

**PSYRGGU 2019**  
**Psychology of subculture: Phenomenology and Contemporary  
Tendencies of Development**

**CONSUMER BEHAVIOR OF TEENAGERS IN DIFFERENT AGE  
GROUPS**

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*Abstract*

The article is devoted to examination of schoolchildren's consumer behavior. The study was conducted via interview. Differentiating features of consumer behavior among Moscow and EU schoolchildren with respect to gender and age are discussed in this article. The qualitative study shows that age parameter produces the most differences in consumer behavior/socialization. We found that with age (from 10-12 y.o. to 13-15 y.o.) the amount of pocket money increases, the range of purchases widens, the path to purchase and the participation in family purchases grows more complex. The results of the survey are supported by data of marketing agencies (NAFI's Children and Finances, New Generation of Comcon-2). Older teenagers have more ways of getting pocket money - part-time work is available for them. With age the understanding of ads becomes less emotional, more rational. Thus, the stage of child's cognitive development (mainly defined by his/her biological age, according to J. Piaget) and universal norms of child-parent interaction with the regard to the child's age mostly predetermine the tween's involvement in family/parents' purchases rather than gender or place of residence. Gender aspects of the process include the following finding: older teenage boys state that they'd spend a hypothetical large amount of money on things benefitting parental or their own future families. Cultural differentiation shows Moscow teenagers express distrust toward banks while European teenagers trust these institutions.

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**Keywords:** Consumer behavior, consumer socialization, school children.



## 1. Introduction

Development of consumer society in Russia demands raising competent consumers, this challenge is getting more and more vital for the country. For example, in 2015 the Ministry of Finance of the Russian Federation in cooperation with the World Bank developed educational materials for schools (Educational programs for population, 2018), some Moscow schools have extracurricular classes on financial literacy, earnings and savings management, questions on credits and insurance, etc. Generation of financial literacy is an important aspect of consumer socialization (Solodnikov & Solodnikova, 2018). The results of consumers socialization become visible in consumer behaviour.

In turn consumer socialization research has three major approaches: cognitive, behavioral and interactionist one. Cognitive approach is based on Piaget's (1969) theory of cognitive development. Followers of this approach suggest after Piaget that child's development originates primarily by means of their (cognitive) adaptation to the world (including the world of adults). Rhoedder-John (1999) identified the following stages of child's consumer socialization, based of colleagues' research:

1. Perception stage (3-7 y.o.) that corresponds to Piaget's (1969) pre-operational stage. At this age children make decisions based solely on visible characteristics of things. Symbolic thinking is only developing during this period.

2. Analytical stage (7-11 y.o.) corresponds to Piaget's concrete operational stage. At this age children start to understand and use abstract concepts, when applied to consumer socialization it's first of all commercials and its functions, brands, etc.

3. Reflective stage (11-16 y.o.) that corresponds to formal operational stage of Piaget's theory. Teenagers are able to handle hypothetical situations, think in practically adult terms at this stage.

The second popular approach to consumer socialization analysis is based on behavioral school research, particularly Bandura and Walters' (1963) theory of social learning. Followers of this approach think that new skills learning takes place through observation and the ability of modeling other consumers (parents, peers, etc.) (Solodnikov & Solodnikova, 2018). In some cases, researchers use combination of cognitive and behavioural approaches (Chan & McNeal, 2006).

There is also a third, less popular, approach, interactional one. Within this approach it is stated that a child should master a number of social roles, including the role of consumer (Russel & Tyler, 2005). In this approach a child is an actor (as in the social learning approach), the end result being the acquiring of knowledge about the market, factors influencing the purchase, main stages of purchase process, etc.

## 2. Problem Statement

There are few quantitative studies on consumer behaviour/socialization of children and teenagers in Russian psychology (Rebzyev & Savelyeva, 2006). In this article we attempt to conduct qualitative analysis of similarities and differences in consumer behaviour between Moscow and European schoolchildren. Similar studies are sufficiently popular in the scientific world (Yang, Kim, Laroche, & Lee, 2014; Rose, Dalakas, & Kropp, 2002).

### 3. Research Questions

Are there any differences in consumer behaviour between Moscow and European school children in terms of age, gender or cultural peculiarities?

### 4. Purpose of the Study

The aim of this study is to find out peculiarities of Moscow teenagers' consumer behaviour/ socialization when compared to European ones in terms of age, gender and culture.

### 5. Research Methods

#### 5.1. Subjects (cases)

There was a total of 22 interviews with schoolchildren in 2017-2018 (12 of them were females).

Target audience was by gender, age (10-12, 13-15 y.o.) and place of residence (Moscow and EU – Germany, Bulgaria, Latvia).

#### 5.2. Methods

The study was conducted via interview. All the data was collected at the respondents' homes – through Skype or in person. The sample is non-representative, built with snowball approach. 13 interviews were collected in Moscow, the rest (9) – in three European countries. The average length of European interviews is 1h15min due in part to the need for translation from an assistant when conducting German interviews.

### 6. Findings

#### 6.1. School children aged 10-12 y.o.

In regard to the pocket money amount and frequency of payments there are a lot of similarities. Younger children have less money given more often or irregularly. They don't have bank cards yet. This being said, younger Moscow children name Troika transport card<sup>1</sup> and schoolchildren social card<sup>2</sup> as bank card. The latter can actually be used for payments, but only in school.

The collected data is consistent with previous research. For example, according to Statista portal British children aged 8-11 years received on average 7 pounds a week (How much pocket money do you get?, 2019). Dutch fifth graders get on average 7 euros a week while eighth graders get already 11 euros (On what do you spend your pocket money?, 2019). Nearly 80% of fifth and sixth graders in the Netherlands spend their pocket money on toys (Pocket money weekly average in the United Kingdom (UK) between 2000 and 2017 (in GBP), 2019).

Regular purchases are very similar too among younger age group: children in Moscow and EU buy the three most popular categories: snacks, sweets and non-alcoholic drinks. According to findings of the

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<sup>1</sup> [https://en.wikipedia.org/wiki/Troika\\_card](https://en.wikipedia.org/wiki/Troika_card)

<sup>2</sup> All-Russia project on introduction of an access, non-cash payment for school lunches, electronic grades record system in schools.

Russian research company Comcon-2 the largest share of 10-12 y.o. schoolchildren spend their pocket money on these three categories (2013). Thus, our findings are corroborated by qualitative data.

The last solo purchase illustrates the same trend: younger children buy sweets, presents for friends and relatives and stationary. It is worth noting that according to Australian data first Internet purchases happen at the age of 11-12 years. At the age of 12-15 years Australian respondents already become Internet sellers (Tahichon, 2017). Yet, our respondents of younger age group did not display such behavior.

The last purchase decision making process is quite simple and straightforward among younger age group regardless of place of residence: one comes to the shop and buys the cheapest item or the one that is usually bought.

Regarding more costly planned purchases younger children say that they don't have enough money for toys and pets.

The ways of gaining money for things wanted are characterized by passiveness.

One of the goals of these interviews was to find out ways of spending 'substantial' sum of money (after a question about what 'large amount of money' means to them the sum was multiplied by 10).

The numbers named by the schoolchildren reflect the place of consumption in their drawn-up life strategy. The contents of those answers will be analyzed by two parameters: hedonism (spending on oneself) vs altruism (spending on others) and tactical vs strategic purchases.

First of all, great variability of answers about the large amount of money should be noted. It fluctuated between 50 euros to 1 mln leva (approximately €500 000) as a single payment or 36 000 euros of yearly income. The definition of 'substantial' sum of money by European residents includes a clarification about frequency of receiving it.

The highest variability of answers was registered among younger girls. They have tactical purchases (a cell phone, a toy), as well as strategic consumption plans (an apartment, an extension to the house). There is also a wish to spend money on themselves (travelling, recreating with friends), but altruistic plans are there too (giving money away to animal protection organizations).

Moscow younger schoolgirls also display saving behavior, a wish to save part of the sum and not spend it, but the attitude toward banking institutions is mixed:

« *[I'd keep] it at home so no one could steal it*». (F, 11 y.o., Moscow)

« *It's safer [to keep money in a bank], no one can steal it... I'd chose Sberbank<sup>3</sup>*» (F, 11 y.o., Moscow).

Moscow younger schoolboys wish to fulfill tactical consumer needs (to buy a cell phone). There is a wish to give the money to the parents:

« *They did help me*». (M, 12 y.o., Moscow).

European tweens are more preoccupied with strategic plans and personal/individual goals (to buy an apartment, to get education, to buy furniture).

It must be said that both boys and girls living in EU say that they will work even with a large amount of money available.

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<sup>3</sup> A state-owned banking system in Russia, the largest in Russia and CIS.

From the point of view of participation in family purchases there are no differences between target groups by place of residence. According to one of classifications (De la Ville & Tartas, 2010) the younger group are on the first (peripheral participant of purchase process) or the second stage of consumer behavior development (active participant but restrained by other people in the purchase decision making process).

Thus, the stage of child's cognitive development (mainly defined by his/her biological age, according to Piaget) and universal norms of child-parent interaction with the regard to the child's age mostly predetermine the tween's involvement in family/parents' purchases rather than gender or place of residence.

The peculiarities of consumer socialization and the forming of the corresponding competencies is closely connected to interpretation of the term commercial.

One of definitions of a commercial states that it is "information distributed in any form about persons, commodities, services or social movements that is paid for by the advertising client and has the goal of drawing attention to the object of the commercial and its sales increase" (Dmitrieva, 2005, p. 7). In this definition we are mostly interested in informing and motivating function of advertising. Previous research shows that understanding of commercial communication increases with child's age: younger children think that the purpose of an ad is entertaining or informing the audience, while older children have ambivalent attitude towards advertising, and they can put themselves into advertisers' place. There are no differences in terms of gender (Chan & McNeal, 2006).

Within this framework answers to question 'Please, explain to me what an advertising is can be grouped according to age rather than by country of residence or gender. Children of younger age group more often mention one advertising function - motivating one.

It is worth noting that some European respondents aged 10-12 years did not mention advertising functions at all, appealing to expenses on it or commercial images/mediums.

The attitude toward advertising is primarily negative or neutral in the younger age group.

The collected data corresponds in part with the results of American research. On one hand, according to the latter school children aged 10-12 years acknowledge that advertising is not always truthful and express skepticism toward advertising as a social institute (Moore & Lutz, 2000). On the other hand, some researchers note mostly positive attitude toward advertising among children aged 8-10 years (Ali, Batra, Ravichandran, Mustafa, & Rehman, 2012), while our respondents of younger age show negative/neutral attitude.

## **6.2.School children aged 13-15 y.o.**

There are two differences between them and younger children in terms of pocket money amount: firstly, European teenagers have larger sums available. We presume it has a lot to do with different standard of living in Russia and EU.

Secondly, teenagers in Europe have more ways of getting pocket money: not only installments from (grand)parents, but also, for example, from recycling plastic bottles (Germany).

With more pocket money teenagers make wider range of purchases. They can buy alcohol (with help of older friends), a book, a bicycle; they can eat out or buy clothes through the Internet (paying with parents' card).

The range of everyday purchases increases accordingly - when compared to 10-12-year-olds. Last purchases in the 13-15 age group include organizing an in-home party, a visit to a club, buying clothes, ordering ready-to-eat food home, a taxi ride, etc.

Teenagers want to buy rather expensive, but familiar things (a computer, a bicycle, a tablet, a video adapter, headphones).

A 'substantial' amount of money varies between RUR 20 mln and €1 mln in a single payment or €250 000 -500 000 annually. It must be said that some Moscow residents named sums in dollars or euros.

EU residents dream of more expensive things they don't have money for right now (their own apartment, driver's license).

Purchase decision making process among teenagers becomes more complicated, for example:

- saw the item at home - tested it with friends - bought it
- choose the item on their own - went to the store, handed the money to the parent because the teenager didn't have a bank card - father and brother helped to choose the item

Some teenagers have their own bank cards - in Moscow, as well as in EU. It's another significant difference between younger and older school children.

Teenagers show more initiative when discussing ways to get pocket money. Some even mention attempts at working part time.

We again analyzed the ways of spending 'substantial' amount of money by two parameters: tactical/strategic and hedonistic/altruistic purchases. Older girls both in Moscow and EU mostly mention tactical purchases (clothes, eating out with friends, wristwatch).

At the same time, they are willing to spend part of money on other people - relatives and strangers (to give part of the sum to relatives, to give it to charity).

Ways of saving of 'substantial' amount of money differs among Moscow and EU teenagers. Older EU boys have positive attitude toward banks and are willing to use their services (for example, bank deposits). At the same time Moscow teenagers regardless of gender will not trust a bank with their money - under no circumstances.

Teenage boys regardless of place of residence think strategically, keeping in mind attributes of prosperity - both their own and attributed to the family of origin.

Such results can be linked to gender stereotypes and masculine features that men (and boys) are expected to fit (Klecina, 1998). It can also be linked to interiorized traditionally masculine role of breadwinner in the family.

The data on more rational purchases among teenage boys correspond with Russian qualitative findings (Rebzyev & Savelyeva, 2006). According to his conclusions, teenage girls are more likely to rely on social motives of consumption (approval of others, conspicuous consumption, choosing comfort over price) while teenage boys more often follow economic reasons (choosing items based on their functional/economic characteristics).

Moscow teenage boys also show a tendency to hedonistic individual spending (for example, travels).

Older teenagers have more independence in the purchasing process which according to some authors (De la Ville & Tartas, 2010) corresponds to second (active participant restricted in purchase

decisions by others) or third level of consumer development (active participant playing the main role in the purchasing process). This independence of purchasing behavior covers mainly food for parental family as well as clothes (for females) and gadgets (for males) for personal use.

Understanding of the ad nature gets more complicated with age. Older teenagers (males more so) mention two functions of ads - informing and persuading.

Attitude toward ads among older teenagers (both Moscow and European) changes from negative to more neutral one.

## 7. Conclusion

Data analysis of our qualitative survey on distinctive features of teenagers' consumer behavior again shows heuristic side of cognitive approach of socialization complemented by behavioural and interactive one.

In general, we found that with age (from 10-12 y.o. to 13-15 y.o.) the amount of pocket money increases, the range of purchases widens, the path to purchase and the participation in family purchases grows more complex. The results of the survey are supported by data of marketing agencies (NAFI's Children and Finances, New Generation of Comcon-2). Older teenagers have more ways of getting pocket money - part-time work is available for them. With age the understanding of ads becomes less emotional, more rational.

Gender distinctive features of consumer behavior consist of older male teenagers' claim that they'd spent a hypothetical large amount of money on strategic purposes, mainly aimed at increasing living standard of parental family. It can be interpreted as an attempt to comply with traditional masculine standard of behavior that is expected of them. Also, girls tend to start their independent purchases with clothes while boys prefer gadgets.

In terms of cultural differences, the following peculiarities were noted: Moscow school children express distrust toward banks, they don't want to keep their money there. European school children trust financial institutions. Also, despite having hypothetical large amount of money European school children express the wish to work, rejecting the lifestyle of an investor. Finally, the most important elaboration from them concerns the definition of large amount of money: they ask if the money is to be received regularly or as a single payment.

A distinguishing feature of Moscow school children in the same situation is to name the sum in dollars or euros.

It must be noted that the results of this qualitative survey are illustratory and need further elaboration which includes a qualitative survey.

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