

Consumer Socialization: A Theoretical and Empirical Analysis

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The results of a large-scale study of adolescent consumer socialization are presented. A general conceptual framework of socialization is outlined to serve as a blueprint for discussing variables and hypotheses in the specific context of consumer socialization. The authors then examine the development of several consumption-related skills as a function of variables derived from sociological and developmental theories of socialization.

## Consumer Socialization: A Theoretical and Empirical Analysis

Consumer socialization is the process by which young people develop consumer-related skills, knowledge, and attitudes. Interest in the area has been growing recently among several groups of people, mainly as a result of contemporary issues related to public and corporate policy formulation:

1. Public policymakers wish to understand the impact of marketing activities on the development of consumer behavior, values, and attitudes among the young. They are specifically interested in the relative efficacy of sources of consumer information including mass media, parents, and peers.
2. Marketers are interested in the area as a means of improving their communication campaigns directed at the young consumer. For example, a key issue to marketing managers is whether newspaper advertising has any effect on teens.
3. Consumer educators wish to understand how young people develop the ability to process environmental (mainly commercial) stimuli so that they can better prepare the young to function effectively with the marketplace. One key issue, for example, among consumer educators is the effectiveness of present consumer education materials and practices.
4. Students of socialization and consumer behavior have become interested in the area because it seems to present new directions and opportunities for studying and understanding consumer behavior.

They are particularly interested in the efficacy of socialization theories in predicting the development of patterns of thinking and behaving that constitute consumer behavior [26].

Because of the variety of interests in, and subsequent needs for, consumer socialization research (discussed in greater detail in [17, 26]), a study was undertaken to accomplish several different objectives:

1. To examine the influence of mass media, parents, and peers on the youth's development of specific consumer-related motives and values.
2. To investigate the development of young people's capabilities to process consumer information and evaluate marketing stimuli.
3. To assess the effectiveness of present consumer education materials and practices.
4. To compare the efficacy of two general models of socialization—the social learning model and the cognitive development model—in predicting consumer socialization.
5. To examine the influence of selected demographic and socioeconomic variables on consumer learning.

### CONCEPTUAL FRAMEWORK

Research into the acquisition of cognitive and behavioral patterns that constitute consumer behavior is based mainly on two models of human learning, the cognitive development model and the social learning model. Theories of cognitive development, stemming primarily from the work of Jean Piaget [8], view learning as a cognitive-psychological process of adjustment to one's environment, emphasizing the interaction of personal and environmental factors. These theories basically suggest that socialization is

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a function of qualitative changes (stages) in cognitive organization occurring between infancy and adulthood. Stages are defined in terms of cognitive structures the child can use in perceiving and coping with the environment at different ages [10]. Because the cognitive developmental approach recently has been extended into later adolescence and adulthood, and socialization research in general has been extended to learning throughout a person's lifetime [3], life cycle rather than age may be used as a proxy variable of the person's developmental process [10, 12].

The social learning approach, in contrast, seems to stem from several theories including neo-Skinnerian, neo-Hullian, and social learning theory [29]. It emphasizes sources of influence—commonly known as “socialization agents”—which transmit norms, attitudes, motivations, and behaviors to the learner; socialization is assumed to be taking place during the course of the person's interaction with these agents in various social settings [12]. The *socialization agent* may be any person or organization directly involved in socialization because of frequency of contact with the learner, primacy over the individual, and control over rewards and punishments given to the person [3]. The learner may acquire cognitions and behaviors from the agents through the *processes* of *modeling*, *reinforcement*, and *social interaction*. Modeling involves imitation of the agent's behavior. Reinforcement involves either reward (positive reinforcement) or punishment (negative reinforcement) mechanisms used by the agent. The social interaction

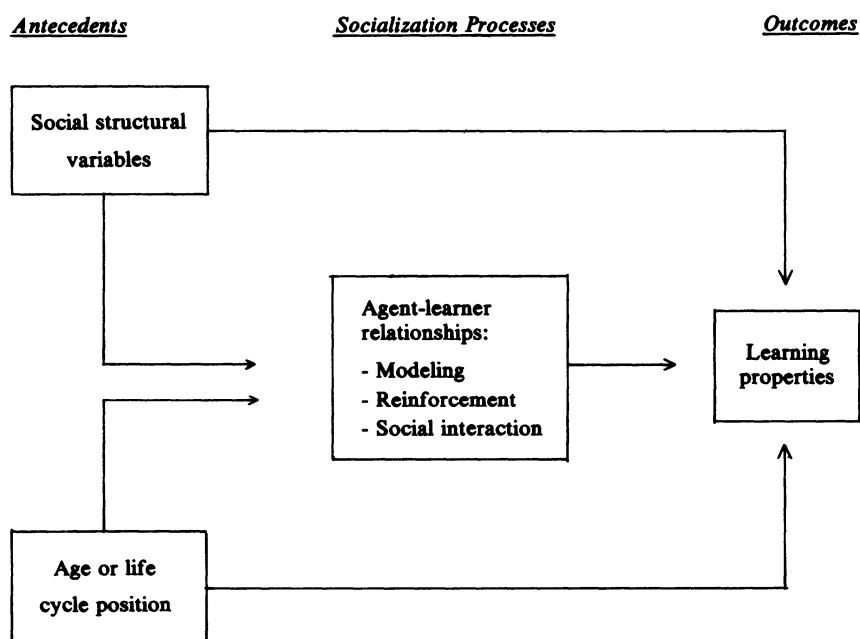
mechanism is less specific as to the type of learning involved; it may include a combination of modeling and reinforcement [12]. The social setting within which learning takes place is defined in terms of *social structural variables* such as social class, sex, and family size. Social structural variables can directly as well as indirectly affect learning; they are particularly important in explaining learning processes and are useful “control” variables in socialization research [12].

The general theoretical and conceptual notions of socialization can be transferred to the specific area of consumer socialization. In this research, consumer learning is viewed not only as a cognitive-psychological process of adjustment to one's environment but also as a social process, because the various aspects of consumer behavior may not be equally amenable to a given theoretical perspective [22]. Figure 1 is an outline of the general conceptual model used in this research. The main elements of the model are classified into *antecedent variables*, *socialization processes*, and *outcomes*.

#### *Antecedent Variables*

Social structural variables and age or life cycle position are antecedent variables. They may affect acquisition of consumer learning properties (outcome) both directly and indirectly through their impact on the socialization processes [12, 15, 26]. The social structural variables examined in this research are social class and sex, which are used in the way of control

Figure 1  
A CONCEPTUAL MODEL OF CONSUMER SOCIALIZATION



variables whose effects are held constant in the analysis. The specific lifetime span examined is adolescence, because this period appears to be crucial for socialization in general [4] and consumer socialization in particular [15]; age consequently is used to index the person's maturation during adolescence.

#### *Socialization Processes*

The socialization process incorporates both the socialization agent and the type of learning actually operating [12, 15, 18, 26, 27]. The impact of four consumer socialization agents—parents, mass media, school, and peers—is investigated. These agents were selected because they are relevant to consumer socialization issues [17, 26], and because previous research suggests they may play a significant role in consumer socialization [26]. Agent-learner interactions are examined without specific reference to the type of learning taking place (e.g., modeling and reinforcement) because a cross-sectional design is not suitable for studying the processes themselves. Cross-sectional studies can be used to study the extent of agent-learner interactions [15, 26, 27].

#### *Outcomes*

The learning of consumer behavior appears to involve the acquisition of a wide variety of properties (cognitions and behaviors) which are often referred to as "consumer skills" [15, 27]. Such skills may vary according to the nature of the consumer behavior involved [13, 17, 26]. Consumer behavior includes, for example, activities related to *purchasing* and *consuming*. Purchase behavior, in turn, includes activities related to a hierarchy of consumer decisions: spending/saving decisions, assortment decisions, product and brand decisions [1, 23]. Thus, specific consumer learning properties (e.g., attitudes, skills, knowledge) can relate to various aspects of consumer behavior [1].

The selection of consumer learning properties for investigation was guided by the following criteria: (1) lack of (or inadequate) previous investigation [17], (2) current needs for consumer socialization research [26], (3) relevance of the learning skill to contemporary issues of interest to various groups [26], and (4) types of consumer skills that can be incorporated into specific hypotheses on the basis of previous theory and research. The properties selected were (1) consumer affairs knowledge, (2) consumer activism, (3) ability to manage consumer finances, (4) attitudes toward prices, (5) materialistic attitudes, (6) economic (rational) motivations for consumption, and (7) social (nonrational) motivations for consumption.

### *HYPOTHESES*

#### *Family*

As an agent of socialization, the family can have a significant influence on the child's acquisition of

consumer skills. Early sociologists speculated that young people learn basic "rational" aspects of consumption from their parents [21]. Recent research findings appear to support this contention. For example, research by Moore and Stephens shows that overt parent-child communication about consumption predicts fairly well the adolescent's knowledge of prices of selected products [15]. Similarly, Ward and Wackman found that parents' "general consumer goals" included teaching their children about price-quality relationships [28]. These findings suggest the following hypothesis.

- H<sub>1</sub>: There is a positive relationship between the frequency of family communication about consumption and (a) the degree to which the adolescent holds economic motivations for consumption and (b) the strength of the adolescent's attitudes toward prices.

#### *Mass Media*

The influence of the mass media comes mainly from programming and advertising. Programming may exert direct or indirect influence on consumer learning. For example, the young person may aspire to have the material blessings of certain television characters [25]. However, of the two, advertising is believed to have the major influence on consumer learning [26].

Bandura considers television commercials to be dispensers of product information and argues that through observation and imitation of television advertising people learn how to attach social meaning to material goods, i.e., the "expressive" or "affective" elements of consumption [2]. Bandura's speculation about the learning of conspicuous consumption suggests the following hypothesis.

- H<sub>2</sub>: The more television the adolescent watches, (a) the greater the degree to which the adolescent holds social motivations for consumption and (b) the more materialistic the person's attitudes.

#### *School*

The school usually is charged with the responsibility for "preparing the youth to function as adults by giving them the skill, attitude, and knowledge bases necessary for good citizenship and economic self-sufficiency" [4, p. 844]. It is believed that the school as a social institution reflects the needs and goals of society [3] and teaches young people the "adaptive" functions of consumption [21]. Economic competence, for example, is widely accepted as one of the goals of elementary school education, and this goal is reflected in the courses offered. Among the areas of focus of such economic education courses have been knowledge and skills of interest in the present study, such as understanding of business terms and practices, basic economics vocabulary, intelligent money manage-

ment, and the ability to select and use goods and services wisely [7].

- H<sub>3</sub>: There is a positive relationship between the amount of the adolescent's formal consumer education and the individual's (a) consumer affairs knowledge, (b) consumer activism, and (c) ability to manage consumer finances.

#### Peers

Adolescent peer groups are particularly significant sources of influence [4]. Reisman and Roseborough [21], as well as Parsons and his colleagues [20], speculated that children learn from peers "expressive elements of consumption" or "affective consumption" ("styles and moods of consumption"). These speculations suggest the following hypothesis.

- H<sub>4</sub>: The more frequently an adolescent communicates with peers about consumption matters, the more positive the individual's (a) social motivations for consumption and (b) materialistic attitudes.

### THE STUDY

The sample for the study consisted of 806 adolescents from 13 schools in seven towns and cities in urban, suburban, semirural, and rural Wisconsin. Self-administered questionnaires were completed by respondents in middle schools and senior high schools. Attempts were made to include in the final sample adolescents representing a balanced number of both sexes, age groups (12 to 18 year olds), geographic locations, and social classes.

The operationalization and measurement of the main variables are described briefly in the Appendix. Each of these variables was constructed by summing appropriate items, using item-to-total correlations to "purify" the measure, and then using coefficient alpha to assess the resultant reliability of the scales [19]. Status (class) was measured by use of Duncan's SES index [6]. Respondents were asked to state their father's and mother's occupation and place of work. Open-ended responses for father's occupation were used to construct the social class measure. Finally, sex was a dichotomous variable (1 = male, 2 = female).

### RESULTS

#### Influence of Socialization Agents

Table 1 shows both the zero-order and partial correlation coefficients between the measures of selected consumer skills and the socialization agents. The partial correlations were computed to remove the effects of the independent variables that were expected to be related to the dependent measures [17].

*Family.* The zero-order correlation of 0.08 between parent-adolescent communication about consumption and the adolescent's economic motivations for consumption is significant and the result supports H<sub>1a</sub> ( $p < .020$ ). The statistically significant relationship remains (it increases slightly) after the effects of other possible explanatory variables are removed.

The relationship between intrafamily communication about consumption and the favorability of the adolescent's attitudes toward price-quality relationships is negative and insignificant ( $r = -.03$ ,  $p < .32$ ). The correlation between the two variables changes very little after the effects of the explanatory variables are removed, and thus H<sub>1b</sub> is not supported.

*Mass media.* The data indicate a positive, statistically significant relationship ( $r = .15$ ,  $p < .001$ ) between the amount of television viewing and the strength of the adolescent's social motivations for consumption. The correlation between the two variables is reduced ( $r = .08$ ,  $p < .025$ ) somewhat when the effects of other independent variables are held constant, but still the data provide support for H<sub>2a</sub>.

Though the zero-order correlation between the strength of favorable attitudes toward materialism and the amount of television viewing is statistically significant ( $r = .13$ ,  $p < .001$ ), the partial correlation between the two variables is not strong enough to support H<sub>2b</sub> ( $r = .05$ ).

*School.* Neither the zero-order correlation of .05 nor the partial correlation of .01 between consumer affairs knowledge and formal consumer education is statistically significant, and thus the data do not support H<sub>3a</sub>. Similarly, the correlation between consumer activism and formal consumer education is .05

Table 1  
RELATIONSHIPS BETWEEN SELECTED CONSUMER SKILLS AND ADOLESCENT INTERACTIONS WITH SOCIALIZATION AGENTS, CONTROL FOR OTHER POSSIBLE EXPLANATORY FACTORS<sup>a</sup>

Consumer skill	Family	Mass media	School	Peers
Economic motives	.09 (.08)			
Attitudes toward prices	-.04 (-.03)			
Social motives		.08 (.15)		.13 (.14)
Materialism		.05 (.13)		.11 (.13)
Consumer knowledge			.01 (.05)	
Consumer activism			.03 (.05)	
Finance management			.03 (.06)	

<sup>a</sup>Table entries are partial correlations. Product-moment correlations are shown in parentheses.

**Table 2**  
CORRELATION MATRIX FOR INDEPENDENT VARIABLES

	1	2	3	4	5	6	7	8	9	10
1. Family communication	1.00									
2. Television viewing	.22	1.00								
3. Social utility: TV shows	.18	.28	1.00							
4. Social utility: TV ads	.12	.29	.54	1.00						
5. Newspaper reading	.11	.17	.02	-.01	1.00					
6. Peer communication	.33	.06	.17	.13	.14	1.00				
7. Courses	.11	.02	.01	.00	.11	.06	1.00			
8. Age	-.11	.08	-.16	-.21	.21	.13	.12	1.00		
9. Social class	.01	-.30	-.03	-.11	.08	.10	-.02	.09	1.00	
10. Sex	.07	-.04	.10	.09	-.12	.13	.28	-.05	.03	1.00

( $p < .13$ ), and the partial correlation between the two variables is equally small and insignificant ( $r = .03, p < .32$ ); thus there is no support for  $H_{3b}$ . Further, an adolescent's ability to manage consumer finances does not correlate with the number of consumer-related courses the individual has taken at school ( $r = .03, p < .38$ ), and  $H_{3c}$  is not supported.

**Peers.** The data in Table 1 support both  $H_{4a}$  and  $H_{4b}$ . The correlation between peer communication about consumption and (a) social motivations for consumption and (b) materialistic values is positive and statistically significant ( $r = .13, p < .001$  and  $r = .11, p < .002$ , respectively), and thus suggests that youths may learn the expressive aspects of consumption from their peers.

#### *Relative Influence of Independent Variables*

Much controversy surrounds the relative influence of the socialization agents on the learning of individual consumer skills. Critics argue, for example, that advertising strongly influences the youth and results in undesirable socialization (e.g., materialistic values and the need to consume; nonrational impulse-oriented choices), whereas defenders of promotional practices argue that the main sources of learning of such cognitions and behaviors are parents and peers. Thus, a final objective of this study is to bring additional empirical evidence to bear on the controversy. Assessing the relative impact should be useful in (1) answering questions about the processes by which young people develop the ability to evaluate commercial stimuli, i.e., cognitive development versus social learning, and (2) formulating theory in the area.

The relative influence of the explanatory variables is assessed by means of multiple regression analysis. Among the media use variables, the adolescent's newspaper readership is used to make the analysis comparable with those of previous studies [15, 27]. Furthermore, media effects are investigated by means of the transactional model of communications effects (which combines exposure to the medium with motivations for using the medium) rather than the hypodermic model (which assumes that exposure to the

medium equals effect) [11]. Because it is argued on a theoretical basis that the media "teach" youngsters the expressive aspects of consumption, and there are data to suggest that such learning may be the result of social motivations to use the media [15, 27], the measures of motivation to use television are designed to tap the respondent's social uses of the medium—both programming and advertising.

A main limitation in using the multiple regression technique to assess the relative influence of the explanatory variables is the possible presence of intercorrelations among the predictors, which can cause the total variance in the criterion to be allocated rather arbitrarily to the independent variables in a given equation. Table 2 shows that the correlations among the 10 independent variables are rather low.<sup>1</sup> Thus, the resulting regression coefficients in the present analysis can be viewed as fairly accurate estimates of the true effects of the respective variables on the various consumer skills. Table 3 shows relationships between the independent variables and each of the seven dependent consumer skill variables. Several of the standardized regression coefficients in Table 3 are significant. One can assess the relative contribution of each of the predictors in accounting for variation in each criterion by arranging the significant correlations from highest to lowest. However, the 10 predictor variables considered in these multiple regression equations still leave a relatively large portion of the variation in each criterion unexplained. For example, the best equation "explains" approximately 24% of the variance in consumer affairs knowledge, and the poorest equation involves attitudes toward prices for which the predictors account for only 3% of the variance. Therefore, though the linkages between predictor and criterion variables can be assessed from

<sup>1</sup> Additional evidence of relatively low intercorrelations among the predictor variables can be found by examining the successive eigenvalues. The sum of the reciprocals of the 10 eigenvalues is 12.52, a value which is nearly what it would be for an orthogonal system [see 9].

**Table 3**  
RELATIONSHIPS BETWEEN EXPLANATORY VARIABLES AND DEPENDENT CONSUMER SKILL MEASURES

Independent variables	Dependent variables						
	1 Consumer affairs	2 Consumer activism	3 Finance Mgt.	4 Prices	5 Materialism	6 Economic motives	7 Social motives
Family communication	-.06	.21*	.02	-.05	-.01	.06	-.03
T.V. viewing	-.06	-.01	-.04	-.10*	.07	-.11*	.10*
Social utility: TV shows	.09*	.03	.02	.04	.08*	.12*	.05
Social utility: TV ads	-.01	-.04	-.02	-.05	.16*	-.08*	.14*
Newspaper readership	.24*	.31*	.08*	.08*	-.04	.17*	-.04
Courses	.01	-.04	.03	.05	-.01	.05	.01
Peer communication	.11*	.00	-.01	.02	.12*	.03	.14*
Age	.31*	.11*	.09*	-.16*	.02	.05	.02
Social class	-.00	.00	.11*	.05	.03	.08*	.01
Sex	-.09*	.09*	.04	-.01	-.20*	.04	-.13*
Multiple R	.49	.42	.20	.17	.32	.28	.28

NOTE: Table entries are standardized regression coefficients (beta weights) between the independent variables and the 7 dependent variables. Asterisk denotes that the variable in the equation accounts for a significant amount of variance in the dependent variable ( $p = .05$ ). Coefficients are rounded to the nearest decimal point.

Table 3, the results should be interpreted with the proper degree of caution.

**Family.** The adolescent's interaction with his parents about consumption matters is a strong predictor of only "socially desirable" consumer behaviors ( $b = .21, p < .001$ ). The relationship between family communication about consumption and economic motives, which is found to be significant even when the effects of antecedent variables are partialled out ( $H_{1a}$ ), is not significant when variables measuring the adolescent's interaction with other socialization agents (especially mass media) are introduced into the analysis ( $r = .06, p < .113$ ).

**Mass media.** The amount of television viewing is related positively to social motivations for consumption ( $b = .10, p < .001$ ); it is related negatively to favorability of attitudes toward prices ( $b = -.10, p < .011$ ) and economic motivations for consumption ( $b = -.11, p < .006$ ). The adolescent's motivations for watching television commercials and programs are strong predictors of most of the consumer skills examined. Specifically, *social utility reasons for viewing television shows* are related positively to the adolescent's consumer affairs knowledge ( $b = .09, p < .008$ ), materialism ( $b = .08, p < .042$ ), and economic motivations for consumption ( $b = .12, p < .003$ ). *Social utility reasons for watching television advertisements* are strong predictors of the adolescent's attitudes toward materialism ( $b = .16, p < .001$ ) and social motivations for consumption ( $b = .14, p < .001$ ); they are related negatively to the respondent's economic motivations for consumption ( $b = -.08, p < .02$ ).

**Newspaper readership** is the strongest predictor of several consumer skills including consumer affairs knowledge ( $b = .24, p < .001$ ), consumer activism

( $b = .31, p < .001$ ), and economic motivations for consumption ( $b = .17, p < .001$ ); it is also positively associated with the adolescent's ability to manage consumer finances and favorability of attitudes toward prices ( $b = .08, p < .033$ ).

**School.** The amount of formal consumer education is the weakest predictor of the consumer learning properties examined. Consumer-related courses taken at school do not relate significantly to any of the dependent consumer skill measures examined. These findings suggest that children may learn very little at school about consumer-related cognitions and behaviors similar to those used in this research.

**Peers.** Adolescents appear to acquire several cognitive skills by interacting with their peers. The peer communication about consumption variable is related positively to the adolescent's consumer affairs knowledge ( $b = .11, p < .001$ ), social motivations for consumption ( $b = .14, p < .001$ ), and materialism ( $b = .12, p < .001$ ).

**Age.** Maturation development is the strongest predictor of the adolescent's consumer knowledge ( $b = .31, p < .001$ ). Older adolescents are more likely to perform socially desirable consumer behaviors ( $b = .11, p < .003$ ), and better able to manage consumer finances ( $b = .09, p < .029$ ) than younger adolescents. Younger adolescents, in contrast, are more likely to hold favorable attitudes toward prices ( $b = -.16, p < .001$ ) than their older counterparts. The latter finding suggests that the child's experience with shopping increases his understanding of pricing techniques in the marketplace, which in turn may decrease his confidence in price as an indicator of product quality and performance.

**Social class.** The findings also show that upper class adolescents are more likely to have economic motiva-

tion for consumption ( $b = .08$ ,  $p < .015$ ) and are better able to manage consumer finances ( $b = .11$ ,  $p < .002$ ) than their lower class counterparts.

**Sex.** Finally, the findings suggest that sex may affect the acquisition of certain consumer skills. Specifically, male adolescents appear to know more about consumer matters ( $b = -.09$ ,  $p < .008$ ) and hold stronger materialistic attitudes ( $b = -.20$ ,  $p < .001$ ) and social motivations for consumption ( $b = -.13$ ,  $p < .001$ ) than their female counterparts. Female adolescents are more likely to perform socially desirable consumer behaviors than male adolescents ( $b = .09$ ,  $p < .012$ ).

## DISCUSSION OF RESEARCH FINDINGS

### *Consumer Socialization as a Social Process*

**Family influences.** The family seems to be important in teaching adolescents "rational" aspects of consumption. Such learning may be facilitated by the child's interaction with other socialization agents, especially the mass media (Table 2). The findings appear to be consistent with speculations of some sociologists with respect to the kinds of consumer behaviors young people learn from their parents [20, 21].

In addition, the research shows a strong positive relationship between family communication about consumption and the adolescent's frequency of performing socially desirable consumer acts. Though other researchers report that parents purposely teach their children (5 to 12 years old) very little about consumption, expecting them to learn some skills through observation [28], the findings of this research suggest that parents do attempt to teach consumer skills to their teenage youngsters. Thus, different consumer skills seem to be learned at different ages from parents and through different learning processes.

**Mass media influences.** The finding that the amount of television viewing, and consequently the number of television advertisements to which adolescents are exposed, predicts the respondent's social motivations for consumption and materialistic attitudes suggests that mere exposure to this medium may lead to the learning of the "expressive" aspects of consumption. Though the adolescent's frequency of interaction with television appears to be an important factor in learning some skills, it is questionable whether exposure to the medium alone is sufficient. The data show that learning from television is linked mainly to the uses the adolescent makes of television, especially of commercial content, much of which was assumed and found to be of a social nature. These findings are consistent with those of previous research studies [15, 27].

Though the findings support Bandura's and others' contentions that young people learn from television the "expressive" elements of consumption [2, 20], the learning of these skills may not develop through

imitation and observation alone as Bandura argues. Rather, social processes (e.g., communications with peers) seem to condition the adolescent's perception and interest in goods and services, which in turn cause him to pay more attention to television programs and commercials to learn about the uses of products. Thus, the transactional model of communication effects [11] seems best to describe the learning of consumer skills from television. However, it is possible, for example, that the child's materialistic values affect his social uses of television. The nature of this study did not allow examination of the direction of causality between social uses of mass media and expressive orientation toward consumption (e.g., materialistic attitudes).

**Newspaper readership** is a strong predictor of several consumer skills. Although it is tempting to assume that adolescents develop these consumer skills *because* they read the newspaper, a reverse causality may be at work—i.e., newspaper readership may be a function of the consumer skills, knowledge, and attitudes already acquired. A *third variable* also may be present. For example, a family environment that allows and/or encourages newspaper readership might also foster the development of desirable consumer skills; thus both the readership and the skill learning would be dependent on the third variable—the family environment [5].

**Peer influence.** Peers appear to be an important socialization agent contributing to the learning of the expressive consumption elements (i.e., materialistic values and social motivations). As the results suggest, adolescents' communications with their peers about consumption matters may center on the social importance of goods and services, and they may be a second-order consequence of learning from parents rather than from television. For example, the correlation between intrafamily communication about consumption and communication with peers is relatively high ( $r = .33$ ), whereas television viewing is weakly associated with peer communication about consumption ( $r = .06$ , Table 2).

Adolescents may learn not only the expressive aspects of consumption from their peers but also many other skills. Overall, the study findings suggest that interaction with peers about consumption matters may make the adolescent aware of goods and services in the marketplace and of the buying processes. This greater awareness of his consumer environment may, in turn, contribute to his *active* interaction about consumption matters with other socialization agents such as the mass media, which may result in additional learning. For example, peer communication about consumption is significantly related to social utility reasons for viewing television programs and commercials ( $r = .13$ ,  $p < .001$  and  $r = .17$ ,  $p < .001$ , respectively, Table 2).

**Influence of school.** The findings provide little evidence that formal consumer education contributes



much to the adolescent's learning of various consumer skills. They are consistent with the findings of smaller scale studies [14, 15, 18]. At least three factors might account for the lack of school influence. First, the instructional material may not contain information useful in teaching young people the effective aspects of the consumer role as defined in this research. Second, instructors may be using ineffective methods of teaching. Third, some other variable may be associated with ineffective learning at school; for example, students who make poor grades at school (are not as capable of learning) might be attracted to such courses because they perceive them as not difficult.

#### *Consumer Socialization as a Cognitive Developmental Process*

The adolescent's cognitive development predicted the formation of several skills. It is not clear, however, whether these changes in the youth are the effects of cognitive development or of other variables such as opportunity for consumption and experience with the marketplace. Thus, age as a surrogate index of cognitive development can be used in a predictive but not in an explanatory sense.

In an assessment of the efficacy of the two general models of socialization—the social learning model and the cognitive development model—consumer socialization appears to be a social learning process rather than a cognitive development process. The amount of variance accounted for by the measures of youths' interaction with the socialization agents is substantially greater than variation in the consumer learning properties accounted for by age alone across the seven skills examined. The data also suggest that the cognitive development model may predict better the development of a youth's knowledge and ability to function as a consumer in the marketplace, whereas the social learning model seems to explain better the development of his attitudes and values.

#### *Effects of Social Structural Variables*

The finding that social class is related positively to some consumer skills suggests that adolescents from families of higher socioeconomic status have more opportunities for consumption, and therefore may be socialized faster and better to the consumption role. The data do not indicate whether better consumer learning occurs as a result of structural factors present in higher socioeconomic classes (e.g., greater opportunities for consumption) or because of different socialization practices that may be emphasized by families in these social groups. Finally, generalized sex differences suggest that adolescents in each sex group learn certain aspects of the consumer role to a significantly greater extent than their counterparts of the other sex.

#### *Implications*

The *marketing* implications of these research findings can be grouped into two categories: implications for marketing strategy formulation and implications related to the critics' attacks on marketing practices directed at young people.

In formulating strategy, marketers should remember that youths in different socioeconomic classes of society have different motivations for consumption. This study shows adolescents' socioeconomic backgrounds to be correlated positively with their economic motivations for consumption. Thus, for example, marketing communications stressing the economic or functional aspects of a product would be more likely to be received favorably by adolescents in upper social classes than by adolescents in lower social classes.

Marketers might also consider coordinating their marketing communications according to the *age* of the adolescent consumers. The findings suggest that the importance of product attributes considered in decision making varies with age. For example, age is related to the adolescent's attitudes toward prices. Consequently, marketers should isolate the significant product attributes used in decision making by different age groups of youth and adjust their marketing and promotional mixes accordingly.

Marketers also should consider the *sex* of the youth market with which they are trying to communicate. The content of the message should depend on the sex of the young consumer. For example, the study findings suggest that the expressive aspects of consumption are more relevant to male than to female adolescent consumers.

Marketers can use some of the findings from this study to respond to charges made by advertising critics about the effects of advertising on young people. Though many critics argue that advertising causes the development of materialistic orientations and nonrational consumer behavior among young consumers, this study suggests that social processes condition young people's perceptions of the importance of the expressive and materialistic aspects of consumption, motivating them to pay attention to advertising and programming content. Such attention in turn seems to contribute to the development of materialistic attitudes and social (nonrational) motivations for consumption. Thus, marketers could argue that interpersonal social processes, the origins of which are not yet known, are necessary for acquiring such motivations and cognitions.

*Public policymakers* may be interested to know that not only television advertising but also television programs seem to contribute to the development of nonrational orientations toward consumption. Furthermore, the development of social motivations and cognitions toward consumption may not be simply the result of the youth's *mere* exposure to television; rather, it may be the result of social interpersonal

processes which seem to condition his perception of the importance of the expressive aspects of consumption and facilitate this kind of learning from television.

The data also suggest to *consumer educators* the need to reevaluate current consumer educational materials and practices and to tailor the content of consumer-related courses to the needs of students which may differ on the basis of the youths' socioeconomic and demographic characteristics.

Finally, the findings reinforce the thesis of applying *multitheoretical perspectives* in future studies of con-

sumer socialization [22]. Although consumer socialization seems to take place throughout adolescence, the mere development of the child's ability to understand consumption-related stimuli does not appear to be a sufficient condition for consumer learning. Even if a person is mature enough to understand his commercial environment, consumption-related skills, knowledge, and attitudes may not develop in the absence of the person's interaction with various agents that appear to condition his perception of his consumer environment, making it of greater relevance to him.

## APPENDIX DESCRIPTION OF THE VARIABLES

Construct	Operational definition	Measure	Number of items	Reliability coefficient alpha
<b>A. Criterion variables</b>				
1. Consumer affairs knowledge	Cognitions held with respect to basic terms in economics, insurance, finance, real estate, and marketing; knowledge of consumer legislation in the areas of unit pricing, bait advertising, code dating, and remedies available to consumers.	0- to 11-point accuracy index representing correct answers to statements such as: "When you buy stock you own part of a company," with respondents checking "true-false-don't know" response alternatives.	11	.57
2. Consumer activism	Self-reported consumer activities relating to effective (socially desirable) consumer behaviors.	5-point "very often-don't know" scales. Items such as: "I carefully read most of the things they write on packages or labels." <sup>a</sup>	7	.64
3. Consumer finance management	Ability to estimate correctly amount of average family's monthly budget (\$1,000) going for food, clothes, home expenses, automobile expenses, other expenses, and savings.	6- to 30-point accuracy index representing the degree of accuracy for each of the six items on a 5-point scale.	6	.61
4. Attitudes toward prices	Cognitive and affective orientations toward price-product relationships concerning prices as indicators of product quality and performance.	5-point agree-disagree scales. Items such as: "Many products are not worth the price you pay for them." (Reverse score).	4	.28
5. Materialism	Orientations emphasizing possessions and money for personal happiness and social progress.	5-point agree-disagree scales. Items such as: "It is really true that money can buy happiness."	6	.60
6. Economic motivation	Cognitive orientation related to the importance of product functional and economic features; orientations toward comparison shopping and significant discriminatory attributes.	0- to 5-point scales measuring degree of importance of knowing specific product information prior to purchasing five products. Items of information such as "guarantees on different brands."	5	.69
7. Social motivations	Cognitive orientations related to the importance of conspicuous consumption; and self-expression via conspicuous consumption.	0- to 5-point scales measuring degree of importance of knowing specific product information prior to purchasing five products. Items such as: "What kinds of people buy certain brands of products."	4	.85
<b>B. Explanatory variables</b>				
1. Family communication about consumption	Overt interaction between parent and adolescent about goods and services.	5-point very often-never scales. Items such as: "My parents and I talk about buying things."	12	.64
2. Television viewing	Adolescent's frequency of viewing specific program categories [12].	5-point everyday-never scales. Categories such as "movies" and "cartoons."	7	.67

3. Social utility reasons for watching TV shows	Motivation to watch TV shows as a means of gathering information about life styles and behaviors associated with uses of consumer products [27].	0- to 10-point scale representing positive responses to TV show viewing for reasons such as: "To learn what things to buy to make good impressions on others."	10	.70
4. Social utility reasons for watching TV ads	Motivation to watch TV ads as a means of gathering information about life styles and behaviors associated with uses of consumer products [27].	0- to 10-point scale representing positive responses to TV ad viewing for reasons such as: "To find out what kinds of people use certain products."	10	.84
5. Newspaper readership	Adolescent's frequency of reading specific items in newspaper.	5-point everyday-never scales. Items such as "comics" and "news about the economy."	5	.66
6. Peer communication about consumption	Overt peer-adolescent interactions about goods and services.	5-point very often-never scales. Items such as: "My friends and I talk about buying things."	6	.78

\*Support for such socially desirable properties can be found in assumptions underlying much consumer legislation. For example, truth-in-packaging and truth-in-lending legislation is based on the assumptions that the shopper has certain characteristics: (1) shops around for good buys, (2) is able to judge and therefore secure the best values, and (3) is aware of legal rights and is willing to use legal remedies for protection [24]. See also [18].

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