

How Good A Shopper Am I? Conceptualizing Teenage Girls' Perceived Shopping Competence

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EXECUTIVE SUMMARY

Introduction

Teenage girls represent the most highly sought after market segment in the U.S. because of their keen interest in shopping and their significant spending power. Teenage girls spend more time than teenage boys in shopping environments and outspend boys in every category except videogames. So, teenage girls clearly love to shop—but do they perceive themselves as good shoppers or is this a group who feels out of control when it comes to spending wisely and making considered decisions regarding purchases? If they lack the expertise and self-control to perform shopping tasks successfully, then there are numerous financial and psychological implications, including accumulating debt and exhibiting compulsive shopping behaviors that continue into adulthood.

In order to examine teenage girls in the role of shoppers, this study uses a grounded theory approach to explore teenage girls' perceptions of shopping competence and their own felt competencies as shoppers in the context of a shopping mall environment, which despite the growth in internet shopping, is still the most popular shopping environment for teenage girls (Mediamark Research Inc 2004). The themes uncovered in the data are used in conjunction with definitions of competence from psychology and consumer expertise from marketing in order to conceptualize shopping competence as perceived by teenage girls. Through a better understanding of how teenage girls perceive themselves as shoppers, we may be better able to understand how to combat some of the shopping-related issues that are associated with teenage shoppers such as impulsive/compulsive shopping, difficulty managing money resulting in debt, making purchases that result in post purchase regret, relying on decision heuristics that may not always lead to the best or most appropriate decision, e.g., "if my friends like it I buy it." The importance of these issues and our ability to better understand them has compelled us to examine the nature of teenage girls' perceptions of themselves as competent shoppers.

Competence and Consumer Expertise

Psychologists define competence as an achievement of personally or socially desired outcomes determined by an individual's ability to use two types of resources, those that are unique to the environment and those that are unique to the individual. In addition, competent individuals have a sense of self-confidence in their abilities to obtain valued outcomes and exercise self-control and self-regulation. Without both a sense of self-confidence and self-control, an individual may be much less likely to attempt to master the challenges of a situation.

Consumer expertise is defined as the ability to perform product-related tasks successfully. These tasks include information search, interactions with salespeople, choice and decision-making and the various tasks involved in actually making a purchase, e.g., handling money, dealing with credit terms, and understanding warranty and return policies. We propose that a competent consumer uses both individual resources and environmental resources to achieve positive desired outcomes related to specific shopping tasks.

Method

In order to explore teenage girls' perceptions of shopping competence, we interviewed 31 teenage girls (13-14 years old) in-depth using a semi-structured interview. The informants were asked to report on a recent shopping experience at a shopping mall, after which probing questions were asked with respect to their perceptions of what constitutes a good shopper and their own abilities (or lack thereof) with respect to being a good shopper. A grounded theory approach was used in the data collection and analysis process; a constant comparative process throughout the interview process resulted in new questions being added to the interview process as new themes emerged. Several different categories and sub-categories of data emerged during the open coding process, and axial coding linked these categories and sub-categories to dimensions of competence and consumer expertise as defined in the literature.

Interpretive Findings

The informants were readily able to describe individuals—usually their mother—who they perceive to be good (i.e., competent) shoppers. Behaviors the informants associate with competent shopping include making good decisions by assessing needs, shopping around, and comparing prices, style, and fit; seeking appropriate assistance, opinions, and advice; making independent and confident decisions; and managing money. Most of the informants perceive themselves to exhibit some of the behaviors they associate with competence, but they also identified four areas in which they felt they needed to improve to be better shoppers. These areas of improvement included controlling impulsive purchasing; making independent and confident decisions; dealing with salespeople; and managing their money. On the other hand, virtually all of the informants are knowledgeable about different stores and brands and general shopping routines utilized in a shopping environment.

Conceptualizing Perceived Shopping Competence

Informants' perceptions with respect to competent shoppers and their own felt competence were next analyzed within the framework of definitions of competence and consumer expertise. Psychologists suggest that competence is the result of utilizing environmental and individual resources associated with specific tasks. Environmental resources in the shopping environment include store variety, salespeople, other shoppers, and product information, all of which were utilized by the informants, although in varying degrees. The informants clearly understood and

utilized a variety of stores and product information. They did not, however, all feel comfortable in asking salespeople for assistance, preferring to rely on peers, who, by the informants' own admission, may not be good shoppers themselves.

Individual resources, according to the psychology literature, include knowledge, self-confidence, and self-control. The informants do utilize knowledge of stores, brands, and general shopping routines when shopping. However, informants' perceptions suggest they are lacking in the resources of self-confidence and self-control. Since the degree of self-confidence held by a shopper may be related to her comfort in dealing with salespeople (an environmental resource) and self-control may be related to the extent and manner in which a shopper utilizes knowledge, self-confidence and self-control are conceptualized as moderating the degree to which teenage girls utilize environmental and individual knowledge resources in achieving positive shopping outcomes.

Discussion

This study represents a first look at how teenage girls perceive "good" shopping and their own perceptions of themselves as "good" shoppers. The interpretive findings revealed that teenage girls have a pretty clear image in their minds of what it means to be a competent shopper, and they do not believe that they have quite reached the level of competence they see in others. This study identifies key areas where teenage girls feel they need to improve as shoppers. Moreover, the data were used to develop a conceptual model of teenage girls' perceived shopping competence based on the broad definitions of competence and expertise found in psychology and marketing. This conceptual model can be used as a framework for future research that might more specifically identify a model of shopping competence based on additional samples of both teens' and adults' perceptions of what it means to be a competent shopper.

Keywords: Consumer Well-Being, Decision Making, Purchase Processes, Self-Concept

HOW GOOD A SHOPPER AM I? CONCEPTUALIZING TEENAGE GIRLS' PERCEIVED SHOPPING COMPETENCE

In order to develop a better understanding of teen shoppers, who represent the most highly sought after market segment in the United States (ICR 2005), it is important to explore teens' own perceptions about shopping, placing specific emphasis on their own perceived competencies as shoppers. By examining how teens define a competent shopper and how they perceive themselves as shoppers within their own normative framework of shopping competence, we should be better able to understand the shopping behaviors they exhibit, the purchase decisions they make, and the limitations they feel they must overcome in order to become fully competent shoppers. In order to examine these issues, the present research begins by discussing the broad concepts of competence from a psychological perspective and consumer expertise from a marketing perspective. We then explore female teens' perceptions of what it means to be a competent shopper and how confident they are in their overall shopping abilities. Finally we link the interpretive data to existing theory and develop a conceptual model of adolescent shopping competence.

We focus specifically on teenage girls because shopping is among the top three leisure activities engaged in by teenage girls in the United States (Roper Youth Report 2003), and teenage girls represent the most highly sought after market segment in the United States (Mediamark Research Inc. 2004). Other sources report that teenage girls love to spend, e.g., ICR, the Philadelphia-based market research organization, reports that teenage girls spend more than boys—an average of \$47 per week (ICR 2005). According to Melissa Hermann, Business Leader of ICR's Teen Research Group, "The current generation of teenage girls has tremendous buying power. The evidence is starting to show up in the numbers but we have seen this in qualitative studies for the past few years." Teenage girls buy clothing more often than teenage boys, spending 72% of their income on clothing and clothing-related accessories compared to 52% for boys. In fact, teenage girls outspend teenage boys in every category except videogames (Mediamark Research Inc. 2004). Girls also spend more time in shopping environments than boys with shopping malls their favorite place to shop; they spend, on average, 67.4 hours in a shopping environment in a 30-day period (Mediamark Research Inc. 2004). All of these statistics contribute to the fact that females account for a far greater percentage of compulsive shoppers than males. For example, Roberts (1998) examined compulsive shopping among college students and reported that female undergraduates accounted for 67% of the compulsive shoppers uncovered in his study. While this sample was specific to Texas and thus is not representative of American teens in general, it nonetheless provides some evidence of problematic shopping behaviors among girls.

We also focus on the shopping mall as context, since adolescent shoppers comprise the fastest growing segment of mall patronage and teenage girls spend much of their shopping time at the mall (Sarkisian-Miller 2003). Existing research indicates that there are several factors that affect teenage girls' mall experiences. For example, Baker and Haytko (2000) and Haytko and Baker (2004) indicate that the mall experiences of young girls are influenced by their education cohort (middle school, high school, or college) and their trend consciousness, plus certain characteristics of the mall, such as safety, comfort, accessibility, and retail mix. The various combinations of these factors contributed to the overall mall experience in terms of how positive or negative it was. We also know that there are several factors that contribute to teens' (both

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boys and girls) willingness to shop at malls including store variety and level of excitement at the mall (Wakefield and Baker 1998). Teens also want to feel welcomed and shop in malls that they consider to be teen friendly (Wilhelm and Mottner 2005).

Clearly, teenage girls love to shop, but how competent do they really feel in an environment where they spend so much time? On the face of it, we might conclude that teens must feel pretty competent and comfortable in an environment that they seem to love, but is that really the case, or is this a generation that feels out of control when it comes to spending wisely and making considered decisions regarding purchases? Are teens particularly vulnerable and easily persuaded? Will their current shopping behaviors create future problems, e.g., poor money-management and decision-making skills as adults, large amounts of debt, and compulsive consumption? For such a lucrative market segment, these are important questions on which to shed some light.

Some shopping-related problems have already been documented within the teen segment. According to Debt Nation (2001), teens regularly overspend their cash, covering purchases with advances on next month's allowance. Credit card companies specifically target teens, with about 10% of teens owning credit cards in high school (Teenage Research Unlimited 2004). Ownership jumps to anywhere from 70% to 82% for college undergraduates (Debt Nation 2001; Ritzer 1995), with as many as 29% of undergraduates owning three or more credit cards (Roberts 1998). Various studies place credit card debt for 18-20 year olds between \$2000 and \$3000 (Henry, Weber and Yarbrough 2001; Pinto, Parente and Palmer 2001; Roberts and Jones 2001); the average credit card debt for undergraduate college students is \$2,169, according to a 2005 report by the student lender Nellie Mae (Alsever 2005). Given these findings, do teens have the necessary skills to be competent shoppers?

We propose that a competent shopper is ultimately seeking to achieve successful shopping outcomes and that in order to do so must utilize both environmental and knowledge-based resources and have the self-confidence to ensure that these resources are utilized effectively and the self-control to refrain from acting on undesired impulses and to regulate behavior in order to ensure a positive outcome. If teenage girls feel they do not utilize the resources available to them either because they lack self-confidence or self-control, this may be a contributing factor to rising debt and compulsive shopping, which could become a major problem for the current generation of teenagers given the manner in which retailers, advertisers, and credit card companies bombard teens with marketing designed to encourage them to spend even more. If, by better understanding how they perceive themselves as shoppers, we can better understand the shopping-related problems teenage girls face, there may be the possibility of developing certain interventions, e.g., legislation or educational programs, that from a public policy perspective might help teens avoid some of the potentially crippling financial and psychological issues that appear to be affecting this generation of shoppers.

In terms of studies that have examined teens' shopping and decision-making skills, there have only been a few, thus we do not know very much about these areas. Of the few studies on teens' shopping skills, Mallalieu (2001) found that teens (both boys and girls) understood basic shopping scripts and were able to list what they considered to be good and bad shopping habits. Moschis and Moore (1978) examined how teens acquire certain consumer skills contributing to their effectiveness in the marketplace. The skills related to knowledge are in four areas—the

ability to match specific brands to product categories, the ability to price select products and services, knowledge about consumers' legal rights and consumer remedy strategies, and understanding of the consumer role. The study also found evidence that peers were the most significant influence on acquiring these consumer-related skills, yet are teens' peers likely to be competent shoppers?

An evaluation of consumer socialization by John (1999) suggests that teens' understanding of concepts such as branding, pricing, and other related concepts is more sophisticated than that of younger children's. By the time children reach the reflective stage of consumer socialization (ages 11-16); they are believed to possess adult-like knowledge and abilities related to shopping (John 1999). Yet, simply because they appear to possess adult-like knowledge and skill does not mean they possess the same confidence as adult shoppers, nor does it mean that teens make use of the knowledge and skills they possess.

Existing research also indicates that there are distinct factors that influence teen decision-making style. In particular, girls were found to be more concerned with novelty and fashion than boys, and girls also reported that they were more concerned with value-for-money than boys, and that they shopped as a recreational activity, which they found to be enjoyable (Shim 1996). Haykto and Baker (2004) also indicate that girls do not see shopping as separate from entertainment.

Decision making styles of adolescents also have been examined by Sproles and Kendall (1986). They used a consumer style inventory, composed of eight basic mental approaches to consumer decision making, to construct consumer style profiles. The eight aspects of decision making included (1) high quality consciousness; (2) brand consciousness; (3) novelty-fashion consciousness; (4) hedonistic, recreational shopping consciousness; (5) price/value consciousness; (6) impulsiveness; (7) confusion from overchoice; and (8) brand loyalty tendencies. The degree to which each of these aspects typified an individual adolescent's decision making then became his or her consumer profile. This research was extended by Shim and Koh (1997) who used the consumer decision making style scales from the Sproles and Kendall study, in conjunction with socialization agents and their antecedents, to cluster analyze the responses of an adolescent sample. They identified three adolescent consumer decision making styles—value-maximizing recreational shopper, brand-maximizing non-utilitarian shopper, and apathetic shopper (Shim and Koh 1997). Value-maximizing recreational shoppers favored high quality, novelty, value in shopping, and exhibited hedonistic shopping characteristics. This group's decision making style was more influenced by parents. The brand-maximizing non-utilitarian shopper, in contrast to the other groups, was characterized by a tendency to use price as an indicator of quality, was more prone to impulsiveness, brand-loyal, and confused by too much choice. This group was more influenced by their peers. Apathetic shoppers were not concerned about product quality, fashion, or brand, nor were they brand-loyal or impulsive. Thus, they seemed to be truly uninterested in shopping and were not heavily influenced by either parents or peers.

While this body of research describes characteristics of teens' consumer decision styles, it does not address the effectiveness of these decision making styles nor how these styles specifically indicate shopping competence or lack thereof. In addition, even if we conclude, based on previous research, that teens have knowledge and understanding of shopping behaviors and routines, it still provides no indication of how competent they feel as shoppers. We begin to

address this issue by discussing the concept of competence as found in psychology and marketing literatures.

COMPETENCE

Socrates, in Ancient Greece, described competent individuals as “those who manage well the circumstances which they encounter daily, and who possess a judgment which is accurate in meeting occasions as they arise and rarely miss the expedient course of action” (quoted in Goldfried and D’Zurilla 1969, p. 155). This definition emphasizes the ability to control one’s environment and to judge situations correctly and to adopt the appropriate action. Modern definitions of competence continue to stress that a competent individual is one who makes use of environmental and personal resources to achieve a good outcome (Waters and Sroufe 1983). Competence is said to be the “ability to generate and coordinate flexible adaptive responses to demands and to generate and capitalize on opportunities in the environment” (Waters and Sroufe 1983, p.80). Poole and Evans (1989, pp. 148-149) state that competence is “an achievement or attainment of personally or socially desired outcomes in some set of relevant contexts using appropriate means and resulting in positive developmental outcomes.”

Further scrutiny of these molar definitions of competence has led psychologists to propose that competence is determined by an individual’s ability to use two types of resources, those that are unique to the environment and those that are unique to the individual (Waters and Sroufe 1983). The ability to utilize resources from a particular environment in order to achieve specific task-related positive outcomes is indicative of a competent individual (Waters and Sroufe 1983). In addition, a competent individual must also have the ability to capitalize on resources that are individual in nature. These resources range from specific learned skills and abilities to more general knowledge and characteristics of the self, e.g., self-confidence (Waters and Sroufe 1983).

As with environmental resources, an individual must be able to utilize his or her own individual resources effectively in order to achieve positive outcomes. For example, competent individuals have a sense of self-confidence in their abilities to obtain valued outcomes (Bandura 1977; Bandura and Schunk 1982) and exercise self-control and self-regulation (Rothbaum, Weisz and Snyder 1982). Central to the concept of self-control is the ability to override or change one’s inner responses as well as to interrupt undesired behavioral tendencies (such as impulses) and to refrain from acting on them (Tangney, Baumeister and Boone 2004). The ability to control or regulate one’s self includes breaking bad habits, resisting temptation, and keeping good self-discipline (Tangney et al. 2004). Linking self-control directly with adolescent competence, Clausen (1991) argues that competent adolescents are able to control or inhibit tendencies to make unwise choices. Without both a sense of self-confidence and self-control, an individual may be much less likely to attempt to master the challenges of a situation (Bandura and Schunk 1982).

In attempting to place this broad conceptualization of competence within a marketing context, we turned to the classic article on consumer expertise by Alba and Hutchinson (1987). They define consumer expertise as “the ability to perform product-related tasks successfully” (p. 411) and further describe expertise as encompassing cognitive structures and processes that consumers use when performing such tasks as information search and decision making. Thus, the achievement of consumer expertise relies primarily on one’s knowledge and how that knowledge

is used when performing specific product-related tasks. Consistent with the previous discussion of competence, consumer expertise involves cognitive structures and processes related to both environmental and individual resources. For example, consumers have knowledge about different types of retail stores and salespeople (environmental resources) and how to act on that knowledge (e.g., avoiding certain types of stores and salespeople), just as they have knowledge about their own consumer skills (individual resources) and how to use those skills (e.g., return purchases within 30 days with receipts). Consumer expertise, therefore, is a reflection of objective or actual knowledge and does not incorporate the individual competence resources of self-confidence and self-control; subjective knowledge, which is how an individual perceives his or her knowing to be, is thought to be a combination of actual knowledge and self-confidence (Raju, Lonial and Mangold 1995). Alba and Hutchison (2000) argue that confidence about knowledge is based on expertise.

Based on this general discussion of competence and consumer expertise, we examine teenage girls' perceptions of their own competencies in the role of shopper, and we attempt to fit our data within the broader conceptualization of competence and expertise in order to provide a detailed conceptualization of the notion of shopping competence as perceived by teenage girls.

METHOD

A grounded theory method (Strauss and Corbin 1990) was used to explore data collected from in-depth interviews with teenage girls for themes, concepts and behaviors that were indicative of shopping competence. With this method, data are systematically collected and analyzed with the goal to either generate theory or to elaborate existing relevant theories with the data. Grounded theory development is often linked to existing substantive theories, particularly in providing direction to developing relevant categories and integrating data (Glaser and Strauss 1967). Given that theoretical conceptualizations of competence and expertise exist, our purpose here was not to develop new theory, but to elaborate on existing ideas to develop a conceptual model of adolescent shopping competence by placing the descriptive data within the context of competence definitions and conceptualizations from psychology and marketing.

Sample

Informants for the study were located through two different processes. First, members of girls' soccer teams located in a Midwestern town in the United States were asked to participate in the study. A convenience sample of 10 girls was obtained in this manner, and initial interviews were conducted with this group. Our initial analysis of these interviews suggested that there were new factors emerging, which caused us to seek additional informants through a snowball sampling technique. Using this process, initial informants provided names of friends for the researchers to contact, and those who participated from that group then provided additional names. In total, an additional 21 female informants were obtained in this manner. Sampling continued until the range of informants' responses was no longer expanding, but became redundant, consistent with qualitative data collection practice. Thus, the total sample is comprised of 31 informants (58% age 14); this sample size is consistent with that recommended by Morse (1994) for the grounded theory method.

Social status was inferred from each informant's area of residence based on the classification system developed by Coleman (1983). Using this classification system, 20% of the sample was

judged to live in an area that was predominantly blue collar with some office workers, with the remainder of the sample living in better white collar or excellent areas associated with higher social status.

Since all of the informants were teenagers, informed written consent was obtained from each participant and her parent/guardian before inclusion in the study. Each informant was paid \$10 as compensation for her time. The interviews were conducted over a four-month period, and interviews ranged in duration from 35 minutes to 75 minutes.

Interview Process

A semi-structured depth interview consisting of specific topical areas provided a framework for the depth interviews (see the Appendix). We were interested in exploring informants' perceptions about shopping competence as well as discussing with them their actual shopping habits and behaviors in order to build a full picture of informants' perceptions of themselves as shoppers. Much of our specific interest was in understanding teens' perceptions of their own competence as shoppers and what it means to be a competent shopper; thus, the interview format was designed with this in mind. To begin with, however, the initial set of questions was simply geared to motivate informants to talk about shopping in general by recalling a recent shopping excursion. Once they were comfortable discussing the topic of shopping, we began to delve more thoroughly into the specifics of shopping competence. Consistent with the emergent design method, in which data analysis is an ongoing process, additions and modifications to the initial interview questions were made throughout the research process (Taylor and Bogdan 1984). For example, several questions were added to further explore teens' interactions with salespeople when it became clear that this was an emerging concern among the informants, and additional probing questions were added whenever it was deemed to be relevant and beneficial to the research process.

Informants were interviewed privately in their homes outside the range of others' hearing in order to facilitate informant openness; all of the interviews were conducted by the two primary researchers. With permission, all interviews were audiotaped and later transcribed. Informants were promised complete confidentiality; to that end, informants' first names have been changed in the results section.

Coding and Theme Development

Qualitative data from the interviews were analyzed using a grounded theory approach (Glaser and Strauss 1967; Strauss and Corbin 1990), an inductive analytical process. With this approach, meanings were discovered using Glaser and Strauss' constant comparative process (1967), a systematic comparison that looked for similarities or differences among the data.

The coding process involved several stages. In the initial stage, one of the primary researchers independently read each verbatim transcript to identify useful units of meaning within the data—this process began before data collection was complete, which enabled the addition or tweaking of interview questions, consistent with the grounded theory approach. Each response to interview questions was treated as a separate “unit of analysis” during this process. Notes about the basic ideas and concepts reflected in the interviews were made during this stage.

The second stage of the coding process involved giving order and meaning to the notes created during the first stage. Specifically, the same researcher searched for varied and discrete meanings

among the units of analysis, processes referred to as concept identification and categorization (Strauss and Corbin 1990). The researcher then compared concepts against one another to discover similarities among concepts; this allowed some concepts to be grouped together under higher-order, more abstract concepts, or categories. These categories were next developed into a coding guide (see Table 1) that was then applied to the data during the process of “open coding” (Strauss and Corbin 1990).

TABLE 1
Coded Categories and Subcategories

Behaviors Associated with Competent Shoppers	Areas for Improvement as Competent Shoppers	Shopping Knowledge Possessed by Teens
Making good decisions	Controlling impulsive purchasing	Knowledge of different stores/brands
Seeking appropriate assistance, opinions, and advice	Making independent and confident decisions	Knowledge of general shopping routines
Making independent and confident decisions	Dealing with salespeople	
Managing money	Managing money	

During the open coding process, all of the interview data were coded (using the coding guide) in an effort to re-explore the data for alternative interpretations or concepts. The coding guide was adapted as needed throughout this process to reflect the full scope of variation within the data. Both of the primary researchers coded the data, meeting together frequently to discuss the meanings of and relationships among the concepts and categories.

In order to establish trustworthiness and dependability of the data coding process, three additional individuals (two male and one female, all unfamiliar with the research purpose) used the coding guide to open code 10 of the informant transcripts. Intercoder reliability was calculated using the Rust and Cooil (1994) proportional reduction in loss (PRL) measure. This reliability measure is directly comparable to Cronbach’s alpha. PRLs ranged from .89 to .91.

After the open coding process, the third stage of analysis was axial coding, in which the primary researchers continued to interpret the data in order to relate the categories of data that emerged during the open coding process to higher-level categories. In particular, connections among categories and their respective sub-categories and patterns among those connections were sought by examining the categories against a backdrop of definitions of competence from the psychology literature. This deductive process is consistent with axial coding processes (Flick 2002; Strauss and Corbin 1990). What emerged from this process is a detailed picture of teenage girls’ felt shopping competence.

INTERPRETIVE FINDINGS

Excerpts from the informant interviews are used to illuminate the emergent themes associated with each of the three coding categories listed in Table 1. While these themes are presented as discrete ideas, it should be noted that informants more typically related information about the themes in a highly intermingled fashion.

Behaviors Associated with Competent Shoppers

Before delving into informants' perceptions of their own shopping competence, we wanted to ascertain their perceptions of what it means to be a competent shopper. All of the informants were readily able to describe someone who they felt was a good shopper. This suggests that there was some sort of normative prescription, at least in their minds, of what it meant to be a competent shopper.

Most often informants judged their mothers as being competent shoppers. (We made certain that informants understood the word competent. All equated it with someone who was skilled or knowledgeable about shopping. They often used the word 'good' to encompass what they meant by competent). The fact that most informants described their mothers as competent may be directly related to the fact that the parent with whom children and adolescents most often shop is the mother (Grossbart, Carlson and Walsh 1991). However, some of the informants chose a friend as representative of a competent shopper.

After the informants identified and described competent shoppers, we asked them to evaluate their own competence as shoppers using their description of other competent shoppers as a frame of reference. Together, we evaluated their descriptions of others and themselves to identify key aspects the informants perceived to be associated with shopping competence.

Making Good Decisions – One of the key hallmarks informants associated with a competent shopper was engaging in behaviors that lead to good, or satisfying, decisions. Informants identified a set of behaviors related to making good decisions, one of which was getting the best deal or value with respect to a specific purchase. For some informants, this was spending the least amount of money for a purchase, but for others it was a consideration of both price and quality, as evidenced in the following interview excerpts.

“When she (mom) goes to Younkers (a department store) she finds the cheapest stuff that looks the best. And when she buys groceries she finds the cheapest brand and everything. She'll find the best way to spend the least money.” (Courtney, 13)

My mom is a good shopper. She shops around for the best prices and quality. She knows when the sales are...” (Debbie, 14)

“My mom's a good shopper. She never buys anything at full price; she'll wait until it goes on sale. If she's at the grocery store she'll use tons of coupons. She'll compare prices with what other stores have and she'll buy the best deal or she'll decide if she wants to wait or not.” (Elizabeth, 13)

“I'll usually look around at the other stores to see if they have something better or cheaper.” (Leah, 14)

“Usually I just look at things and go around to see if there is a lower price.”
(Kathy, 13)

In contrast to the somewhat simplistic perspective of “buying cheap,” another aspect of making good decisions, noted by informants, relates to selecting the “right” item to purchase by comparing alternatives with respect to product features such as style and the desired benefit of the product. There is an inferred recognition that price is not the only thing that matters in making good decisions.

“Comparing prices, comparing sizes and how it fits. Comparing how long he (my boyfriend) thinks it will last for him and how long he’s going to be wearing it. You know if he’s shopping for school he would want to buy things that he’ll be wearing all year and you know that kind of thing.” (Alice, 14)

“She (mom) knows what looks good, what doesn’t, what’s appropriate and what’s not.”
(Claire, 14)

The following excerpt extends the idea of finding the “right” item to include a planned and deliberate search process.

“She (mom) doesn’t usually rush into decisions. She may try something on and get people’s opinions but then leave it or put it on hold while she tries other stores or just thinks about whether it would really be right for what she needs. Like we went to a wedding in the spring and she needed a new dress. She didn’t wait until the last minute to go and get a dress. She started looking about a month before the wedding and thought about what the weather might be like and how well the dress would pack in a suit bag and stuff like that. She tried on several styles from different stores before finally deciding. She was also trying to work in a certain price range because she knew she probably wouldn’t wear the dress very often.” (Debbie, 14)

Making good decisions, for some informants, was indicated when the shopper considered not just price or style, but also by whether or not a purchase was needed and not just wanted, exemplified in the following excerpt.

“I’ll say ‘do I really need it?’ or ‘Is this something I really want? Is it something that will fit for awhile, is it worth the money, is it something that I can wait for? Basically, do I need it?’” (Elizabeth, 13)

Seeking Appropriate Assistance, Opinions, and Advice – The informants associated shopping competence as more than just using one’s own judgment about a product—they also indicated that competence is exhibited when a shopper uses others as a source of information in order to assist the search and/or decision making process. In the following excerpts, the “other” as a source of information is a salesperson.

“Usually my mom asks a lot of questions like about shoes. Is it a good shoe? She asks for explanations, ‘like give us some details.’” (Angie, 14)

“If I’m looking for something, I’ll ask the salesperson, and if I know that I want something but it’s not there, then I’ll ask them if they have it in the back or something.” (Kelly, 13)

“If I need help I’ll just go to a salesperson and say, ‘I need help finding this item. Could you please help me?’” (Debbie, 14)

But “other” as a source of information can also be friends or family, as presented in the following quotes.

“She (mom) may try something on and get people’s opinions...” (Debbie, 14)

“I seek out my sister’s opinion, because she is more fashionable than I am. She has good fashion sense, and my mother does, but she’s more practical. But sometimes I’d rather listen to my sister than my mother because my sister knows what kids are wearing and my mother wants it to be comfortable, and that’s okay, because you need to think about that.” (Alice, 14)

Making Independent and Confident Decisions – Although informants associated seeking advice from others with competent shoppers, they also indicated that competent shoppers have the ability, or perhaps the confidence, to make decisions on their own. Thus, while a competent shopper might seek advice from others in a decision process, the purchase decision is not totally driven or dependent on that advice. That is, the competent shopper is able to evaluate the advice as one piece of the decision puzzle and still make decisions independently and with confidence.

“If I like something, I ask my friends if they like it. And if they say no, then I would just say, ‘Well, I do.’ Just because they say that they don’t like it doesn’t mean that they’re going to change my opinion of what I like.” (Claire, 14)

“I have a really unique style. Not many people I know wear what I do...when people mature, they stop caring about this stuff. It’s cool to be yourself.” (Courtney, 13)

“She (my aunt) can just like go into a store, grab the stuff, and be like, ‘Uh, the stuff,’ and buy it. She is really confident about the things she likes.” (Rebecca, 14)

Managing Money – The ability to spend within one’s means is inferred in “making good decisions.” But informants also specifically mentioned managing money, in the sense of staying within one’s budget, as an indication of a competent shopper.

“Um... I think probably my mom is a good shopper because she knows what she’s looking for or most of the time, and she knows there’s a certain price range she will not go over and something that’s reasonable and can plan ahead a little bit and can say like ‘if I can’t get this now we’ll come back in like a few weeks when you get your next paycheck’ or something and then we can buy it, so I just think it’s good decision making.” (Jen, 14)

“Ok, my boyfriend, Jonathan, he is a very good shopper because he runs on a low budget and his mother is a single working mom and when he gets money it’s not like something that happens all the time you know, money to spend on extra stuff, so he’ll go to lots of different stores and he’s very picky and he has certain tastes so he will decide by examining a lot of different things before he rushes into things.” (Alice, 14)

Areas for Improvement as Competent Shoppers

In order to probe more thoroughly into informants’ thoughts about their own competencies and behaviors as shoppers, we asked them to identify aspects of shopping that they believed they needed to improve in order to be more competent as shoppers. As shown in Table 1, four specific themes emerged related to areas of improvement.

Controlling Impulsive Purchasing – Something that clearly emerged as a factor concerning many of the informants was their ability, or lack thereof, to control impulsivity; interestingly, the lack of impulsivity was not mentioned as an indicator of shopping competence. Informants seemed to have a fairly simplistic notion of “good” decision making as a rational process, not understanding that “impulsive” reactions in decision making may at times serve very useful purposes (Loewenstein 2000, 2001). As revealed in the following excerpts, impulsive purchasing behaviors are sometimes related to poor money management skills.

“I tend to be an impulsive buyer. Not for everything. It depends. Clothes, I usually buy on impulse, but pop (soda) I buy where it is cheaper.” (Dana, 14)

“I am much more impulsive, too impulsive. If I have money I instantly start thinking about what to spend it on. I just buy what I like and sometimes I end up wondering why did I buy that particular outfit or shirt.” (Debbie, 14)

“I’m not sure if I really want the thing so I’ll just get it anyway and then I’ll have to return it or something.” (Leah, 14)

The previous quotes clearly indicate a lack of self-control, which leads to regret. Many informants hoped to improve in this area and indicated that becoming less impulsive was related to getting older.

“I hope that next year in high school I will learn to be a bit less impulsive because it is a rule in our house that you have to start using more of your own money on certain things once you are in high school.” (Debbie, 14)

“I think I’m getting better at it now. I think in a year or so I’ll be fine with it. It’s like not seeing a shirt and going crazy about it and buying it. I might like see a shirt and come back a few days later and decide to get it then.” (Leah, 14)

Making Decisions Independently and with Confidence – Two aspects of decision making are perceived to be problematic by the informants. The first aspect indicated that informants found it difficult to make independent decisions—that is, they realized that their purchases are often determined by what others tell them to buy. This can be both frustrating and paralyzing to informants.

“This one time my mom and my sister and I went shopping and I didn’t know what shirt to get and she (mom) left me and they went off to a different store and I wanted to ask her and I was going to try it on and everything and I couldn’t find them and I was walking around the store trying to look for them and then I got really mad cause I couldn’t find them.” (Gwen, 14)

“I went shopping for school clothes recently with two friends and I found a top that I actually thought was pretty ugly. It had these little like cap sleeves you know that don’t even cover your shoulders. I don’t know it just didn’t seem fashionable so I was going to try it on just for fun to see if it looked as bad on me as it did on the hanger but once I got it on the sales clerk came up and said that she usually didn’t like that top on most people but that it really looked cute on me. I must have had pushover or gullible written all over my face because I ended up getting it and now I’m wondering why. My friends just laughed cause they know what I’m like.” (Debbie, 14)

“I’ll like listen to my friends’ opinions, and I’m more likely to get my friends’ opinions than my mom’s because to me my mom has no taste. But I’ve got some friends and we basically have the same tastes, so those are the people I’ll go shopping with.” (Tina, 13)

“I ask my friends if they like it, and if they like it, I buy it. I say, ‘Oh, this is cute,’ and if they say, ‘Yeah,’ I buy it.” (Carli, 13)

Carli’s quote indicates that peer influence is a factor that affects decision-making among this age group. Teens’ susceptibility to peer influence has been documented previously (Bachmann, John and Rao 1993); thus Carli’s quote comes as no great surprise. What is interesting, however, is that certain previous quotes, e.g., from Claire and Courtney, demonstrate an ability to resist peer influence, indicating that at least some teens are able to make independent judgments at a younger age than was perhaps previously thought.

A second aspect of decision making that informants believed needed improvement was being able to make decisions with which they were happy and in which they had confidence. As the excerpts below show, for some informants this is related to being confident with their decisions; sometimes it is related to just knowing what looks good on them or what fits them properly.

“I think I need to improve on a few things, because sometimes I pick the wrong things, like bad sandals, like those ones right there (pointed to sandals on floor). I get red marks on my feet like right there (pointed to feet).” (Lucy, 13)

“Yeah, sometimes I do (have trouble making decisions) cause I like buy something and I think I have something that matches it but when I get home I realize that I don’t and I get mad and I just throw it on the ground.” (Stephanie, 14)

“I bought an ugly shirt that I don’t wear but it’s in my closet. I don’t want to give it to my sister ’cause, well, I paid for it.” (Gwen, 14)

Dealing with Salespeople – The third area of improvement noted by the informants, dealing with salespeople, captures informants' sense of discomfort interacting with salespeople. In part, discomfort appears to be related to informants' lack of self-confidence with respect to making independent decisions and being content with their decisions, as seen in the quotes in the previous section. Clearly, other informants also perceive pressure from salespeople.

“Really, I don't like it when they (salespeople) try to pressure you or tell you that something is just right for you. How do they know? It really isn't fair of them to pressure kids because we feel like we have to treat them with respect at least a little because they are usually older than we are.” (Debbie, 14)

“Sometimes I feel like I'm forced to buy something when I don't want to.” (Samantha 13)

Whether or not it is a matter of self-confidence, informants clearly try to avoid interacting with salespeople.

“I don't really like to return things. It just makes me feel weird, so I ask my mom to do it.” (Kelly, 13)

“Like, I just won't look at them (salespeople), and if they ask me if I need help, even if I do I'll say no.” (Leah, 14)

One informant reported that she and several of her friends actually play a game of 'dare' in one particular store in order to try to avoid salespeople because they know they will be put under pressure to make a purchase. They want to avoid this so they have made a challenge out of it.

“We have this game that we play. It's called the Buckle Game, because the people at The Buckle are paid on commission, and so in that store they come up to you and just push and push and try to make you buy. So we like go in, and the game is to try to go in and walk to the back of the store and touch the back wall and go back out without a salesperson talking to you. And so we really don't like The Buckle, and we just don't go in there as much.” (Mandy, 14)

Informants were far more comfortable dealing with salespeople when an adult shopper was with them than when they were alone or even with friends. They also felt they were treated differently by salespeople depending on who they were shopping with.

“One time in Penney's I was with a friend and my mom was with my little brother in another part of the store getting him shoes and my friend and I were looking at something on the jewelry counter and we didn't know what it was so we picked it up and were looking at it. A saleslady came right over to us and was mad. She said you don't need to open it or pick it up to see what it is. It is marked on the label. We put it down right away and left to go find my mom.” (Molly, 13)

“When I am with my parents they (salespeople) jump to help us. When I am with my girlfriends, they (salespeople) just look around as if there was nobody in the store.” (Claire, 14)

“If you have a parent with you they’re going to walk up to you and say ‘Hi, can I help you?’, but then if it’s just you and your friends they’re just going to completely ignore you.”(Lucy, 13)

“I was at the Valley West Mall with my friends and since the first moment we went in (named a store) they (salespeople) were watching us. There were other people in the store and we were kinda getting upset because everybody else was like adult, but we were the only ones they were watching and that was bothering us because I’m not gonna steal so what’s the point of this.” (Rebecca, 14)

This informant interpreted the close attention from salespeople negatively; she assumed they were watching for potential shoplifters. This was a common assumption, and as noted in some of the following excerpts, it is this perception that salespeople view teens as potential shoplifters that contributed to informants’ unwillingness to approach salespeople and to use them as a source of information and advice.

“You know some of them just have that look in their eye or they’re just watching you to see if you’re going to steal something. I mean some of us actually do get good grades in school.” (Lucy, 13)

“I just don’t like shopping with somebody looking down my back because then they always think that since we’re kids we’re going to take stuff and stuff like that so I just don’t like it when they’re looking at us. I’ll talk to them if they ask us if we need help or some other weird question that they ask, but other than that I really don’t talk to them.” (Leah, 14)

“If they are just following certain people around the store it could be the adults who are stealing and they wouldn’t know it cause they would just be following the kids around and the kids could just be like looking around and shopping and usually we have the money in our hands so they can tell we are going to pay for it and not just take it.” (Stephanie, 14)

These informant perceptions are consistent with research that indicates that teens do not always feel welcome or comfortable when shopping (e.g., Mallalieu 2001; Mangleburg, Doney and Bristol 2004). Indeed, these types of shopping experiences may encourage teens not only to avoid certain stores but to avoid shopping in stores altogether.

Managing Money – The fourth area of improvement the informants frequently mentioned was that they needed to develop more restraint with how they spent their money. While this finding was not surprising, especially as concerns about young adults’ consumer debt grow (Alsever 2005), nonetheless this is the first study of which we are aware in which teens themselves acknowledge managing money as critical to being competent shoppers.

“I need to have more control over what I buy, what I spend my money on. I don’t do that most of the time.” (Stephanie, 14)

“I should probably learn to be a thrifty shopper. I should probably learn to do that more. I’m living on a limited budget, so I probably should, but I don’t.” (Tina, 13)

“(I need to change) the way I spend money because when I get money I tend to go out and spend it on new clothes or shoes or whatever.” (Stacy, 14)

Some informants (perhaps naively) believed that their money management abilities (probably linked to controlling impulsivity) would improve as they got older, as the following excerpts show.

“It’ll probably take till college (to become thrifty). That’s what happened to my brothers. They weren’t thrifty shoppers. They were all name brand and everything until they hit college and they realized that the only way they were getting money was what they didn’t spend and what they earn. That’s kind of what I figure will happen to me.” (Tina, 13)

“(As I get older) I would spend my money more wisely. I would not go shopping as much as I do now. I would save more money.” (Angie, 14)

Those informants who did feel they were good at managing their money also tended to report that their parents played a role in educating with regard to responsible spending habits.

“Usually there’s a budget like at the beginning of the school year I think it was like \$150 and then you pay for everything else that you want or something like that but we (referring to herself and her sister) don’t get a regular allowance so it’s easier so I don’t know if we take advantage of the fact but if we want something they’re more likely to get it you know but we usually have some sort of money that’s ours.” (Alice, 14)

“She’s (mom) trained me well. I’m more aware. I’m a more careful spender or buyer now that I know. Just the way they’ve brought me up is just to save money so I’ll wait and try to find ways to save money.” (Elizabeth, 13)

Not only does Elizabeth claim to be a more careful spender, several of her quotes indicate that she is aware of the importance of being able to delay making a purchase, which is perceived to be part of what constitutes competent shopper.

Shopping Knowledge Possessed by Teens

Finally, we wanted to explore informants’ general knowledge of shopping scripts and knowledge of different types of retailers. Based on existing research we assumed that informants would have well-developed knowledge in these areas, and this proved to be the case.

Knowledge of Different Stores and Brands – All informants shared extensive knowledge of and opinions about various retail outlets.

“I don’t really like Von Maur’s or Younkers just because it looks like to me that they are geared more toward the wealthier people, the people that make more money and have more money and they don’t carry a lot of teen stuff. They have a very small teen section and most of them are overpriced.” (Jen, 14)

“In Gadzooks they have a lot of hot stuff, so in there I look around. In Sears I just grab stuff and go.” (Rebecca, 14)

“I like stores that cater to my age group. Like GAP and American Eagle and sometimes Kohls. I don’t really like the bigger department stores. I just don’t feel as comfortable there like it’s not really for me.” (Debbie, 14)

“We went to Kohls. I love Kohls. That’s my store. It has everything we want and I can go there with my boyfriend and we can shop for him there too so I can shop for everything. I just recently got a watch for him. I was really surprised because I liked their stuff better than I liked the ones at the jewelry store. I mean it’s really nice to go somewhere that isn’t Wal-Mart. I do not like Wal-Mart because it just seems kind of uncomfortable because it seems really advertised and even though it has a lot of things in one place it’s more comfortable to go to someplace like Kohls that is homier or something you know it’s just more of a shopping atmosphere instead of a grocery atmosphere.” (Brianna, 14)

Knowledge of General Shopping Routines – Almost all of the informants described occasions when they had used various shopping conventions, e.g., putting items on hold, making returns, using dressing rooms.

“I went to the mall last weekend with two friends. We went to American Eagle, The Gap, Younkers, Penney’s and Maurice’s. Basically we were just trying stuff on in the dressing rooms and then if you saw something you like you’d just come back later and buy it. And we saw stuff we liked and made sure they had it in our sizes and then we just went to some other stores and then we came back later to American Eagle.” (Leah, 14)

“I don’t like to go and just buy. I usually put it on hold and come back.” (Carli, 14)

“Sometimes we put things on hold and go look around for something cheaper.” (Courtney, 13)

“I’ve returned things a few times. Mainly because I didn’t like it. I bought it and then got home and changed my mind about it.” (Emily, 14)

It should be pointed out that for both of these sub-themes, knowledge of different stores and brands and knowledge of general shopping routines, our findings reflect the informants’ subjective knowledge, that is, their self-reports of what they feel they know. We do not have objective evidence of their knowledge in these areas. Nonetheless, given the ease with which they talked about their knowledge, we inferred they did possess general knowledge related to shopping.

CONCEPTUAL MODEL DEVELOPMENT

To conceptualize shopping competence fully, as perceived by adolescent girls, our next step was to make connections from the data to existing theory (consistent with the grounded theory Academy of Marketing Sciences Review Volume 2006 no. 5 Available: <http://www.amsreview.org/article/mallalieu05-2006.pdf> Copyright 2006 – Academy of Marketing Sciences

method) in an attempt to extend our understanding of competence in a shopping context and to develop a conceptual model of shopping competence. Based on our interpretation of the conceptualization of competence, we propose that in order to be a competent shopper in a mall context, certain ‘inputs,’ which psychologists label as resources, must be utilized. The competence literature divides these inputs into environmental and knowledge-based or individual resources—thus, we examined the data from the perspective of utilizing environmental and individual resources to achieve positive outcomes in a shopping context. We looked for higher-order linkages among the categories from Table 1 to the environmental and individual resources that are presented in Table 2.

TABLE 2
Resources and Behaviors Related to Shopping Competence

Environmental Resources		Individual Resources	
Resource	Associated Categories	Resource	Associated Categories
Store Variety	Making good decisions by assessing needs, shopping around, comparing prices, style, and fit	Knowledge	Knowledge of different stores and brands Knowledge of general shopping routines
Salespeople	Seeking appropriate assistance, opinions, and advice	Self-confidence	Making independent and confident decisions Dealing with salespeople
Other Shoppers	Seeking appropriate assistance, opinions, and advice	Self-control	Managing money Controlling impulsive purchases
Product Information	Making good decisions by comparing prices, style, and fit		

Environmental Resources

There are several important environmental resources in a shopping mall, including an assortment of stores, salespeople, other shoppers, and product information (in the form of product labels, in-store signs and displays, etc.), and the data reveal that teenage girls are aware of and utilize many of these resources in their shopping activities. Moreover, many of the behaviors the informants perceive as exhibiting shopping competence involve utilizing environmental resources.

For example, in order to engage in several of the behaviors and complete the necessary tasks that informants perceive as associated with competent shopping, e.g., making good decisions, our informants visited a variety of stores in the mall and used the environmental resource of store variety to help them engage in behaviors that they associated with competence.

In addition to shopping in a variety of stores, according to our informants, shoppers they perceive to be competent seek assistance from salespeople and from other shoppers, e.g., friends

and parents, to help them make considered decisions. Further, our informants were willing to utilize this environmental resource themselves, particularly with respect to asking other shoppers (i.e., their peers) for opinions. However, peers were not typically who informants described as competent shoppers. In contrast, mom, the person most commonly mentioned as a competent shopper, was, along with salespeople, often the resource that was least likely to be called on for advice during shopping excursions.

One environmental resource that the informants appear to utilize more fully is product information. Although not explicitly stated, it can be inferred that in order to consider prices, shoppers read labels or signs—not only did the informants consider comparing prices to be associated with perceived competence, they also did not mention this as an area for improvement with respect to their own perceived competence.

Individual Resources

The psychology literature suggests that there are three internal resources related to competence that individuals access—knowledge, self-confidence, and self-control. Our data suggest that the teenage girls in this study varied in the degree to which they draw upon these resources to achieve positive outcomes. However, one resource that informants consistently reported accessing was their knowledge of shopping scripts, stores, and brands. It was clear that our informants already had an understanding of many basic shopping-related issues, which is consistent with previous research (see, e.g., John 1999 for a review of consumer socialization of children). Further, consistent with Alba and Hutchinson (1987), the informants have achieved some level of consumer expertise with respect to knowledge about shopping scripts, stores, and brands.

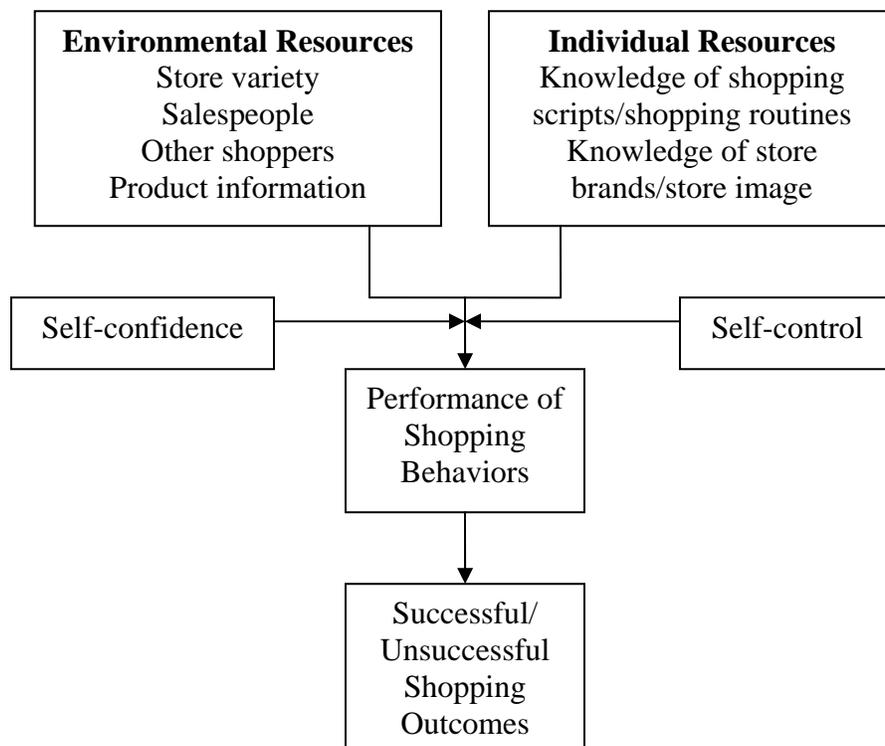
However, our data also suggest that knowledge in and of itself is not sufficient to ensure positive outcomes but must be accompanied by the individual resources of self-confidence and self-control to be used effectively. The ability to make independent and confident decisions is an indicator of self-confidence as a shopper. Some informants expressed confidence in their purchase decisions and believed they could make good decisions (i.e., achieve positive outcomes) without relying on a friend or parent guiding them through the process. Many, however, expressed this as an area in which they needed to improve. For instance, the discomfort which many teens expressed when dealing with salespeople may indicate a lack of self-confidence.

An individual resource that appeared to pose greater problems for the informants was self-control. They perceive a competent shopper to be someone who assesses the need to buy a given item and who is able to manage his/her money wisely and not overspend—both of these behaviors are indicative of self-control, and if exhibited, would likely result in fewer impulsive purchases.

Thus, in addition to basic shopping knowledge, shoppers must recognize their abilities and limitations and have enough self-confidence and self-control to capitalize effectively on their abilities and overcome their limitations. Importantly, if a shopper doubts her ability to shop effectively, e.g., to shop with confidence and self-control, she may be less likely to make use of not only the basic shopping knowledge she possesses, but also the environmental resources in the mall.

Based on using resources as inputs to shopping competence, we developed a conceptual model of adolescent shopping competence that is depicted in Figure 1. The Figure is based on the assumption that a shopper is seeking to shop with competence and as such will utilize the resources that are available. However, we do acknowledge that sometimes shoppers need to just go and shop with little regard for what they purchase, how much they spend and so forth. Shopping can be an emotional release and it can simply be fun, but in the context of discussing a competent shopper we suggest that Figure 1 provides a conceptual overview of what constitutes shopping competence as perceived by the teenage girls in our sample.

FIGURE 1
Conceptual Model of Adolescent Shopping Competence in a Shopping Mall Context



In keeping with the conceptualizations of competence and consumer expertise that emphasize achieving successful, context-specific outcomes, Figure 1 indicates that a competent shopper is seeking successful shopping outcomes that are achieved by using both environmental and knowledge-based resources. Competent shoppers have the self-confidence to ensure that they utilize resources effectively. Further, competent shoppers exert self-control to refrain from acting on undesired impulses and they regulate behavior in order to ensure a positive outcome. It is not sufficient to merely have knowledge of the shopping environment and shopping routines and to have environmental resources available. A competent shopper must actually use these resources in a manner that results in competence-related shopping behaviors. The Figure indicates that shopping outcomes are the result of performing shopping behaviors, which are made possible by specific environmental and individual resources; levels of self-confidence and self-control

moderate the performance of behaviors. In other words, our conceptualization is based on how effectively the shopper utilizes environmental and individual knowledge resources to support shopping behaviors in order to achieve positive (or negative) shopping outcomes—these aspects of the model are similar to Alba and Hutchinson's (1987) conceptualization of consumer expertise. Where the model differs, however, is in its elucidation of self-confidence and self-control as critical elements in how consumer knowledge will be used to achieve positive shopping outcomes.

HOW COMPETENT ARE THEY?

Our model, based on the interpretive findings, suggests that teenage girls perceive shopping competence as a multi-faceted construct composed of effectively utilizing environmental resources, having and using knowledge related to shopping, and possessing the degree of self-confidence and self-control necessary to utilize environmental and individual-based resources fully. The use of these resources manifests itself in behaviors that informants described as being hallmarks of competent shoppers. Data from our informants were clearly mixed in terms of how competent they perceive themselves to be as shoppers.

Specific results indicate that almost every informant revealed competency in some aspect of shopping, but then came up short in other aspects they themselves perceived as associated with shopping competence. Even with respect to utilizing environmental and individual knowledge-based resources, which might be considered as the basic building blocks to achieving shopping competence, many informants thought their abilities were less than what they themselves judged as competent. Many were not comfortable interacting with salespeople. Some informants reported avoiding certain stores because of how they perceived they were treated by salespeople. By avoiding certain stores, not only were informants not utilizing the salespeople in the store as a resource, they were not even using the store as a resource, which limits their ability to perform shopping-related tasks successfully, at least in a mall environment. Although the current data do not indicate this, it is possible that in their quest to avoid contact with salespeople, teenage girls are pursuing non-store alternatives; e.g., catalogue shopping and the internet. However, the present sample indicated they did very little shopping via catalogues or the Internet—they simply choose to avoid certain stores for various reasons, but this was not driving them totally out of traditional bricks and mortar establishments. In order to help teens overcome their reluctance to interact with salespeople, retailers may need to focus on techniques and/or special events that allow their salespeople to form relationships with teens, in the form of social ties that encourage exchange utility (Frenzen and Davis 1990).

The unwillingness and/or inability to maximize fully the use of environmental resources may be a partial contributor to the fact that not all purchase decisions resulted in positive outcomes for our informants. Many had regrets about purchases, and many also had trouble making decisions, stating that they did not know what looked good on them and that they needed advice to help them make decisions. Yet, they relied on friends who were perhaps no more competent than they were. Many informants also identified impulsive purchasing and managing money as problems that they hoped would go away as they got older and became more competent.

Perhaps a significant factor in the informants' perceptions of lack of competence is that, by their own admission, they have not yet achieved a sufficient degree of self-confidence and self-control that seems to be critical to maximizing positive shopping outcomes. Informants hoped to

overcome some of their limitations as they got older. Age may definitely have an impact on the level of shopping competence expressed by informants. Recent research on impulsivity among teenagers discusses brain structure and function in terms of executive control, which is related to behavioral inhibition and controlling impulsivity. The prefrontal cortex, which controls executive function, is one of the last areas of the brain to fully develop. As such, teenagers do not have the same ability as adults in terms of planning and regulating behavior (Pechmann et al. 2005). The more colloquial expression for this inability is lack of self-control, which often results in negative outcomes and a failure to achieve specific goals (Thompson 1994).

Teenagers are also struggling to form an identity and are not as confident as adults in terms of self-image. Adolescents often turn to peers to help them forge identities that are independent of their parents, which may make them even more self-conscious (Pechmann et. al. 2005). Our informants clearly relied on peers' opinions more than parents', yet parents were perceived to be more competent as shoppers. According to Solomon's (1983, 1992) symbolic interactionism theory, adolescents' self-consciousness and social anxiety should tend to make them more receptive to high-status products and heavily advertised brands because the products are believed to project a positive social image. Clearly, our informants were aware of store image and retail brands found at the mall and had clear likes and dislikes.

As teenagers acquire more expertise and experience as shoppers and as they mature mentally in terms of brain function, many of the self-confidence and self-control issues that seem to affect their ability to utilize resources effectively may diminish. However, until this happens there are public policy implications with respect to teen shopping that must be considered.

PUBLIC POLICY IMPLICATIONS

The insights gained from this study suggest that we need to do a better job of educating adolescents, specifically females, with regard to shopping wisely. The informants in this study who appeared to have the best money management skills and who were able to control impulsivity were those who operated under parental spending guidelines or budgets, or who came from blue collar families where they were less likely to receive an allowance and were exposed to their parents' daily effort to pay bills and provide for the family. With regard to females, they are more likely to receive gifts of money and are not generally taught to be as money conscious as males (Furnham and Thomas 1984), yet they spend far more time in shopping environments than males of the same age. Further, as reported by Roberts (1998), young women are more likely than their male peers to be compulsive shoppers. If the tendency toward compulsive shopping begins during the teenage years because of a lack of self-control, then working to foster and develop better self-control during the pre-teen years may be an avenue worth pursuing. For example, having children at an early age take greater responsibility for making considered purchase decisions and examining the consequences of making hasty decision and having them explore with family and/or friends why they find it difficult to exercise self-control when shopping.

Some other specific suggestions on how parents, educators and legislators can address some of the issues that raise both immediate and future concerns include teaching children the value of money from an early age by requiring them to earn money as opposed to simply receiving a weekly allowance; require children to save their own money in a bank account and contribute to

major purchases, e.g., a new bike or computer; and limiting the number of hours that children are allowed to spend at the mall. Most parents already set limits on television viewing and internet use, so why not set limits on the amount of time spent in shopping environments?

Educators can play a role, especially those who teach in the areas of family and consumer science and personal finance. By working with retailers and creating mock shopping experiences or setting up mock stores in schools, students could ‘role play’ the part of the consumer or the salesperson to better understand the dynamics involved in shopping and managing money.

Legislators are frequently called on to limit the ability of credit card companies to target young people, and although our informants primarily paid in cash, it is only a matter of time before they are bombarded with offers of credit, which will merely compound the money management issues already facing teens. There is, in fact, some evidence that teenagers are beginning to prefer using debit cards to credit cards (Alsever 2005). Some parents laud the move to debit cards, because kids can learn money management skills more readily from debit cards than from credit cards. For example, parents can deposit allowance money into a bank account from which teens can withdraw money with debit cards—kids learn how to budget their expenditures, and they cannot spend more than is in their account (Alsever 2005). Riding this trend, some credit card companies have introduced their own versions of prepaid debit cards targeted toward pre-teens and teens. While debit cards might pose less immediate risk to compulsive teen shoppers, some experts believe that using debit cards still contributes to developing bad habits with respect to spending money among teenagers (Alsever 2005). Consequently, legislators will need to continue to monitor the teen marketing efforts of credit card companies and act as necessary to protect the vulnerable youth segment.

Limitations and Future Directions

There are several limitations that must be acknowledged. First, all of the informants in this study were females aged 13 to 14 years, which is a limitation especially if the informants’ perceptions of competence as it relates to shopping is age or gender-specific. We would hope that the resources associated with competence would not change significantly since they are grounded in widely accepted definitions from psychology. However, this would have to be examined based on the types of behaviors that other informants (i.e., additional samples of male and female teenagers, young adults, and adults) perceive as indicative of a competent shopper.

Consequently, a primary direction for future research is to further examine perceived shopping competence across different samples of teens and adults. Furthermore, future research should attempt to specify and test a model of shopping competence, based on the conceptualization of perceived shopping competence developed in this study as a foundation on which to specify a testable model. The resources identified as being associated with shopping competence may not represent an exhaustive list of environmental and individual resources that are available to shoppers. Future research should examine each behavior associated with competent shoppers more thoroughly in an attempt to specify a complete model of shopping competence that encompasses all of the unique resources that are associated with shopping competence.

Research has shown that girls who participate in sports have higher self-confidence and are better able to engage in deferred gratification than their non-athletic counterparts (Goldberg and Chandler 1991; Perry-Burney and Takyi 2001). Since at least one-third of the sample in this

study were girls who played on soccer teams, and, therefore, were potentially high on self-confidence, another limitation of this study may be that the results are somewhat conservative. That is, if girls with a high degree of self-confidence still expressed a lot of concern in dealing with salespeople and engaging in impulsive shopping behavior, how much more serious might the problem actually be with a random sample of teenage girls? This would be an interesting area for further research.

Specific facets of competence would also benefit from further research; for example, exploring how teenagers interact with salespeople in more detail would not only deepen our understanding of this aspect of competence but also would help to inform retailers about a crucial resource in the shopping environment. Another intriguing facet to explore is seeking advice from “others,” in particular, siblings, on the purchase decision process. Recent research (Cotte and Wood 2004) noted that birth order was a significant covariate when examining the influence of siblings on innovative consumer behavior. Although we did not specifically collect data on the number and birth order of siblings, there was some evidence in our sample of older sibling influence on purchase influence (see, e.g., quote from Alice on p. 21).

The data in this study were collected with respect to the bricks-and-mortar mall retailing environment but, of course, teens and adults shop via the Internet, catalogues, and non-mall retail settings. Thus, future research might examine the robustness of the conceptual model in other retail settings and shopping modes. Other interesting avenues for future research include examining how much of an influence parents have had in terms of contributing to the shopping behaviors of their children? Do parents set children up for future problems at an early age by spoiling children with the latest gadgets, fashions, accessories and so forth? How much of a role does increased marketing toward children play in terms of their inability to exercise self-control? These issues are all worthy of future research.

Finally, future research should closely examine some of the public policy intervention strategies suggested previously in order to determine if it is possible to prevent or at least greatly diminish negative outcomes that potentially result from the inability to shop competently. Such knowledge would make a significant contribution to the welfare of our youth and society.

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APPENDIX

Summary of Interview Format

1. Describe the last time you went shopping at the mall. What did you do? Where did you go? Who with? What did you purchase (if anything)? How long were you there? How did you get there and get home again? How frequently do you visit the mall? (The information obtained from these initial questions satisfied the researchers that the sample was comprised of teens who shopped frequently, typically with their girlfriends, and whose purchases revolved primarily around clothing. Based on this, we concluded that the sample was representative of typical teenage girl shoppers).

The remaining questions were designed to probe the specific areas of interest in the research and as such are the ones that provide the focus for the interpretive results.

2. Describe someone who you think is a good shopper.
Who is that person? What do they say or do when they're shopping? How do they deal with salespeople? How would they behave in a retail setting? How do they make decisions? What criteria do they use to decide what to buy? For example, if they went shopping, how would they go about purchasing a new shirt?
3. Describe how you normally shop.
Describe your normal routine when you go shopping. Are things different when you shop with friends versus shopping with mom or by yourself? What stores do you normally shop at? What kinds of things do you do or think about when shopping? Describe how you make decisions about what to purchase. How do you and your friends generally behave when you go shopping? Do you like shopping, why or why not?
4. Discuss the kinds of things you do now that you think make you a good shopper.
How far away are you from being this ideal shopper that you described before? What things do you think you need to improve on? How confident are you in the decisions you make?
5. How do you interact with salespeople? Do you ask questions? Do you avoid salespeople? Why/why not? How do you feel salespeople treat you? Is it any different from how they treat other shoppers?
6. How do you decide what to buy? What kinds of factors influence what you buy? How much confidence do you have in the decisions you make? Are you an impulsive shopper? For example have you ever bought something on an impulse?