.....	25
Philip J. Millage, Indiana Wesleyan University	
Shawn M. Carraher, University of Cambridge	
CAN FINANCIAL LITERACY HELP ALLEVIATE WEALTH AND INCOME INEQUALITY IN THE US?.....	31
Indira Neill Hoch, University of Illinois at Chicago	
Sumaria Mohan-Neill, Roosevelt University, Chicago	

**WHEN GENERATION Y BUYS EUROPEAN WINE
A CONSUMER DECISION-MAKING MODEL..... 37**
Denise M. Patterson, California State University, Fresno
Susan D. Geringer, California State University, Fresno
Lynn M. Forsythe, California State University, Fresno

**DEVELOPING COUNTRY TEEAGERS’ CONSUMPTION RELATED VLAUES
THROUGH INVOLVEMENT IN REALITY TELEVISION: A MULTI-ITEM
MEASUREMENT SCALE 39**
Mohammad R Haq, Dhaka University
Syed H Rahman, University of Western Sydney

**MARKET SEGMENTATION AND OPERANT LEARNING IN SUPPORT OF NON-
PROFIT PROGRAMS: A NEW PARADIGM..... 47**
John Russette, Barry University
Robert E. Scully, Barry University
Pamela Luckett, Barry University
Nora Watson, USCG Auxiliary, Santa Clarita, CA

THE USE OF SOCIAL MEDIA BY SMALL BUSINESSES: A CONCEPTUAL FRAMEWORK

James E. Coleman, Columbus State University
Kirk C. Heriot, Columbus State University

ABSTRACT

Approaches to the measurement of social media effectiveness are reviewed and critiqued. A conceptual model of the social media marketing process is explained. Key results measures for awareness, engagement and performance are proposed for influencers, consumers and customers.

Keywords: Social media, small business, marketing, promotion

INTRODUCTION

Social media platforms have become an intriguing phenomenon in the 21st century. The participation rate among Internet users is eye-opening to say the least. According to the Pew Research Center, 46% of entrepreneurs use social media to connect with existing or potential customers (Pew Center, 2011). Facebook is the most popular means of making a connection, given its more than one billion active monthly users (Smith, 2013). In a recent study, *Marketing Charts*, a publication of Watershed Publishing, reported that 88 percent of marketers say that their social media marketing efforts have generated exposure and other benefits for their companies (2011).

While a variety of social media exist, the most popular as measured by number of users are Facebook, LinkedIn, and Twitter (Scarborough, 2014). Google+ has also reported a rapid increase in users (Smith, 2013). One cannot question the sheer magnitude of the interactions that occur on social media platforms on a daily basis. The numbers are simply staggering. Yet, in spite of the large numbers associated with social media, the extant research literature has not sufficiently established whether the use of social media has a measureable impact on the performance of small businesses. In fact, a report by the *Social Media Examiner* notes that the number one most important question among marketers is, "How Do I measure the Effect of Social Media on my Business?" (Stelzner, 2012). This question is not surprising given that 59% of these respondents indicated they use social media 6 hours or more per week. In fact, a third of the marketers indicated they used social media 11 hours or more per week. Clearly, it is critical for a small business to know their managers are being both effective and efficient in using their resources, including their time. Questions about the effectiveness of social media are not surprising given that many of the reported benefits are somewhat subjective: business exposure (reported 85% of marketers), followed by increasing traffic (69%) and providing marketplace insight (65%). Performance data such as increases in profits or sales are reported much less

frequently. Fewer than 10% of companies tie social media efforts to sales measures, and only 4.5% measure profit per customer (CMO Survey, 2013).

Essentially, what we know about the use of social media by small businesses is largely anecdotal (Arkeny, 2011) or subjective, such as the industry report by the Social Media Examiner (Stelzner, 2012). The purpose of this paper is to propose a conceptual framework for research regarding the use of social media by small firms. Establishing a theoretical framework is a critical first step in building theory about this important topic, and can guide effective empirical investigation into the performance implications of the use of social media by small businesses.

TOWARD A THEORETICAL FRAMEWORK

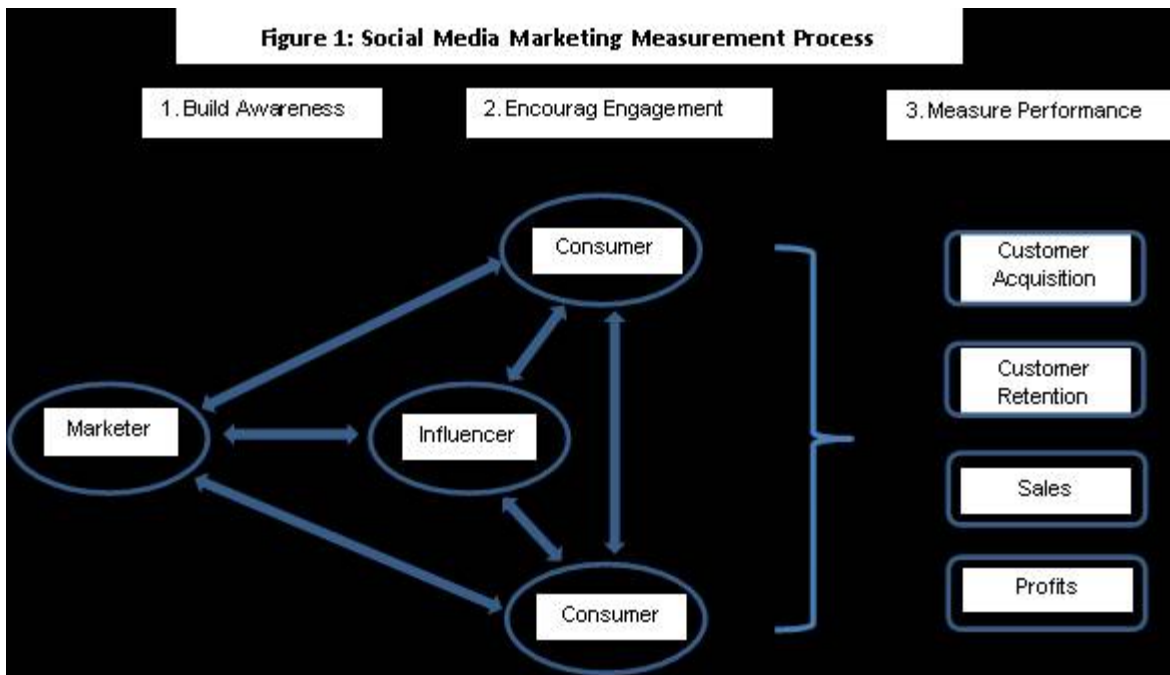
The practical literature contains several models for the deployment of social media, but these have not been designed to guide academic research. Representative of many examples of this approach is the process model guiding the practitioner through the concept, definition, design, deployment and optimization stages of social media marketing (Murdough, 2009). The proposed measurement pillars of this model are: Reach, Discussions and Outcomes. However, the specific measures (Sentiment, Site Traffic and Purchase Intent) do not address core business performance measures such as return on investment or customer profitability.

Another approach common in the literature seems to eschew the use of profitability oriented measures in favor of those that track consumer engagement (Awareness, Engagement and Word of Mouth) with the brand in social media (Hoffman and Fodor, 2010). This research suggests a number of important consumer engagement measures such as site visits, tweets, followers, product reviews and other similar items. Although we agree that these are requisite measures for determining the value of social media, they do not rise to the level needed to clearly document return on investment.

More comprehensive models focus on the need to measure across multiple environments to fully determine the value and return associated with social media marketing efforts. Although they are indirect contributors to the bottom line, qualitative activities on social media platforms may affect long term profitability. Examples of suggested measures include: Activity, Tone or Sentiment, Velocity, Attention and Participation (Owyang, 2007). The unique contribution of this approach is an attempt to capture the attitude of the social media participant and whether the comments are positive or negative, in addition to the number and type of interactions.

In some of these models, the relevance of social media actions on the part of influencers is also addressed. An influencer is typically described as having “an activist approach to life that extends from the community to the workplace to leisure time; a network of contacts broader not only than the norm for the society but also broader than the networks of people often labeled as demographically desirable” (Berry and Keller, 2003). As this description implies, influencers are valued for their potential to drive the opinions and purchases of large numbers of potential customers.

To summarize the stages of the social media marketing process, we provide the following graphic to focus attention on the key constructs that require academic research.



A FRAMEWORK FOR ACADEMIC RESEARCH

As Figure 1 highlights, research on the effectiveness of social media marketing must address the three stages: Awareness, Engagement and Performance to fully capture the value for marketing purposes. In addition, researchers need to focus on different measures for the two major segments of Influencers and Consumers. Note also that we distinguish between the terms Consumer that must be converted into Customers over time. As Kabani (2013) emphasizes:

“Conversion happens when you turn a stranger into a consumer or customer. And there is a difference between the two! A consumer may take in your information or even sample your product, but he or she may not always buy....Over time, that consumer may become a customer.”

In order to facilitate a more comprehensive research program covering all aspects of social media marketing, we developed the grid shown in Table 1 which provides a summary of key results measures for each of the three stages and the two major segments discussed previously. Although measures of Awareness and Engagement are similar across Influencers and Consumers, the suggested performance measures differ, as is also the case for Customers.

Table 1: Key Social Media Marketing Results Measures			
	Influencers	Consumers	Customers
Awareness	Ad Exposures Number of Company Posts Page Views Click Thru's	Ad Exposures Number of Company Posts Page Views Click Thru's	Friends Followers Fans
Engagement	Mentions Comments(+/-) Retweets Shares Time on Site +1's Likes	Mentions Comments(+/-) Retweets Shares Time on Site +1's Likes	Reviews (+/-) Recommendations
Performance	Reviews (+/-) Recommendations	Contact Permissions Friends Followers Fans	Number of Purchases Revenue Per Customer Profit Per Customer

Academic research will progress more effectively with the following actions: (1) a review of extant literature to determine which of the measures have or have not been empirically tested, (2) a survey of small business marketers to determine the level of usage of the suggested measurement indicators and their perceived usefulness, and (3) development of theory explaining the results of steps (1) and (2).

REFERENCES

- #Number. Twitter, March 14, 2011, <http://blog.twitter.com/2011/03/numbers.html>; Kristin Piombino, Infographic: Is Twitter a Waste of Our Time?", Ragan, http://www.ragan.com/SocialMedia/Articles/Infographic_Is_Twitter_a_waste_of_our_time_43217.aspx
- American Express (2011). The Small Business Priorities: Growth, Hiring, and Cash Flow. American Express OPEN Small Business Monitor, Spring 2011, <http://www.openforum.com/idea-hub/topics/marketing/article/the-small-business-priorities-growth-hiring-and-cash-flow>.
- Arkeny, Jason (2011). How Small Companies are Marketing through Facebook. *Entrepreneur*, June 2011, <http://www.entrepreneur.com/article/219643>
- Berry, Jon and Ed Keller (2003). The Influentials: One American in Ten Tells the Other Nine How to Vote, Where to Eat and What to Buy. 1st ed., Free Press, January.
- CMO Survey.org (2013). CMO Survey Topline Reports February 2013. http://cmosurvey.org/files/2013/02/Topline_Report-Feb-2013_Final1.pdf
- Hoffman, Donna and Marek Fodor (2010). Can You Measure the ROI of Your Social Media Marketing? *MIT Sloan Management Review*, Vol. 52 no. 1, Fall.
- Kabani, Shama (2013). The Zen of Social Media Marketing: An Easier Way to Build Credibility, Generate Buzz, and Increase Revenue: 2013 Edition, BenBella Books, January.
- Murdough, Chris (2009). Social Media Measurement: It's Not Impossible. *Journal of Interactive Advertising*, Vol. 10, no. 1
- Owyang, Jerimiah (2007). Web strategy: How to measure your social media program. *Web Strategist*, 7 June, <http://www.web-strategist.com/blog/2007/06/07/web-strategy-how-to-measure-your-social-mediaprogram/>
- Pew Research Center (2011). Social Networking Sites and Our Lives. Pew Internet and American Life Project, June 16, 2011, <http://www.pewinternet.org/Reports/2011/Technology-and-socialnetworks/Summary.aspx>
- Scarborough, Norman M. (2014). *Essentials of Entrepreneurship and Small Business Management*, 7th Ed. Pearson Education, Inc.: Upper Saddle River, NJ
- Smith, Craig (2013). How Many People Use the Top Social Media, Apps & Services? Digital Marketing Ramblings, <http://expandedramblings.com/index.php/resource-how-many-people-use-the-top-social-media/>
- Stelzner, Michael A., (2012). 2012 Social Media Marketing Industry Report, Social Media Examiner.
- Watershed Publishing (2011). 9 in 10 Marketers Use Social Media, Marketing Charts, April 6, 2011, <http://www.marketingcharts.com/direct/9-in-10-marketers-use-social-media-16879>

MANAGERIAL PERCEPTUAL TRAITS AND COMPETITIVE ADVANTAGE REPRESENTATION: ANTECEDENTS AND CONSEQUENCES.

Mazen Jaber, Saginaw Valley State University

ABSTRACT

Marketing managers typically have the responsibility of interpreting the environment and making crucial choices about which rivals to confront. They gather information to understand two aspects of competition, market structure and competitive behavior so they can anticipate their actions. This paper examines the influence of these factors and suggests a conceptual framework for building competitive advantage representations based on managerial traits and perceptions; it also investigates potential antecedents for biased managerial assumptions and their consequence effect on the firm's performance.

ONLINE REVIEWS EFFECT ON RESTAURANT PURCHASE INTENTION: A STUDY OF THE EXTENT TO WHICH ONLINE REVIEWS HAVE BECOME SIGNIFICANT ATTRIBUTES IN RESTAURANT CHOICE

Khalia Jenkins, Clark Atlanta University

ABSTRACT

The days of waiting for a critics' review of a restaurant to be published in your local newspaper or magazine have long since past. With information available at the click of your computer or the touch of your phone, it is easy to see what others are thinking about the places they shop, the items they have bought, and the restaurants they have dined in. The popularity of sites such as Urbanspoon, Zagat, and Yelp are based on people seeking online reviews before they decide to purchase from a particular establishment. The intent of this research is to examine the extent to which these reviews have become significant attributes in consumer decision making in regards to restaurants. The questions being examined are: the characteristics of the consumers that base their restaurant choice on online reviews; of those who do utilize online reviews for food purchase decisions, do overall positive/negative online reviews lead to significantly higher/lower stated purchase intention; which factors included in a review have the highest influence on purchase intention (i.e. restaurant cleanliness, atmosphere, customer service, food quality, meal price); which marketing tools can restaurants use to most effectively target online review focused consumers.

For the purposes of this conference, the intent is to discuss possible variables, hypotheses, and methodologies to best capture consumers' decision making and purchase intentions. The author welcomes opportunities to be a part of any special sessions, or to be one of several papers in sessions that the reviewers feel is a good fit, and will provide a proper forum for the desired discussion.

DEMOGRAPHICS, LIVING DOMAINS, QUALITY OF LIFE AND INTEREST IN LUXURY CONSUMPTION

**Norizan M Kassim, King Abdulaziz University,
Khurram Sharrif, Qatar University
Mohamed Zain, King Abdulaziz University**

ABSTRACT

The study started with investigating the influence of demographic characteristics on three major consumer living domains (i.e. being, belonging and becoming). Next the influence of these living domains was evaluated on materialistic quality of life (QoL) and interest in luxury consumption. Results of the questionnaire-based survey (involving 705 respondents) found that there was a strong support for the positive effect of the demographic variables (age, gender, marital status, education, income and nationality) on materialistic QoL and living domains of being, belonging and becoming. There was also a strong association between the three living domains and materialistic QoL. The association between demographic variables and interest in luxury consumption was partially significant (i.e. only nationality, age, gender and education showed a significant association with luxury consumption). In addition, there was a strong and highly significant relationship between materialistic QoL and interest in luxury consumption. Overall the study indicated that respondents were more concerned with material things in their life. Furthermore, it became clear that consumer QoL was more geared towards satisfaction through fulfillment of material needs rather than relational and social QoL. Finally the investigation showed signs of a shift in consumer luxury behavior from 'status luxury' to 'premium luxury'. A number of practical implications of the findings are also listed.

INTRODUCTION

Culture is believed to be one of the most influential factors affecting consumer behavior. Specifically, it affects the type of products people buy as well as their consumption habits (Blackwell et al., 2006). According to Hofstede (1984, p. 389):

'Personal choices are affected by the cultural environment in which people are brought up. Thus, one can expect definitions of quality of life concept to be culturally dependent as well.'

In some cultures (including the Arab culture) QoL is mostly judged by the degree of assertiveness, the acquisition of money and material goods, and their status within society. It implies that in such cultures, QoL is strongly linked with the degree of satisfaction with material needs (Hofstede, 1984, p.389). Traditionally, we assumed that one of the main objectives/concerns, particularly those in Gulf Cooperation Council (GCC) countries, is about fulfillment of societal and cultural demands for materials, wealth, social status, and physical

well-being. Arabs believe that the clothes they wear, the car they drive, the house they live in, reflect their personality. This explains why they tend to shop in premium brand stores to buy (or to look at) expensive merchandises. This type of referent behavior also shows their exclusivity in terms of belonging to a special class (Hofstede, 1984). Many studies relate materialism with luxury products and how it communicates different meanings based on how individuals pursue intrinsic and extrinsic needs (Richins, 1994a, 1994b; Wong and Ahuvia, 1998; Ahuvia, 2002; Miller, 2007). In addition, Kasser and Ahuvia (2002) claimed that those who are focused on materialistic aims tend to have lower QoL. According to them, materialists are responsive to external factors (appearance, prestige) and are outward-directed (conformist, socially anxious) but at the same time are self-centered, less generous, and place less priority on relationships with those who are lower in materials and are mostly dissatisfied with what they have. As consumers they buy to impress others rather than to satisfy their own needs (Tatzel, 2003, p.415). A question that this study intends to address is where do consumers from a socially distinct, fast transforming and extremely wealthy environment stand in terms of their behavior towards materialism and its impact on their QoL. Thus, it is useful (and perhaps crucial) for marketers to learn and understand the dynamics of buying behavior within the context of cultural background. In particular, this is highly relevant in the context of geographic expansion of retail organizations and the development and the changing of consumer markets. Specifically, countries with rapid pace of economic transformation are likely to impact the social and cultural fabrics of the country. The study started with an investigation into the influence of demographic characteristics on three major consumer living domains (i.e. being, belonging and becoming). Next, the influence of these living domains was evaluated on quality of life (QoL) and interest in luxury consumption. Finally, this study focuses on generic luxury items (i.e. typical luxury products include expensive vehicle, designer clothing, jewelry, handbags, watches, chocolates, etc.) and behavior towards acquisition and consumption of such products.

CONCEPTUAL FRAMEWORK AND HYPOTHESES

Culture and consumer behavior

An interesting pattern is noticed in terms of changing role of women in the Arab society (Qatari women in particular). They are entering professional fields and are becoming highly visible in Qatari social circles along-side males. They are becoming professionally and socially active. This is resulting in increasing levels of consumerism amongst women due to growing wealth leading to increasing in their buying power. This is also changing their consumption habits (e.g. buying premium branded goods) which is largely fueled by economic and social independence which they have acquired (Souiden, 2002; Supreme Education Council of Qatar, 2009; World Bank 2007, Toumi, 2011; Embassy of Qatar, 2013). Indeed, Hofstede (1984) associated status symbols with high power distance societies. For example, Arabs are known as a status-oriented society where the consumers are more likely to prefer 'quality' or well established brands and high-priced exclusive items than those with unknown or less known brand names or low prices (Jamal et al., 2006). Next, demographic characteristics and their

association with consumer behavior (see Jamal et al., 2006) will be discussed within the context of whether they are a result or a cause of cultural values.

Demographic variables

Mostly market analysis begins with understanding how people's needs relate to variables such as age (e.g. Baby Boomers, Generation X versus Generation Y buying behavior), gender (male versus females) and other market demographic variables. For instance, estimating consumers' ability to purchase requires an understanding of economic resource (especially capital) distribution. Evaluations and estimates such as "who has the money now?" and "who is likely to have the money in the future?" are vital parts of analysis. Willingness to buy is influenced by a number of variables including the importance of brand (Jamal et al., 2006). Similar other demographic variables (such as income, education, marital status) have received broad acceptance and can be applied for quantification and qualification of customers into different segments (Kotler and Armstrong, 2012).

Domains of living

Three major domains of living that have been identified in the literature: *being*, *belonging* and *becoming* (Putman, 1998). The *being* domain includes the basic aspects 'who one is' and has three sub domains (physical, psychological and spiritual). The *belonging* domain includes the person's fit with his/her environment and it also has three sub-domains (i.e. physical, social and community). Finally, the *becoming* domain refers to the purposeful activities carried out to achieve personal goals, hopes and wishes. Like the other two domains, *becoming* domain has three sub-domains (i.e. practical, leisure and growth). Each of these domains contributes to one's overall assessment of QoL (Putman, 1998). Next, four sub-domains (out of nine) are found relevant to the study at hand which were developed from the insight of various academics from different perspectives (Putman, 1998; www.gdrc.org/uem/qol-define.html).

Physical being includes grooming, clothing and physical appearance. Martin and Price (2008, p. 67) suggest that material possessions can be used as an expression of self-concept and which can be used to express individualist attributes rather than merely the functional aspect of the product. According to them, materialists are more reliant upon how their possessions are perceived rather than how good they make them feel. For example, Louis Vuitton in the eyes of consumers is primarily symbolic for the lifestyle they project than for functionality they embody (Reddy and Terblanche, 2005).

Physical belonging refers to the connections the person has with his/her physical environment such as home, workplace, neighborhood, school and community. Within the context of luxury consumption, physical belonging can aid understanding of how materials (e.g. expensive and well-known brands) are utilized within the social environment of the consumer. For instance, projection of personal success could be realized through display and exhibition of products with potential for status signaling (Wang and Wallendorf, 2006).

Community belonging represents income, health, social services, employment, educational and recreational programs and community activities. The main purpose behind community belonging can be visibility and affiliation. In particular, moving in well-to-do community circles can be an attempt at

achieving materialistic symbolism (Belk, 1985). Alternatively, through community relationships, sensitivity and concern for welfare of others can be displayed.

Practical becoming describes day-to-day actions such as domestic activities, paid work, volunteer activities and social needs. This variables relates to involvement in different volunteering schemes and social activities. It shows the extent to which consumers display kindness towards others (especially less privileged) through real actions (Kasser and Ahuvia, 2002). Hence, society can provide a useful platform for performing acts of goodness (Kasser and Ahuvia, 2002).

Quality of Life (QoL)

On the other hand, QoL can be defined in association with the degree of satisfaction of material needs or in association with the degree to which people succeeded in overcoming and reducing their material needs and it focuses on interpersonal relationships (Hofstede, 1984). What this implies is that the definition of QoL depends on which cultural environment one belongs to. Janssen (2008, p.1) defines QoL as:

'the difference and the gap between the hopes and expectations of a person and their present experience. Human adaptation is such that life expectations are usually adjusted so as to lie within the realm of what the individual perceives to be possible. This enables people who have difficult life circumstances to maintain a reasonable quality of life'.

The above definition outlines the capacity to which a person enjoys his/her life. This enjoyment is contained within and limited by possibilities and opportunities that each person is presented with and the source of these possibilities and opportunities is usually the personal and environmental space. Enjoyment usually has two dimensions, 'experience of satisfaction' (relationship based QoL) and 'achievement of status' (material based QoL). Most individuals are positioned within the continuum of relational QoL and materialistic QoL. In this study, the focus will be on the materialistic orientation and how that impacts QoL.

Materialistic QoL: In some cultures (including the Arab culture) the QoL is mostly judged by the degree of assertiveness, the acquisition of money and material goods and the status within society. It implies that in such cultures, QoL is strongly linked with the degree of satisfaction with material needs (Hofstede, 1984, p.389). Based on observation, one can assumed that one of the main objectives/concerns, particularly those in GCC countries, is about fulfillment of societal and cultural demands for materials, wealth, social status and physical well-being. Arabs believe that the clothes they wear, car they drive, house they live in, reflect their personality. This explains why they tend to shop in premium brand stores buying (or looking at) expensive merchandise. This type of referent behavior also shows the exclusivity in terms of belonging to a special class (Hofstede, 1984). Many studies relate materialism with luxury products and how it communicates different meanings based on how individuals pursue intrinsic and extrinsic needs (Richins , 1994a, 1994b; Wong and Ahuvia, 1998; Ahuvia, 2002; Miller, 2007). In addition, Kasser and Ahuvia (2002) claimed that those who are focused on materialistic aims tend to have lower QoL. According to them, materialists are responsive to external factors (appearance, prestige), are outward-directed (conformist, socially anxious) but at the same time

are self-centered, less generous and place less priority on relationships with those who are lower in materials and they are mostly dissatisfied with what they have. As consumers they buy to impress others rather than to satisfy their own needs (Tatzel, 2006, p.415). A question that the study intends to address is where do consumers from a socially distinct, fast transforming and extremely wealth environment stand in terms of their behavior towards materialism and its impact on their QoL. One approach to the measurement of QoL is derived from the position that there are a number of domains of living. These include both objective and subjective QoL indicators. Objective indicators look more broadly at the degree of fulfillment of basic needs in a society while subjective indicators are concerned with how the members of society perceive their own QoL.

Interest in purchasing luxury products

A number of consumer behavior researchers (e.g. Vigneron and Johnson, 1999, 2004; Frank, 1999; Tsai, 2005; Dubois et al., 2005; Wiedmann et al., 2007) studied luxury consumption in advanced industrialized societies and found that major force underlying luxury purchases and consumption is shifting from interpersonal (impress others) to a personal (self-gratification), from objective (economic and material value) to subjective (symbolic value) and from extrinsic (external motivation) to intrinsic (internal motivation). However, some researchers like Cox (2008) studied change in perceptions of luxury in 2005 in Germany called the new trend of lifestyle as the 'new luxury' as shown in Table I. These diversifications of the notion of luxury that are based on different motivations or interests for luxury are the key to the dynamic growth in the luxury market (Wiedmann et al., 2007).

Table I: Status luxury versus New luxury		
	New Luxury	Status Luxury
Social function	Status, prestige	More life quality
Consumption motive	Social differentiation	Individual well-being
Underlying concept	Competitiveness	
Inner growth		
Era	Society of the masses	Society of the individual
Objects	Cadillac, Patek, Gucci	Mass customization
Object relation	Fetish	Quality of service and experience
Life goal	More money	More time
Source: Cox (2008, p.50)		

Based on the above background, we hypothesize that:

- H₁: Demographic variables affect the living domains
- H₂: Demographic variables affect materialistic QoL
- H₃: Living domains of *being, belonging, becoming* affect materialistic QoL
- H₄: Demographic variables affect interest in purchasing luxury products
- H₅: Materialistic QoL affects interest in purchasing luxury products
- H₆: Interest in luxury products affects demographic variables

METHOD

The survey questionnaire consisted of 16 items measuring the three living domains, six items of materialism or materialistic tendencies, five items measuring the respondents' interest in purchasing luxury products, and respondents' demographics in terms of their nationality, gender, age, marital status, education and income. Six-point Likert scale was used with 1 = strongly disagree and 6 = strongly agree). The questionnaire was distributed conveniently and 705 questionnaires (out of 875) were found to be analysis worth. Proposed research hypotheses were tested through General Linear Model (GLM) and Structural Equation Modeling (SEM) analyses.

RESULTS AND DISCUSSION

Majority of the respondents were non-Qataris (51.8%) residents. In terms of age distribution, 75.3% respondents were in the 18 to 40 years age range. Marital status was equally spread between married and single respondents. More than half of the respondent population had a Bachelor's degree qualification. Gender was evenly represented between males and females although the number of females was slightly higher than that of males. Table II presents the summary of the hypotheses testing. Six hypotheses were fully supported and six were partially supported.

Hypothesis	Description	Result
H _{1a} :	Demographic variables affect physical being	PC
H _{1b} :	Demographic variables affect physical belonging	PC
H _{1c} :	Demographic variables affect community belonging	PC
H _{1d} :	Demographic variables affect practical becoming	C
H ₂	Demographic variables affect materialistic QoL	C
H _{3a} :	Physical being affects materialistic QoL	C
H _{3b} :	Physical belonging affects materialistic QoL	C
H _{3c} :	Community belonging affects materialistic QoL	R
H _{3d} :	Practical becoming is affects materialistic QoL	C
H ₄ :	Demographic variables affect interest in purchasing luxury product	PC
H ₅ :	Materialistic QoL affects interest in purchasing luxury product	C
H ₆ :	Interest in luxury products affect demographic variables	PC

Note: C=Confirmed; PC=Partially Confirmed; R=Rejected

CONCLUSIONS AND IMPLICATIONS FOR THEORY AND PRACTICE

It is pragmatically relevant for marketers to recognize that certain demographics highly impact the behavior and interest of consumers towards luxury products, in particular, within markets with different social, cultural, and economic environments. Within a rapidly transforming (especially in terms of economic conditions) market there seems to be a shift in consumer luxury lifestyle. A move from 'status luxury' to 'new luxury' is being detected. This implies that luxury experiences (in the form of exclusive holiday or premium dining) are being sought at equal footing to luxury physical goods. Thus, it is useful for marketers, retailers and

service providers to understand this change of behavior towards luxury by identifying the motivations and influences underpinning it. Improved grasp of the luxury situation can help better delivery of marketing actions (e.g. effective retail store design and creation of sale conducive ambiance) which influence the consumer experience favorably. The consumers are inclined towards materialistic QoL with equal focus on status luxury and new luxury. This implies that retail opportunities exist for both luxury goods and luxury services market. The findings in general indicate that culture is influenced by religion as well, where the principal belief is to strike a balance between material and social needs (reflected by significant relationship between living domains and materialistic QoL). Individuals seek materials but at the same time they do want to share wealth with others, which shows some consideration for the society (Farid and Zarb, 2007). Furthermore, as materialistic QoL is related to interest in both physical goods and exclusive experiences (e.g. eating out, foreign vacations), the respondents are more inclined towards ‘new luxury’ rather than ‘status luxury’.

REFERENCES

The references are available only upon request.

MORAL INFRASTRUCTURE AND ETHICAL BUYING

Val Larsen, James Madison University
Sweta Chaturvedi Thota, University of San Francisco

ABSTRACT

Customers are the most powerful member of the supply chain. As such, their behavior has powerful effects on the efficacy of the supply chain and on the prosperity of the larger economy. Consequently, changes in the marketing infrastructure that foster consumer honesty generate substantial economic benefits. This article proposes changes that achieve that end.

The Vargo and Lusch (2004) concept of value co-creation suggests that customers should be viewed as an element of the supply chain. Indeed, given their degree of market power (Sheth and Sisoda 2006, p. 4), they should probably be viewed as the key member of the supply chain. While the importance of ethical integrity in the supply chain is widely recognized, the importance of customer integrity has not been discussed in the marketing literature. This article discusses it, with particular attention to the institutional frameworks that can increase the degree of pro-social consumer behavior.

Ethical issues typically arise where there is an asymmetric information advantage for one of the parties involved in an exchange. On the seller side of the supply chain, mechanisms such as brand names and warranties have been developed to give honest sellers a competitive advantage relative to dishonest sellers (Spence, 1974). But as Kirmani and Rao (2000) note, these provisions assume and address asymmetrical information advantages on the part of the seller. The buyer may also have an asymmetrical information advantage, an advantage that is structurally more difficult to redress than the advantage sellers may have.

The greater degree of difficulty in addressing buyer asymmetric information advantages is rooted in the one to many relationship between sellers and buyers. Since relatively few sellers usually serve many, sometimes millions, of buyers, it is much easier for buyers to know sellers than for sellers to know buyers. From family, friends, and the internet, sellers can typically glean a great deal of information from a broad sample of sources on the product and service quality provided by a seller. Sellers have no equally rich and readily available source of information about the integrity of buyers on certain key behavioral dimensions.

DISHONEST CONSUMERS

The efforts sellers make to signal their honesty create opportunities for buyers to be dishonest. No risk guarantees can improve the efficiency of an economy and create wealth by encouraging consumers to take risks on unknown products, but they also make it possible for dishonest consumers to cheat sellers. Harris (2008) has demonstrated that this is a serious problem. The cost to sellers in the U.S. alone is more than \$100 billion annually, a 3.8%

reduction in profit (Blanchard, 2007). Consumers can abuse a product or use it to meet a need, then return it for a full refund and thus exploit both the seller and the honest consumers who must carry the cost of keeping the seller in business.

Shrinkage is a more obvious form of consumer dishonesty. Retail shrinkage typically costs more than 40 billion dollars each year just in the U.S., with about 31 percent of shrinkage attributable to customers (Hollinger and Adams, 2007). Retailers spend substantial amounts of money on security to prevent this theft. Here again, honest consumers join with the business in bearing the cost of this dishonesty. In 2006, an American family of four paid \$440 to cover the cost of retail shrinkage (Hollinger and Adams, 2007).

REMEDIES FOR CONSUMER DISHONESTY

Dishonest consumers have two points of vulnerability. Their behavior is fundamentally destructive because it creates deadweight losses in an economy. And it is possible only if the dishonest person is functionally anonymous. If consumers cease to be anonymous, the risk of their being dishonest is greatly diminished. If consumers' past behavior is known, security resources can be focused on those who have a track record of being dishonest. Thus, dishonest consumers can be compelled to carry costs their dishonesty imposes on society.

Anonymity exists on a continuum that ranges from being completely unidentifiable in name, location, etc. as one might be on the internet to being known intimately as a family member. Thus, ending anonymity is not a discrete act. Anonymity is reduced as one moves from cash to a check or credit card or to cash with a frequent shopper card. It is still more effectively eliminated by active (thumb scan) or passive (facial recognition) biometric identification. Technical developments make both active and passive biometric identification increasingly feasible (Alterman, 2003).

But knowing a person's identity in the minimal sense of knowing who they are is insufficient for addressing the problem of consumer dishonesty. The past behavior of the identified individual must also be known. How much must be known depends on what problem is being addressed. The most egregious dishonesty might be reduced by linking passive recognition to a database that tracks criminal convictions. A network that tracks return behavior and warranty claims across multiple retailers would be necessary to minimize opportunistic abuse of return and warranty policies.

DISTRIBUTING BENEFITS AND COSTS

The gains from increased consumer honesty are likely to be substantial. The infrastructure proposed in the previous section could distribute these gains to honest consumers while imposing heavy costs on those who are dishonest. For example, money back guarantees and warranties could be offered only to those who have no history of abusing the policy. If biometric identification were required for entry into a store and if degree of customer honesty were known, customers could ring up their own purchases without cumbersome mechanisms that

evaluate summed weights or otherwise monitor their honesty. Random audits at the exit might suffice if discrepancies were entered into a database and triggered more frequent subsequent audits. Anyone reported in the network as a shoplifter could be required to pay for a security attendant as a condition for entering the store. These arrangements would tightly focus security resources on those who need to be watched, leaving the honest majority free from encumbrance.

Implementation

The feasibility of infrastructure designed to increase consumer honesty by disseminating information on behavior is evident from the existence of Credit Bureaus which have operated for more than 100 years (Pagano and Jappelli, 1993). These organizations would merely need to add shopping behaviors to the payment behaviors they have long tracked. They would thus more fully develop their credence market. There is strong evidence that retailers would participate in the system were it to be created (NRF, 20007).

Another key to making these developments possible is the fact that honest customers are the ones who create value and who would benefit from this system. The dishonest currently carry the dishonest on their back, paying the full freight for both sets of customers. A system that identifies customers and their degree of honesty stands to benefit the honest financially. Since in the end, they have all the market power consumer possess, changes which reward them are likely to be successful. The exponential growth of social networks indicate that consumers are willing to shed anonymity and join ever-enlarging networks of linked participants (Boyd and Ellison, 2007). As retailers develop databases that track returns and warranty claims and systems that identify consumers as they enter stores, honest consumers should find that prices for them fall as dishonest consumers are compelled to pay their own way.

CONCLUSION

Retailers and honest consumer stand to reap substantial benefits from the further development of credence markets that score consumer honesty. Since the parties that create value through exchange (and who thus have market power) stand to benefit from the development of these arrangements, these markets are likely to develop over time. Retailers may gain competitive advantage by taking a lead in developing these programs that reward honest consumers.

REFERENCES

- Alterman, Anton. 2003. A Piece of Yourself: Ethical Issues in Biometric Identification. *Ethics and Information Technology*. 5: 139–150.
- Blanchard, David. 2007. Supply Chains Also Work in Reverse. *Industry Week*. <http://www.industryweek.com/ReadArticle.aspx?ArticleID=13947>. (accessed August 24, 2010).
- Boyd, Danah M. and Nicole B. Ellison 2007. Social Network Sites: Definition, History, and Scholarship. *Journal of Computer-Mediated Communication*. 13 (article 11), at

- <http://jcmc.indiana.edu/vol13/issue1/boyd.ellison.html>. (accessed August 24, 2010).
- Harris, Lloyd C. (2008), "Fraudulent Consumer Returns: Exploiting Retailers' Return Policies," *European Journal of Marketing*, 44 (6), 730 – 747.
- Hollinger, Richard C. and Amanda Adams. 2007. *2006 National Retail Security Survey Final Report*, Department of Criminology, Law and Society, University of Florida, (Security Research Project), National Retail Federation 1-34.
- Kirmani, Amna and Akshay R. Rao. 2000. No Pain, No Gain: A Critical Review of the Literature on Signaling Unobservable Product Quality. *Journal of Marketing*. 64: 66-79.
- National Retail Federation. 2007. 2007 Organized Retail Crime Survey Results, p. 2 notes that most retailers support the development of an organized crime database to fight theft.
- Pagano, Marco and Tullio Jappelli. 1993. Information Sharing in Credit Markets. *The Journal of Finance*. 48 (5): 1693–1714.
- Sheth, Jagdish N. and Rajendra Sisodia. 2006. *Does Marketing Need Reform? Fresh Perspectives on the Future*. Armonk, NY: M. E. Sharpe.
- Spence, Michael. 1974. *Market Signaling*. Cambridge, MA: Harvard University Press.
- Vargo, Steven L., and Robert F. Lusch. 2004. Evolving to a New Dominant Logic for Marketing. *Journal of Marketing*. 68 (January), 1–17.

CONSUMER MARKETING ORIENTATIONS: DOES YOUR CUSTOMER WANT A RELATIONSHIP?

Cheryl Luczak, Saint Xavier University

ABSTRACT

The marketing of consumer services is continuously evolving, with the proliferation of the internet and social media, relationship marketing has been thrust into the spotlight. With the age of technology and the ease of data collection has come the ability for a firm to be proactive in motivating and servicing consumer relationships. There is a growing emphasis focuses on fostering long-term relationships with consumers (Payne, 1995). Relationship marketing has been said to increase customer loyalty, resulting in increased income to the firm. Authors have written glowing reviews of how relationship marketing provides companies with opportunities for long-term growth, leading firms to believe that it is necessary to build a strong relationship with each and every consumer (e.g. Peppers & Rogers 1998; Steinberg 1999).

In this study consumer orientations ranging from transactional to relational are explored. The consumer referred to in this study is what Stern (1997, p.3) calls the 'personal consumer' as opposed to the business-to-business customer. The purpose of this study is to aid firms in determining their consumers' orientations prior to deciding whether to engage in transactional marketing or relationship marketing. The constructs necessary for these strategies are defined, and their relationships to the proposed marketing strategies are discussed. This study is based on the assumption that consumers' orientations differ, and range from transactional to relational.

Not all consumers desire a relationship with a firm, and it is not necessary for a firm to engage in long-term relationship building with all of its consumers. Rosenfield (1999) suggests that consumers could conceivably become alienated by a firm's attempt to force relationships upon them by use of inappropriate marketing strategies. This paper also assumes that consumers require different levels of relationships with different firms, depending on the service provided by a particular firm. In Relationship Marketing Gordon (1988) argues that he has different relationship expectations when buying detergent from Procter and Gamble than he does when purchasing a car from Ford. In reference to Procter and Gamble he expects a detergent that will clean clothes at a fair price. With Ford, he has a higher set of expectations, including product features and service tailored to fit his needs. A firm must understand the relationship in the context of its consumers' expectations in order to implement an appropriate marketing strategy.

REFERENCES

- Gordon, Ian H. (1998), *Relationship Marketing*. Ontario, Canada: John Wiley and Sons Canada, LTD., 9.
Payne, Adrian (1995), *Advances in Relationship Marketing*. London England, England: Kogan Page Limited.

- Peppers, Don and Martha Rogers, Ph.D. (1998), " Don't Drown Customers in Choices," *Sales and Marketing Management*, 150-13 (December)
- Rosenfield, James R. (1999), "Whatever Happened To Relationship Marketing? Nine Big Mistakes," *Direct Marketing*, 62-1, May).
- Steinberg, Jim (1999), "Loyalty To The Power Of One," *Brandweek*, 40-18 (May)
- Stern, Barbara B. (1997), "Advertising intimacy: Relationship Marketing And The Services Consumer," *Journal of Advertising*, 26-4 (Winter), 3.

MARKETING SENIOR HOUSING: A RETIREMENT COMMUNITY CASE STUDY INVOLVING THE SENIOR HOUSING BUYING PROCESS

Philip J. Millage, Indiana Wesleyan University
Shawn M. Carraher, University of Cambridge

ABSTRACT

This study was designed to investigate influences on and content of communication between retirement housing providers and retirees who are their potential customers. This included communications: 1) prior to deciding on a retirement apartment, 2) the actual deciding process, and 3) post-purchase influences. Data gathered during the pre-decision stage indicated that "expectations" of many seniors are influenced by various groups and individuals. The expectations formed are the basis for future communications with retirement communities. Second, the actual deciding process involved determining what "triggers" the seniors' decisions to begin shopping for retirement apartments. Third, the study focused on post-purchase influences that included communications with seniors who were apartment owners' or renters' regarding their attitudes based on the actual experiences of living in retirement apartments. The research was conducted in two retirement communities. One was located in Florida and the other in Indiana. Information from the two retirement communities was compared and contrasted. The data indicate that each retirement community was unique in a number of ways. One important observation involved the values of the retirement community management organization. Seniors either found a particular retirement community attractive or unattractive based on how it fit their value systems. Seniors depend on word-of-mouth communication. Most drew conclusions about the retirement communities based on what they had learned about the retirement communities over a period of years. It was also learned that many seniors in the shopping process do a good amount of self-evaluation during the actual deciding process. Most seniors don't see clear differences between nursing homes and retirement communities that provide multiple levels of care when both are located on the same site. This makes the decision to move into a retirement apartment a more difficult one. Seniors miss many of the benefits of retirement apartment living because they wait until they are incapacitated before moving into a retirement apartment.

INTRODUCTION

The following research questions provided the boundaries for the study.

1. What do seniors expect regarding services provided by retirement apartment communities?
 - a. How do seniors want their social and recreational needs addressed by the retirement community?
 - b. How do seniors want their medical needs addressed by the retirement community?
 - c. What characteristics of physical environment (in a retirement community) are expected by seniors?
 - d. What services other than social, medical and those of the physical environment are expected by prospects of a retirement community?
 - e. What media and content do retirement apartment providers currently use to communicate with prospective customers?
2. How does communication take place during the deciding process?
 - a. What causes (triggers) the senior to initiate the process of searching for a retirement apartment?
 - b. What media and content do retirement apartment providers use to communicate with shoppers during the actual buying process?
 - c. What media and content do shoppers use to communicate with retirement apartment providers during the actual decision process?
3. Post-purchasing influences:
 - a. How does living in retirement apartments change the earlier expectations of residents?
 - b. And how does actually living in a retirement apartment influence the communications between providers and their perspective clients?
4. What similarities and differences exist between the two retirement communities?

This study focused on communications: 1) prior to deciding on a retirement apartment, 2) the actual deciding process, and 3) post purchase influences. The literature search was structured around these three areas.

Retirement communities have the potential to address the social needs of residents. In the early 1990's, many older adults were more comfortable living in communities of people their own age (Dunkle, Haug, and Rosenberg p p. 39-40; Nussbaum, Thompson, and Robinson, 1989, p. 151). Most retirement communities provide environments where social interaction among residents can take place. This study involved gathering information about a highly emotional issues in retirement housing. One author makes the point well: "The older people become, the more important are their living places to them. Retirement cuts them off from daily social interaction on the job away from home. Economic resources and physical and mental health may decline as people get older. They thus become more dependent on the here and now of neighborhood life, it is social interaction with neighbors, its physical amenities, its formal services and other supports" (Maas, 1988, pp . 254-255).

Medical needs of the resident must be addressed if a retirement community is to be successful. Attitudes about medical care change as people grow older. The literature indicates

that health is a number one priority to older Americans (Spreitzer and Snyder, 1974, p. 457; Underhill and Cadwell, 1983, p.23). "Life satisfaction" for seniors is defined by their self-assessed health and economic sufficiency (Spreitzer and Snyder, 1974, p. a57). Ultimately seniors define the medical services they desire. The organizations who serve the medical needs of seniors often experience success.

Also, the physical environment can be a big factor in determining a senior's satisfaction with a service (Lawton, Windley and Byerts, 1982). The physical environment includes the buildings, landscaping, architectural amenities, etc. The physical appearance of a retirement community can influence how seniors view the overall environment. This study provides information about how the physical environment influenced the communication of residents in the two retirement communities that were studied.

Other issues play roles in the formation of seniors' attitudes. For example, understanding physiological changes of seniors is essential to providing services and amenities that meet their needs (Schewe, 1988). Companies who provide products to address physiological needs often find success. Interventions such as actions taken to help people control their weight, stop smoking, alter diet, and reduce stresses are examples of services created to meet true needs. Unfortunately, physiological changes and the needs they create can and often do go unnoticed by the organization providing services. This study determined what media and contents were used by retirement apartment providers to communicate with prospective customers as well as with shoppers who were in the midst of the deciding process. The two retirement communities involved in this research used different media and content when communicating.

The literature provides some general information about news and entertainment media that may be helpful. Study of the media consulted by seniors can provide insight into their opinions and judgments. People over 55 are more likely to watch television than younger people, and older Americans prefer news, sports and talk shows (Cutler, 1989, pp. 25-26). Also, studies indicate that time spent viewing television increases over the life span. Conversely, time spent listening to the radio decreases over the life span. Newspaper readership increases over the life span. Magazine readership decreases with age. Also, film consumption decreases with age (Nussbaum, 1989, pp. 53-57).

The elderly are under represented in advertising. One author interviewed 286 executives in 143 different advertising agencies. The study concluded that under representation was not due to "ageism" but came as a result of the questionable effectiveness of older spokespersons (Greco, 1989, pp. 42-43). These conclusions were based on the judgments of advertising executives; therefore the conclusions may or may not be a measure of true "ageism." One encouraging note in all of this is that media portrayals of elderly are improving (Nussbaum, 1989, p. 60).

Under representation of the elderly in media may actually be influenced by how the elderly see themselves in terms of age. Older people often don't enjoy seeing aged individuals advertising products they would typically be using. In a general sense, people see themselves as younger than they are (Lazer, 1986, pp. 24-25). One study involving 1009 interviews yielded the following information:

-Most adults who have reached their middle years feel five to fifteen years younger than they actually are,

- -The difference between a person's actual age and 'felt' age increases as he or she grows older,
- -As a result, most people feel 30 to 39 years old, regardless of their actual ages,
- -After retirement there is an increase in the number of people who feel their years. However, a majority continue to feel fifteen or more years younger than their actual ages,
- -Men and women generally feel the same way about their ages.
- -The astonishing fact is that at age 50, most people claim to feel 35.
- -Many people stay in their thirties almost forever in a special psychological way.
- -The more education a person has, the more he or she is apt to report feeling younger (Underhill and Cadwell, 1983, pp. 19-24). Under representation in media may be a result of how seniors view themselves in terms of age. Communication between seniors and retirement communities will be influenced by how seniors view their ages. Age appears to be an important component of one's self-perception.

Information about what " trigger s a senior's decision to purchase a retirement apartment and subsequently, about what media and content the senior uses to communicate with the organization were virtually nonexistent. This study provides some information on these topics.

Much of what is in the literature is too broad for use in this study. The literature does provide general information that can be helpful in understanding certain aspects of the deciding process. Interactions during the deciding process are complicated because seniors are so diverse in experiences and outlooks (Lazer, 1986, p. 24). In developing learning activities for older Americans, educators have discovered this diversity (Wirtz and Charner, 1989). Often chronological or demographic definitions are used to help deal with the diversity among older people (Riche, 1986; Sorce and Tyler,1989). A study sponsored by the National Association for Senior Living Industries defined different groups of elderly people based on psychographic variables better known as life-style characteristics (Gollub and Javitz, 1989, p. 30). These definitions may help researchers categorize large groups of elderly, but reveal little about the specific interactions that take place during the retirement living deciding process.

One form of categorization that may be beneficial in understanding interactions with shoppers employs the use of a value's scale. Using a value's scale may provide some indication of commonly held values (Kahle and Kennedy, 1989). Researchers use values scales to find similarities and dissimilarities in people. Marketers often use values scales to provide information for segmenting a market. Often a value's instrument with use a Likert-type scale is used. Examples of items on a values scale are: "Sense of Belonging; Excitement; A Sense of Accomplishment," etc. (p. 8). If the values held by the retirement community (in terms of how it manages), closely match the values held by prospective clients, prospective clients may find the retirement community more attractive.

Research about service indicates that a person will determine satisfaction with a purchase by comparing prior expectations of service performance to those actually received from the use of the services (Antil, 1988,p.9). People generally do not move directly to the adoption of a service until they experience the service and have opportunity to evaluate the service (p. 15). Shopper use of retirement facilities (often on a weekend) during the deciding process is one method used by retirement community organizations to bridge the gap between the "expectations" and the "use" of the service.

Also, mobility of the elderly must be understood by the researcher. The concept of mobility has been examined at from at least two perspectives. First, mobility has been studied

from the perspective of geographical moves (Datan and Lohmann, 1980, p. 184; Lazer, 1986, p. 25). Research on geographical mobility indicates that many of the elderly prefer staying in their own towns. The retirement community in Indiana served seniors with this preference. And elderly are more likely than other Americans to live in small towns (Riche, 1986, pp. 44-50). Since proximity to current residence may make a particular retirement community more or less appealing, proximity directly influences the deciding process.

CAN FINANCIAL LITERACY HELP ALLEVIATE WEALTH AND INCOME INEQUALITY IN THE US?

Indira Neill Hoch, University of Illinois at Chicago
Sumaria Mohan-Neill, Roosevelt University, Chicago

ABSTRACT

Wealth and income inequality exists in the United States. The economic reality of wealth and income inequality has been an enduring topic of study, particularly by economist Edward D. Wolff. Wealth and income inequality has been increasing in fits and starts since the 1930s, with a brief decline in the 1970s, only to pick up steam again in the 1980s (Wolff, 1992). Wealth and income inequality is particularly insidious not because of difference in purchasing power and stability attributed to the wealthy, but because “in a representative democracy, the distribution of power is often related to the distribution of wealth” (Wolff, 1998). In addition, societal externalities, such as violent crime, may increase positively with inequality (Neckerman & Torche, 2007). Health and education in particular have been established as arenas where greater wealth inequality correlates with less availability and lower quality of services. Historically disenfranchised groups, such as African-Americans, have actually seen their wealth fall despite increased income (Gittleman & Wolff, 2004). While some inequality is perhaps desirable, political power of the extremely wealthy is unnerving. Closing the divide between comparatively rich and comparatively poor is a macro-scale problem with no easy solution. This paper instead asks: given what we know about psychological orientation toward wealth inequality, what is an appropriate strategy for increasing micro-level financial literacy? The question that rests on the other side of this paper asks: can micro-level financial literacy increase the wealth of the individual?

INEQUALITY: DIFFERENCES BETWEEN PERCEPTION VS REALITY

Income and wealthy inequality are real and factual, independent of how the data is sliced. Mohan-Neill and Neill (2012) presented an overview of the statistics (Figures 1 & 2) based on secondary data sources showing inequality across time. However, Americans, on the whole, both incorrectly estimate the inequality between rich and poor, and would also prefer a more equitable distribution of wealth (Norton & Ariely, 2011). Operating under Rawls’ “Veil of Ignorance,” where an individual must make an ethical decision not knowing her own place in the world, Norton and Ariely found respondents to strongly prefer a wealth distribution that was more equitable than the United State's current distribution, but not one of perfect equality. The first 2 figures reflect the reality of income inequality in the US. Figure 1 illustrates the top 1% Share of pre-tax income, between 1913-2008. While wealth refers to net worth, and income, for many individuals, is a contributor to net worth, wealth accumulation is still insignificant, because their assets rarely exceeds their liabilities. Figures 3 A, B, C illustrate the hypothetical choices respondents were given to select preferences in the Norton and Ariely study. The 1st chart (A=US) was the least preferred option and 2nd chart was the most preferred (B=Sweden).

Figure 1: Top 1% Share Of Total Pre-Tax Income, 1913-2008

PRE-TAX INCOME OF OF 1%, 1913-2008

Source: Thomas Piketty and Emmanuel Saez, "Income Inequality in the United States, 1913-1998," Quarterly Journal of Economics, 118(1), 2003. Updated to 2008 at <http://emlab.berkeley.edu/users/saez>.

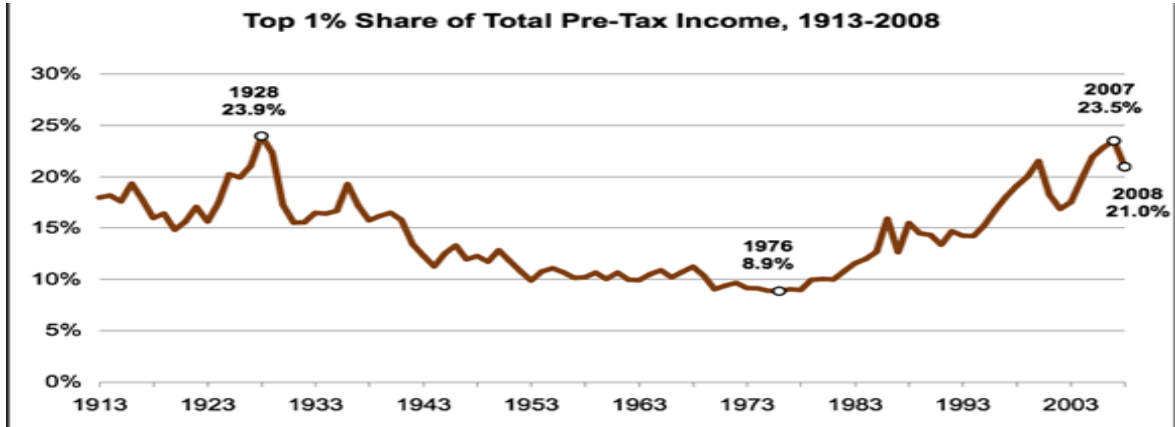


Figure 2: . Change In Real Family Income By Quintile And Top 5% (1979-2009)

CHANGE IN REAL FAMILY INCOME, 1979-2009

Source: U.S. Census Bureau, [Historical Income Tables: Families](#), Table F-3 (for income changes) and Table F-1 (for income ranges in 2009 dollars).

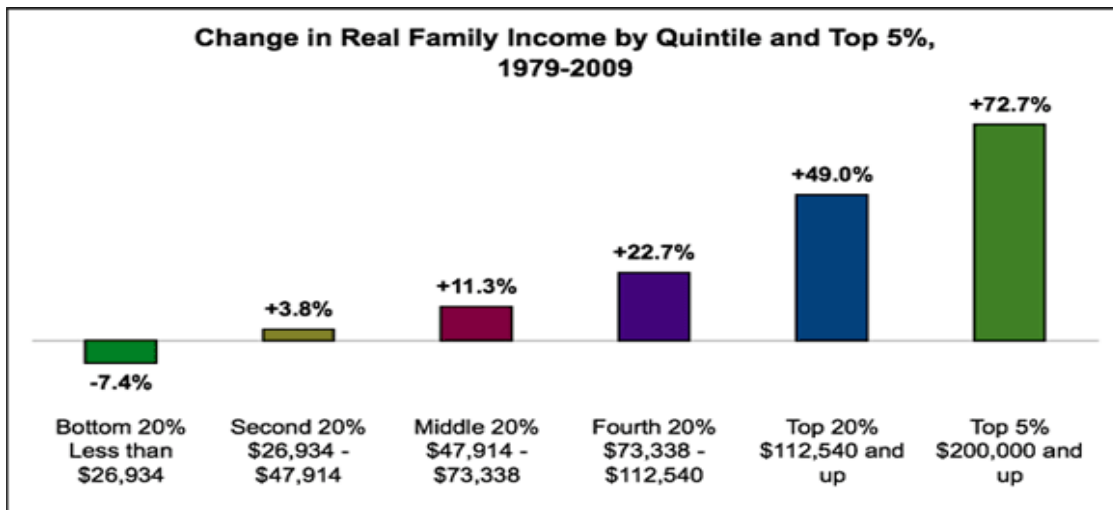
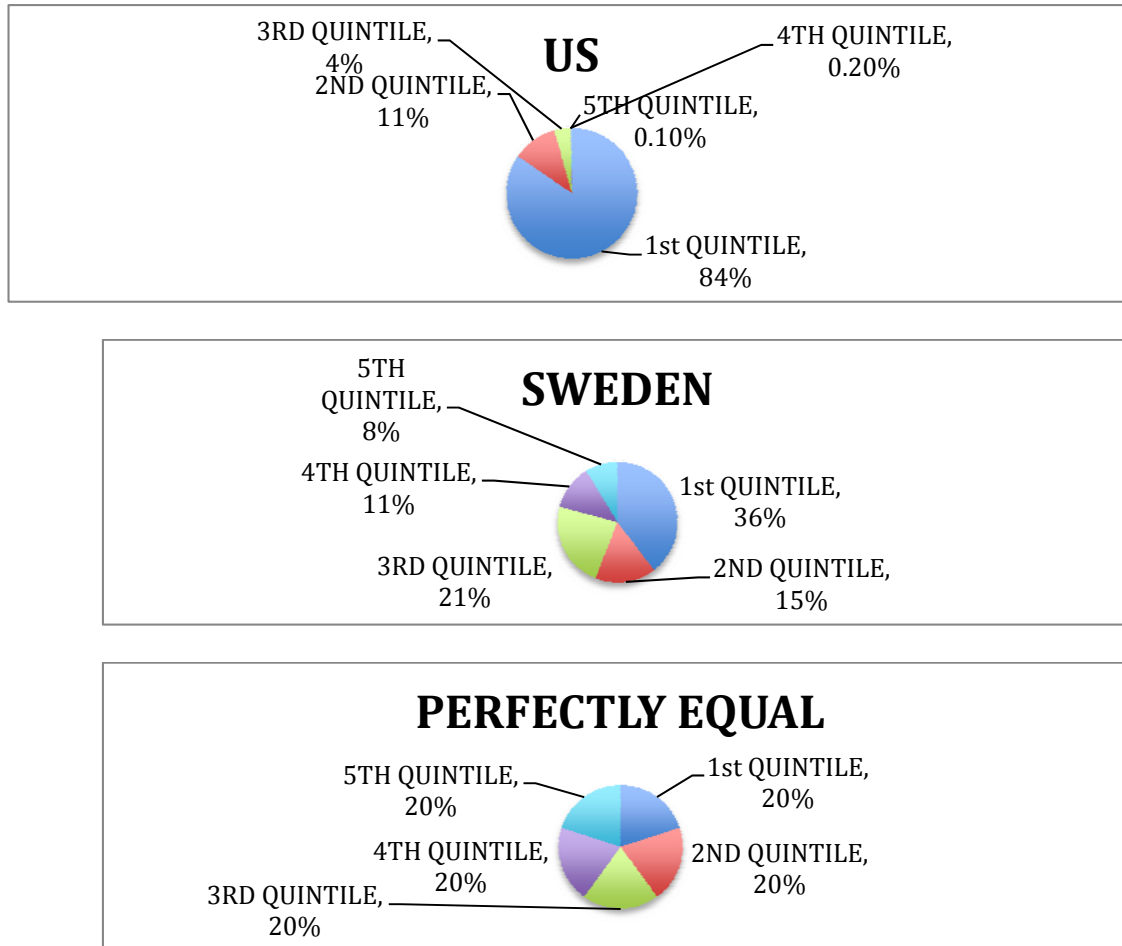


Figure 3. Choices In The Norton & Ariely Study (A=US, B=Sweden, C=Perfectly Equal)

Eiksson and Simpson (2012) argue that by asking respondents to consider quintiles, Norton and Ariely received answers that do not hold when questions are phrased in terms of percentages. Eriksson and Simpson replace “What percent of the United States' total wealth is [should be] controlled by the richest 20% of Americans?” with the logically more direct “What is [should be] the average household wealth, in dollars, among the 20% richest households in the United States?” (pp. 741-742) They find that while Americans still feel the poorest should be better off, respondents no longer “entertain an ideal of near-perfect egalitarianism” (p. 744). What is unclear from Eriksson and Simpson's critique is whether or not the Veil of Ignorance was invoked. No mention is made of Norton and Ariely's lead in for the ideal distribution which asks the respondent to “imagine that if you joined this nation, you would be randomly assigned to a place in the distribution, so you could end up anywhere in that distribution, from the very richest to the very poorest” (p. 10). Even with Eriksson and Simpson's simplification of the questions, respondents stated they would prefer a 1:50 distribution of wealth over the 1:1000 actual ratio (p. 742). The preferred wealth distribution is much more equitable than the reality, no matter how it is sliced.

BARRIERS IN TRYING TO REDUCE INEQUALITY THROUGH EDUCATION/LITERACY

The desire to stabilize and shrink the very real division between rich and poor exists. There are also very real, psychological barriers to closing the gap. Savani and Rattan (2012) found that activating personal choice and agency makes participants less supportive of redistributive policy than participants in control groups. Watching a simple video and asking participants to identify choices made by the actors yielded less support for redistributive policies than those who watched the video and were asked identify when the actor touched an object (p. 798). Participants in experimental groups were also less likely to support equalizing educational resources and believe that existing societal institutions contributed to the success of wealthy individuals (p. 799).

These psychological findings are particularly important when considering how to approach financial education literacy from a marketing perspective. Reducing the gap between rich and poor is desired, but when the notion of personal choice is introduced, individuals may be less likely to consider the perpetuation of income inequality as being supported by existing policy and societal structures. We want to educate individuals on what steps, what choices, they make to secure their own hopes and dreams on the micro-level. But these same micro-level encouragements may deaden them to considering the structural-macro elements that prohibit some Americans from ever being presented with the choice for financial stability in the first place. From John Winthrop to the white collar middle manager, Americans see themselves in a tradition of success, freedom, and justice (Bellah, Madsen, Sullivan, Swidler, & Tipton, 1985). Individual financial security in the face of rising macro wealth inequality may count as success. The ability to pursue such security appeals to freedom. However, framing such freedom in terms of choice may deride our ability to properly consider justice. If we are at our most just when we must decide on a course of action not knowing if we will be among the richest or the poorest, achieving just ends outside experimental constraints is a difficult task.

SHOULD THE ISSUES INEQUALITY AND LITERACY BE RE-FRAMED?

In our lives, we do make choices. Smart choices regarding accumulation of wealth and preparing for retirement will increase our choices as consumers. Choice aligns with success; it aligns with freedom. Americans will not give up their choices. Framing financial literacy as opening up new choices, as being empowering, is not the worst strategy. However, in the reality of interlocking oppressions, where being female, being minority, being disabled, being somehow other, reduces the spectrum of choice from the onset, encouraging choice in those who have already known many possible options may further reinforce perceptions has allowed wealth inequality to increase for almost a century. Financial decisions and personal choice should be taught alongside macro-level structural considerations. It is not choice that dictates that in 1995 “the median financial wealth of black households has [...] remained virtually constant [...] at roughly zero” (Wolff, 1998, p. 141). Smart, informed decisions may lead to financial stability for some, and we do seem to want our poor to be better off than they currently are, but it is important to frame these conversations as to not lose sight of justice.

Like so many things in life, one cannot close the deal or sale just based on objective facts and reality. The product doesn't just sell itself because there is a need for it. Individuals by the very nature of their humanity are greatly influenced by context and culture. So, it is important to

not just have a logical message and idea to sell, but to also to consider the consumer (marketing perspective) or “receiver” (communication perspective) in promoting and selling big ideas. How should inequality, education and financial literacy be re-framed and tackled in order to be more effective in helping to alleviate the problems of inequality and injustice?

REFERENCES

- Bellah, R. N., Madsen, R., Sullivan, W. M., Swidler, A., & Tipton, S. M. (1985). *Habits of the heart: Individualism and commitment in American life*. New York: Harper and Row, Publishers.
- Eriksson, K., & Simpson, B. (2012). What do Americans know about inequality? It depends on how you ask them. *Judgment and Decision Making*, 7, 741-745.
- Gittleman, M., & Wolff, E. N. (2004). Racial differences in patterns of wealth accumulation. *Journal of Human Resources*, 39(1), 193-227.
- Mohan-Neill, S.I. & Neill, I. (2012). Wealth, income, work and inequality-Are we there yet? *Academy of Entrepreneurship Proceedings*, 18 (2), 47-48.
- Neckerman, K. M., & Torche, F. (2007). Inequality: Causes and consequences. *Annual Review of Sociology*, 33, 335-357.
- Norton, M. I., & Ariely, D. (2011). Building a better America—one wealth quintile at a time. *Perspectives on Psychological Science*, 6(1), 9-12.
- Savani, K., & Rattan, A. (2012). A choice mind-set increases the acceptance and maintenance of wealth inequality. *Psychological Science*, 23(7), 796-804.
- Wolff, E. N. (1992). Changing inequality of wealth. *The American Economic Review*, , 552-558.
- Wolff, E. N. (1998). Recent trends in the size distribution of household wealth. *The Journal of Economic Perspectives*, 12(3), 131-150.

Additional Data Sources

- Inequality data & statistics*. (2012). Retrieved from <http://inequality.org/inequality-data-statistics/>
- Luhby, T. (2012). *The wealthy are 288 times richer than you*. Retrieved from <http://money.cnn.com/2012/09/11/news/economy/wealth-net-worth/index.html>
- Newport, F. (2011). *Americans prioritize economy over reducing wealth gap: Fifty-two percent say having rich and poor is an acceptable part of the system*. Princeton, NJ: Gallup, Inc.
- Wealth inequality*. (2011). Retrieved from <http://inequality.org/wealth-inequality/>

WHEN GENERATION Y BUYS EUROPEAN WINE – A CONSUMER DECISION-MAKING MODEL

Denise M. Patterson, California State University, Fresno

Susan D. Geringer, California State University, Fresno

Lynn M. Forsythe, California State University, Fresno

ABSTRACT

The purpose of this paper is to examine the wine-buying decision-making process of U.S. Generation Y purchasers when they select European wines. This is one of few empirical studies of U.S. Generation Y wine consumers and their wine purchasing decisions. Using the Howard Model of Consumer Decision Making, the researchers analyzed the significant factors Generation Y purchasers use as they make decisions about wine purchases. Generation Y respondents across the United States who were of legal drinking age were surveyed. In total 713 usable surveys were obtained. Data was analyzed using SPSS.

The researchers found that when Generation Y purchasers consider European wines, the variables of consumer experience and brand familiarity are significant to the decision process. In addition, the consumer search process helps to build brand familiarity. In turn, brand familiarity improves the consumer attitude which contributes to the intent to purchase wine.

The results provide valuable information about Generation Y wine purchasers and it is to these individuals the global wine industry is looking for market growth. European wineries and their associations can use this information to improve their promotional activities and better educate Generation Y purchasers about their products as they develop marketing programs and positioning strategies within the U.S. Wineries can also target other upon whom Generation Y purchasers rely for recommendations. This information will enable wineries to use their marketing funds more efficiently.

DEVELOPING COUNTRY TEEAGERS' CONSUMPTION RELATED VLAUES THROUGH INVOLVEMENT IN REALITY TELEVISION: A MULTI-ITEM MEASUREMENT SCALE

Mohammad R Haq, Dhaka University
Syed H Rahman, University of Western Sydney

ABSTRACT

The aim of this paper is to develop and confirm a multi-item measurement scale for consumption related values development through teenagers' involvement in Reality Television (RTV). Understanding consumption related values through RTV involvement of teenagers in their consumption behavior is important for further theory building in the consumer behavior field. Various researchers have proposed desire towards products, prohibited product consumption, materialism and anti-social behaviour as the domain items for teenagers' consumption related values. Using a multi-step process, this research refined and adapted an eight item measurement scale for developing country teenagers' consumption related values. These were then tested and confirmed using exploratory and confirmatory factor analyses techniques.

Keywords: Socialisation agent, RTV, TV content, Consumption related values.

INTRODUCTION

Consumption related values are often identified as one of the common outcome components of the consumer socialisation process (Chan 2003; Gruber & Thau 2003). Reality Television (RTV) is a contemporary electronic media vehicle. RTV has generated a lot of interest among teenagers because of its interesting content (Lundy & Jacobson 2008). Furthermore, the nature of participants (Jacobs 2008), format (James 2007), and reward system (Driscoll 2007), makes RTV different and exclusive from other TV programs. Understanding the role of RTV in the development of consumption related values of teenagers in a developing country is critical for further theory building in the field. It is particularly important due to the huge size of the teenaged market segment and impressive growth of electronic media in developing countries (Quraishi, Bhuiya & Mohammad 2004). Further, theory building in this area is also important in developing countries, where the population is relatively young. This paper attempts to identify the measurement variables of developing country teenagers' consumption related values developed through their involvement in RTV.

CONSUMPTION RELATED VALUES

Consumption related values are considered as one of the common outcome components of the consumer socialisation process (Chan 2003; Gruber & Thau 2003). According to Pope, Brennan and Voges (2007, p. 335) “Values are shared beliefs among group members as to what behaviours are desirable or undesirable”. So, consumption related values can be conceptualised as shared beliefs among group members as to what behaviours are desirable or undesirable toward products, prohibited product consumption, materialism and anti-social behaviour. (Chan 2003; Ghani 2005; Gruber & Thau 2003; Wyllie, Zhang & Casswell 1998).

Theoretically, values development as an outcome of teenagers’ socialisation process by the media is mainly explained from the perspectives of cultivation theory, observational learning theory and displacement theory. Cultivation theory suggests that frequent TV viewing increases the likelihood of the development of consumption related values that ultimately alters viewers’ behaviour (Gruber & Thau 2003). Cultivation theory mainly suggests that teenagers’ learning from TV is strongly associated with the volume of their watching and involvement with TV (Gruber & Thau 2003). Furthermore, values development of the consumer through the media also has been discussed by social learning theory, particularly by observational learning theory (Gruber & Thau 2003). Observational learning theory posits that people learn from observing others’ behaviour and practice accordingly if rewarded and reinforced (Bandura 1977; Ward & Rivadeneyra 1999). In particular, teenaged children through observation or by imitating their favourite characters from TV develop their consumption related values that influence their consumption related behaviour (Bushman 2005; Russell, Norman & Heckler 2004). According to displacement theory the values development of teenaged children does not depend on the amount of TV viewing but rather on the content of TV (Anderson et al. 2001). Displacement theory suggest that teenagers’ consumption related values does not depend on the amount of hours spent for TV rather than content of TV shows (Malthouse & Calder 2007).

The influences of TV on the values development of teenaged children are viewed by researchers as very significant (Chan 2003; Malthouse & Calder 2007). Abelman (2004) noted that young and talented children watch significantly more TV per week and are engaged in more active and selective tele-viewing. Furthermore, their desire towards product, sense of materialism and anti-social behaviour are viewed as a result of involvement with TV (Chan 2003; Ghani 2005; Gruber & Thau 2003). TV as a consumer socialisation agent consolidates teenagers’ desire towards prohibited product consumption, materialism, anti-social behaviour and their desire towards using any product in to the consumer socialisation process. In particular, teenagers’ liking towards new and best products in market is triggered by TV (Chan 2003). Furthermore, TV influences teenagers’ sense of materialism that triggers their demand for more allowances (Chan & Prendergast 2007). TV not only develops teenagers’ sense of materialism nut also cause their anti social behaviour for getting product or brands available in market such as cigarettes and alcohol (Ghani 2005).

In this research, involvement with RTV has been considered as an antecedent variable of teenagers’ consumption related values development. As one of the most contemporary forms of TV vehicles, RTV brought a lot of exclusive features with it (e.g., nature of participants, content,

format, rewards, program layout) (Bown 2008; Frutkin 2008; Lundy & Jacobson 2008; James 2007; Jacobs 2008). Therefore, the more teenagers' involvement in it, it is expected the more it will lead to their consumption related values development. Since the research on consumer socialisation within the context of RTV is rarely examined, the domain of scale items to measure consumption related values have been mostly adopted from current research findings on consumer socialisation research by the media.

METHODOLOGY

While some measurement items of teenagers' consumption related values through RTV involvement have been identified from the current literature, the measurement items are not directly applicable to developing country teenagers without some refinement as they were related to various other electronic media vehicles and not directly to RTV and generally developed country based research findings. To develop measurement scales for developing country teenagers' consumption related value development by RTV, the widely used three-stage procedure suggested by Churchill Jr. (1979) was followed and was also supplemented with confirmatory factor analysis (Bristol & Mangleburg 2005; Shrum, Burroughs & Gainesville 2005). Qualitative research was conducted to help refine the teenagers' consumption related values through RTV involvement construct and its measurement variables that have been developed based on the current literature, and quantitative methods to test the construct. Exploratory factor analysis was considered a test of dimensionality, with the aim to produce a set of items that reflect a single underlying factor or construct. To assess the internal consistency reliability, a popular approach, coefficient alpha was used, at the exploratory factor analysis stage. Confirmatory factor analysis using AMOS was carried out to give a truer estimation of reliability and formally test the uni-dimensionality of a scale (Hoyle 1995).

Data for both qualitative and quantitative phases of this research was gathered from Bangladesh, a typical developing country. At the qualitative stage, two separate Focus Group Interview (FGI) sessions involving 10 Bangladeshi teenagers in each were conducted. The data was analysed using content analysis method (Weber 1990). Data for the quantitative phase of the research was gathered from Bangladeshi teenagers using a structured questionnaire. A total of 400 respondents were surveyed with equal representation of each gender.

REFINEMENT OF MEASUREMENT SCALE

Findings of this phase of research show teenagers' consumption related values developed through their involvement in RTV. Teenagers expressed some similarities and distinctive features regarding consumption related values. Most of them consider affordability and parental consent as important while making purchasing decisions. Generally, they think products and brands shown on RTV are quite expensive. Therefore, some of them do not show a strong interest to get the new or expensive products shown on RTV. However, 'pester' power is generally observed. Interestingly, if any promoted brands on RTV catch the attention of teenagers, then they try to get that. Moreover, they also express strong desire to get the newest

brands (e.g., MP3, mobile phone) if they like them. Overall, teenagers are quite selective about products shown on RTV and they always think of the best brands whenever they try to buy. However, most of them get bursary from their parents, and their parents also keep monitoring how this money is used. However teenagers, wish to have more financial freedom to make their own buying decisions. Therefore, whenever they like any product they try to convince their parents. Others also express their desire to their parents about preferred brands shown on RTV or even in advertisements on RTV.

Furthermore, teenagers wish to have the newest and best things shown on RTV. One participant (B 2) said, 'Every one likes good products'. However, they also realise products shown on RTV are expensive, as well as not always matching their taste and choice. Furthermore, sometimes they wish to get the best products shown on RTV, but due to financial constraints they compromise. Teenagers also pay attention to what products and brands are shown in RTV advertisements. Therefore, most of them wish to have more financial freedom, to have their favourite products that are shown on RTV.

Teenagers not only are aware of different brands but also are concerned with unethical products shown on RTV programs. Sometimes prohibited items such as alcohol and cigarettes are promoted by the participants as product placement in foreign RTV. Furthermore, sponsors promote their brands through RTV. Teenagers think that some RTV content and advertisement promotion of prohibited items may deceive teenagers and lead them to consume them. Furthermore, parents are particularly strict regarding these unethical product promotions through RTV. Even from a societal point of view this unethical product consumption is also discouraged heavily in the context of Bangladesh.

On the other hand, teenagers are quite conservative regarding prohibited items (e.g., alcohol, cigarettes) promoted on RTV, either as part of program content or as advertisements. Most of them believe that consuming these prohibited items can not be a source of fun and excitement; rather they bring trouble in life. Furthermore, teenagers also have shown negative attitudes towards sexually appealing outfits worn by participants, or by judges. These days, not only in foreign RTV, but also in local ones, there are lifestyle based fashion shows where participants and sometimes judges are wearing sexually appealing outfits. Most of the respondents believe that RTV participants who wear sexually revealing outfits want cheap publicity. Further, they also believe judges should maintain their image, not wearing unnecessarily sexually revealing outfits.

On the basis of the FGI findings, the measurement domains and variables of the construct teenagers' consumption related values through RTV involvement were refined, adapted and rejected for further quantitative testing.

ASSESSMENT AND CONFIRMATION OF MEASUREMENT SCALES

To assess and refine the measurement scales in terms of reliability, uni-dimensionality and validity, there are two main approaches like; exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) (Hurley et al. 1997). The issue on which type of factor analysis (e.g., EFA or CFA) to use in a particular situation is the subject of a debate among

organizational researchers (Hurley et al. 1997). This research employed a combination of both EFA and CFA to form a two-phase approach. The first phase involved employing EFA for scale assessment and refinement and the second phase involves employing CFA for scale validation (Fabrigar et al. 1999).

EFA was applied using principal component analysis extraction method. A total of 8 variables earlier identified through literature review and refined through qualitative research making those adoptable to a developing country were submitted for the exploratory factor analysis (EFA). After this stage, a number of variables that had poor factor loading (less than .50) were dropped from further analysis. This included variables val 4 (teenagers request parents for RTV products), val 5 (teenagers request parents for products shown in RTV) and val 6 (RTV promotes prohibited items).

The coefficient alpha for the consumption related values of CFA model is 0.75, indicating that the variables are a reasonable measure of consumption related values. Standard regression weights of all four variables are more than 0.5. Goodness-of-fit indices also indicate that the model fitted data well, with the P value, GFI, AGFI, NFI, TLI, RMSEA and CFI all within acceptable levels. Composite reliability .92 also indicates the reliability the underlying variables of 'consumption related values'.

CONCLUSIONS, IMPLICATIONS AND FUTURE RESEARCH

In this research a widely used multi-step process of developing measurement scales of marketing constructs have been followed. After initially, identifying the measurement items of consumption related values by RTV from the current literature, the same were refined and adapted for a developing country through qualitative research. These scale items were then tested using two-stage quantitative measures resulting in the confirmation of a four-item measurement scale for the developing country teenagers' consumption related values by RTV. Table 1 shows the tested four-item scale.

Construct	Measurement Items
Consumption related values	1) Teenagers prefer to buy multinational brands if they are shown by local RTV. 2) Teenagers like to own the newest things shown on RTV. 3) Teenagers like to own the best things shown on RTV. 4) It is better to have a bigger allowance from parents to buy the brand shown on RTV

This research has identified and tested the multi-item measurement scale for the construct developing country teenagers' consumption related values by RTV. These measurement items can now form the basis for various further researches, particularly on developing country teenagers' RTV involvement and its effect on their consumption behavior. Understanding consumers' taste and preferences is the key issue for any marketer. Most of the international and local businesses give maximum priority and effort to understanding customers' consumption

behaviour through consumption related cognition, attitudes and values. Accordingly, the findings of this research will be of interest to brand marketers and marketing communication planners in Bangladesh and other developing countries. Media strategist and sponsors also can get a clear indication of what are the different ways RTV helps developing country teenagers' consumption related values development, which might be useful for their marketing strategies.

This research has been conducted in Bangladesh only. There are many other developing countries in the world. As only one of the developing countries, Bangladesh does not represent all the economic and cultural indicators of all the developing countries. Accordingly, the findings of this research may not be treated as completely applicable to the rest of the developing countries, and needs to be tested further from the perspective of individual countries. Further research is required to re-test such scales for possible refinement and future usage for other media studies and confirm its applicability.

REFERENCES

- Anderson, DR, Huston, AC, Schmitt, KL, Linebarger, DL, Wright, JC & Wright, JC 2001, "Academic Achievement", Monographs of the Society for Research in Child Development, vol.66, no.1, p. 36-66, viewed 04/01/08, EBSCO Host Research Database. Psychology and Behavioural, Science Collection.
- Bandura, A 1986, *Social Foundations of Thought and Action: A Social Cognitive View*. New Jersey, Prentice Hall.
- Bown, I 2008, 'Sisters Take act on Stage in Quest for \$1m salon', Herald, 29 Jan.
- Bristol, T & Mangleburg, TF 2005, "Expanding the Boundaries of Consumer Socialisation Research", *Advances in Consumer Research*, vol.32, no.1, p. 78-95.
- Bushman, BJ 2005, "Research Article; Violence and Sex in Television Programs Do Not Sell Products in Advertisements", *Psychological Science*, vol.16, no.9, p. 702-708, viewed 24/01/08, ProQuest. ABI/INFORM Global.
- Chan, K 2003, "Materialism among Chinese Children in Hong Kong", *Young Consumers*, vol.4, no.4, p. 1-10, viewed 06/01/08, WARC.
- Chan, K & Prendergast, G 2007, "Materialism and Social Comparison among Adolescents", *Social Behaviour & Personality: An International Journal*, vol.35, no.2, p. 213-228, viewed 04/01/08, EBSCO Host Research Database. Psychology and Behavioural Sciences Collection.
- Churchill Jr, GA 1979, "A Paradigm for Developing Better Measures of Marketing Construct", *Journal of Marketing Research*, vol.16, no. February, p.64-75.
- Driscoll, M 2007, "Taking a Flyer on American Eagle", *Business Week* 31 July.
- Fabrigar, LR, Wgener, DT, MacCallum, RC & Strahan, EJ 1999, Evaluating the Use of Exploratory Factor Analysis in Psychological Research, *Psychological Method*, vol. 4, no. 3, p. 272-299.
- Frutkin, AJ 2008, 'New Shows a Write-Off?' *Mediaweek*, 10 March.
- Ghani, DNHA 2005, "Television Viewing and Consumer Behaviour." *Young Consumers*, vol. 6, no. 1, WARC.
- Gruber, E & Thau, H 2003, "Sexually Related Content on Television and Adolescents of Color: Media Theory, Physiological Development, and Psychological Impact", *The Journal of Negro Education*, vol.72, no.4, p. 438-456, viewed 09/01/08, ProQuest Social Science Journals.
- Hurley, AE, Scandara,TA, Sciesheim, CA, Brannick, MT, Seers, A, Vanderberg & RJ, Williams, LJ 1997, Exploratory and Confirmatory Factor Analysis: Guidelines, Issues, and Alternatives, *Journal of Organisational Behaviour*, vol. 18, p. 667.
- Hoyle, RH 1995, *The Structural Equation Modelling Approach: Basic Concepts and Fundamentals Issues*, Hoyle, RH (eds.), *Structural Equation Modelling: Concepts, Issues, and Applications*, SAGE.
- Jacobs, E 2008, "What the Apprentices Did Next They Wanted a Career, Celebrity, or Just Approval from a Father Figure". As the fourth series of the BBC's Reality Business Show starts, Emma Jacobs Tracks Down Some

- of Those Who Were Fired - and One Who Was Hired - to Talk about Life after 'Sir Alan", *Financial Times*, 22 March.
- James, S 2007, "Beyond Tomorrow", *The Advertiser*, 21 December.
- Lundy, S & Jacobson, S 2008, "Does You Tube Generation Lack Sense of Right, Wrong?" *McClatchy - Tribune Business News.*, 12 April.
- Malthouse, E & Calder, BJ 2007, *Measuring Involvement with Editorial Content: Conceptualization, Scale Development, and the Effects on Advertising. Worldwide Multi Media Measurement (WM3)*. Dublin.
- Pope, N, Brennan, L & Voges, K 2007, *Consumer Behaviour*, John Wiley & Sons, Ltd Australia.
- Quraishi, SY, Bhuiya, I & Mohammad, N 2004, "Youth in Bangladesh- A Thematic Review", UNFPA, Bangladesh.
- Russell, CA, Norman, AT & Heckler, SE 2004, "The Consumption of Television Programming: Development and Validation of the Connectedness Scale", *Journal of Consumer Research*, vol.31, no.1, p. 150-162, viewed 10/01/08, ProQuest. ABI/INFORM Global.
- Shrum, LJ, Burroughs, JE & Gainesville, AR 2005, "Television's Cultivation if Material values", *Journal of Consumer Research.*, vol.32, no.3, p. 473-480, viewed 04/01/08, ProQuest. Business Source Premier.
- Weber, R P 1990, *Basic Content Analysis*. California, SAGE Publication.
- Ward, M & Rivadenyra, R 1999, "Contributions of Entertainment Television to Adolescents" Sexual Attitudes and Expectations: The Role of Viewing Amount Versus Viewer Involvement", *The Journal of Sex Research.*, vol.36, no.3, p. 237-250, viewed 04/01/08, ProQuest Social Science Journal.
- Wyllie, A, Zhang, JF & Casswell, S (1998). "Positive Responses to Televised Beer Advertisement Associated with Drinking and Problems Reported by 18 to 29 years old." vol. 93, no. 5.

MARKET SEGMENTATION AND OPERANT LEARNING IN SUPPORT OF NON-PROFIT PROGRAMS: A NEW PARADIGM

John Russette, Barry University

Robert E. Scully, Barry University

Pamela Luckett, Barry University

Nora Watson, USCG Auxiliary, Santa Clarita, CA

ABSTRACT

Market segmentation and vessel carriage requirements were used to identify a stratified sample of non-safety compliant recreational boaters. Administration of operant learning techniques was then applied to correct deviant behaviors. The 22 safety items examined are required for a vessel to be designated "safety compliant" and be awarded a vessel safety check decal. Once targeted non-compliant vessels and operators were identified, operant learning techniques were administered in a non-punitive approach by trained, volunteer vessel examiners. Follow-up ensued via email to reinforce compliant, learned behaviors. Statistically significant congruity was found between study variables such as "non-safety compliance" and "no boat safety training," and subsequent positive profile changes were observed. The remission reinforcement methodology applied mirrors that which is employed today in profit-driven settings.