

When children become purchasers: A qualitative study for describing the purchasing literacy of children

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Abstract

Children are an important target group for marketing. They are subject to an increasing number of advertisements and products immediately directed and tailored to them. In the case of children, however, this increasing attention and targeting by marketers meets consumers whose cognitive skills need yet to be developed, who lack experience with regard to sales strategies and market mechanisms. It can be assumed that at least in some areas, children are not able to make their purchase decisions diligently and reflectively. This raises questions of challenges faced by children at the point of sale, how competent they are and how they apply coping strategies to compensate for potential lacks of competence.

Our study contributes to the literature on purchasing literacy by proposing a model that can explain influence factors on children's purchasing literacy. The study presents a detailed account on whether the perception of students conforms to the perception of their parents or whether it diverges. By comparing children's self-perceptions and the teachers' and parents' interpersonal perceptions, the children from the qualitative study tend to imitate their parents' behavior in many ways. However, parents are not aware of this. One possible reason might be that parents often try to avoid taking their children along for their weekly shopping. We also accompanied children while doing purchases. In this case, the guideline-based interviews have shown that in most cases, children are not able to transfer the knowledge that they acquire at school to shopping situations. Thus, the parents' and teachers' ideals of how purchasing literacy should develop seem to at least partly differ from the needs and challenges children are facing in real shopping situations.

1 Introduction: Children as consumers and purchasers

Already at the age of about one year, children have an effect on consumption and purchase decisions (McNeal, 2007): They articulate wishes and influence adults in their purchases (Ward et al., 1986). The scope of their influence also depends on the product (Cowell, 2001): Children have a great influence on the purchase of products that are either inexpensive or that are immediately consumed by children (Sidin et al., 2008). Even concerning the purchase of expensive products or services, e.g. of a holiday or a car, children often influence the family decision (Hamilton/Catterall, 2006). Accordingly, 85 % of the six- to 13-year olds have a say concerning the leisure time activities the family undertakes (Egmont MediaSolutions, 2012).

As a rule, children begin to actively make their own purchase decisions at the age of between six and eight years (Mc Neal, 2007). For this purpose, they often have a significant budget at their disposal which they can decide about independently. The Kids Consumer Analysis 2012 estimates the annual income based on pocket money or small additional income of the six- to 13-year olds at altogether 1,85 billion euros (on average about 27 euros a month per child in Germany, Egmont MediaSolutions, 2012). Together with gifts of money and savings, about 6 billion euros are available to children in this age group (Spiegel online, 2012). This money enables children to realize individual desires, but is also purposefully spent on other persons (Fan/Li, 2010). Childhood is very important for consumer behavior research, consumer protection as well as for pedagogy. Future consumption styles, product preferences and purchase decision behaviors are decisively shaped in the first years of one's life (Gaumer/Arnone, 2009; Roper/La Niece, 2009).

Owing to their significance as a target group, children have become addressees of a multitude of marketing messages sent by manufacturers and dealers. Therefore, they are exposed to an increasing number of advertisements immediately directed at them and geared to their needs. Above all, the increasing number of media used by children as well as the fact that these media are nowadays easy to use and ubiquitously available contributes to the children's ever more frequent exposure to advertisements directly geared to their needs (Kunkel et al., 2004). Besides, an abundance of products can be found in the markets that aim quite specifically at children as purchasers an appealing, colorful packaging design with pictures suitable for children, by their haptics or by their composition (Cook, 2009; Honeyman, 2010). Finally, children not only come into contact with marketing messages directly geared to their needs. In addition, advertising messages or other marketing activities that actually target adults are also perceived by children, and contribute to decision-making. McNeal (2007) thus comes to

the conclusion that virtually every action of a child can be interpreted as consumption-based. Cram and Ng (1999, 298) draw the following conclusion: “Even before they learn to write, or do arithmetic children have already become consumers.”

This importance of children and adolescents as market participants coincides with the children’s lack of purchasing literacy, thus the ability to use the offers of the market in accordance with one’s own goals and needs. Findings from developmental psychology show that children are no “small adults” (Kopp, 2011). Children have not been born with all the competences of an adult – many cognitive and affective skills only develop in the first years of one’s life (Moutsiana et al., 2013). This becomes especially evident in the overestimation of children’s own control of risks and the reduced assessment of consequences of their own actions (Reyna, 2013).

Furthermore, children and adolescents lack an adult’s wealth of experiences in the context of purchase decisions. Only in the course of life do people acquire knowledge about their role as market participants, and about the rules of this environment. In this context, the results of a contemporary study which was carried out by Forsa on behalf of the German Federal Ministry of Consumer Affairs confirmed adolescents “serious lacks of the knowledge of life skills” (BMELV, 2010), which is hardly surprising. However, the knowledge of one’s own rights as well as of the motives and methods of the other market participants is of great importance for purchasing literacy, the implementation of one’s own interests and the assessment of the last-ingness of one’s own actions.

A stress field is evident given the demands of the market on children on the one hand, and the skills and competencies still in the process of being developed on the other hand; this has stimulated scientists and consumer researchers alike (Mau et al., 2014). Attention focuses on the question how children and adolescents can be supported in making competent purchase decisions. Is the key to inform children better about the market and its mechanisms? Or do we need state regulations in order to protect children from unwanted consequences of operating in the market?

For one, knowledge about the challenges children are confronted with whilst purchasing is necessary. For another, on this basis the skills have to be defined which enable children to make competent purchase decisions. Despite the importance of purchase decisions for children, so far few studies have examined which skills are relevant for children’s purchasing

literacy. Research concerning children's purchasing and consumer behavior mainly concentrates on their brand orientation (Bakir/Palan 2010; van Reijmersdal et al., 2010), on the persuasive effect of advertisements as well as on the children's influence on their parents' purchase decisions (Cross 2002; Wilson/Wood 2004). Hardly any study has systematically analyzed the children's purchasing behavior and their purchase decision-making processes. The few studies available mostly single out individual skills that might be important for purchase- or consumption processes, and point out their ontogenesis. In fewer cases, a connection to the actual purchase- decision is explicitly established. Therefore, the following study is dedicated to the question of how purchase literacy can be outlined in general, and how it can be correlated with children's cognitive development. For this purpose, primary school teachers, parents and children from three German federal states (North Rhine-Westphalia, Hamburg and Rhineland-Palatinate) were interviewed within the framework of a qualitative study. The findings obtained from these analyses of the children's self-perceptions and the parents' and teachers' interpersonal perceptions concerning the children's purchasing literacy are used to derive strategies for consumer education.

2 Theoretical framework and state of research

2.1 Informal learning is predominant

By the time they are eight years old, children have a persistent effect on consumption and purchase decisions (McNeal 2007) or they become active participants in the market themselves as purchasers (Egmond Media Solutions 2012). Contacts with other people are an essential learning experience. Due to dealing with other people, in particular first experiences in life as consumers are created for children, which should be discussed as an example for learning opportunities at this point.

A brief survey of the literature already demonstrates that the family, peers, school as well as mass media exert the greatest influence on the children's consumer behavior (Lachance et al. 2000, 128; Grønhøj 2007, 244; Cowell 2001, 71). The influence of these so-called mediators varies according to the intensity of the relationship, and priority in the life of the child (Roper/La Niece 2009, 86). Here, the term 'influence' is deliberately chosen since at such an early stage in life, no reflection concerning "things that have been learned" by imitation takes place.

It is not only in the first stages of life (Gaumer/Arnone 2010, 4; Hamilton/Catterall 2006, 1033; Wimalasiri 2004, 274) that parents are the most important socialization agents. Especially mothers are convinced that they have significantly more knowledge and rationality at their

disposal than their children, and that they should hence protect them from possibly bad influences in the best possible way (Cowell 2001, 72). They convey their skills and their knowledge about consumption to their children especially when going shopping together (Bao et al. 2007, 673).

In a casual way, children are thus exposed to essential consumer behavior. Clearly, the mothers' attitudes and the intensity of conveyed learning vary since the learning experiences depend on the learning opportunities. Children do not only acquire product knowledge while shopping with their parents, but also competences in dealing with groceries and economic knowledge (Pettersson et al. 2004, 324). Grocery stores become learning spaces for children's consumer education.

These competences, which will determine the children's current but also their future actions, are not directly addressed by the school. The curriculum for primary school in Germany provides for the fact that students should learn to weigh up costs and benefits when satisfying wishes and needs, and to include personal, esthetic and social conditions but also ecological and economic ones (Ministerium für Bildung, Frauen und Jugend RLP 2006, 22). They should use the consumption offers of the environment in a reflected way, learn to carry out prioritizations and should be able to imagine alternative ways of dealing with consumer goods. The curriculum aims at similar achievements in other federal states. Science teaching is to educate students to become reflected consumers who act according to their financial possibilities (Ministerium für Bildung, Jugend und Sport des Landes Brandenburg 2004, 19; Bayerisches Staatsministerium für Unterricht und Kultus 2000, 241).

2.2 When is a consumption and purchase decision competent?

In order to find answers to the questions above, it is first necessary to approach the term 'competence'. Depending on a field of research, competence is somewhat differently conceptualized. Wollersheim's (1993) understanding, according to which competence means that the requirements of a situation meet the individual skills and capabilities of the person acting, has been widely recognized. Other authors determine more precisely which skills are responsible for an adequate reaction to a situation. Here, Dieterich and Rietz (1996) consider responsibility, expert knowledge, specialist knowledge as well as ability and authority to act professionally as central skills. Weinert (2001) defines competence as "the cognitive skills and capabilities available for individuals or learnable by them in order to solve certain problems as well as the

motivational, volitional and social skills involved in order to be able to successfully and responsibly use problem solutions in variable situations.” Hence, competence does not only require own knowledge and the acceptance of the environment, but also the endeavor and the volition to realize certain intentions (Weinert, 2001). Apart from motivational, volitional and social skills, learned individual patterns of behavior are considered as central for competence. These have to be adjusted to certain problem situations, and are either already existing or can be learned, automatized as well as promoted by certain processes (Isler et al., 2010).

Purchase literacy refers to the shopping process, and includes the appropriate skills to cope with emerging problem situations along the purchase process. Purchase process models are appropriate for structuring this problem situation. In a common model, Blackwell et al. (2006) structure the purchase process into five steps: problem and need identification, gathering of information, evaluation of alternatives, purchase decision and after-sale assessment. The process is triggered off by a certain stimulus or state, e.g. hunger, the perception of a product etc. A specific defect is identified by means of this certain stimulus or state. When the consumer has recognized the problem, she (he) looks for alternatives in order to be able to solve his or her problem. The purchaser generates information from own internal experiences and external sources, such as marketing activities, friends, recommendations etc., which influence the purchase process. The intensity of searching depends on the information costs, and the anticipated use. Gathering of information is followed by an evaluation of alternative purchase options. Subsequently, the consumer chooses a certain product and the actual purchase of this good takes place. In the after-sale phase, the consumer assesses the purchase result with regard to his or her expectations. Each of these five steps in the purchase process poses specific challenges to the cognitive, motivational, volitional and social skills of the consumers.

Purchasing literacy therefore comprises skills required for the entire organization of the purchase process - starting from the examination of the needed goods in desired quality and amount to the assessment of where these products can best be purchased, and how much money is available, leading to purchasing of the good, where the marketing activities are seen through, and one can act self-determined.

3 Study design

At present, findings are scarce on the questions of when children make competent purchase decisions, and which skills are respectively needed. Regarding children’s competence for purchase decisions, the understanding of consumption and purchase-relevant constructs such as

property (Cram/Ng 1989; Dittmar 1992) or price (Damay 2008; Cram/Ng 1999; John 1999; McNeal 2007) have occasionally been examined. The question how children make purchase decisions, on which criteria they depend and how they behave in purchase-relevant situations has remained open. There are neither quantitative nor qualitative studies that pursue this question. In view of the inspection group “children” and their literacy skills, paper and pencil-studies are not suitable with regard to the assessment, and exploration of the concept “purchasing literacy” of children. To describe the construct “purchasing literacy of children”, a guideline-based qualitative study has been implemented because it is the aim of the investigation to rather discover innovation and not verify what is already known (Glaser/Strauss 2010, 29f.).

Substantial advantages of this approach are:

- the openness during the interview situation, particularly because it involves an explorative study,
- the focus on the object of investigation, and not on the literacy skills of the children,
- the increased motivation of the children since the approach was not standardized,
- the investigation in the field viz. at the supermarket under “real” requirements.

The two studies that are presented in the following are closely linked; they aim at recording requirements in connection with purchase-relevant competence and identifying possible challenges for children. Therefore, the guideline-based interviews were implemented on the parents and teachers as well. The reasons for this are similar: especially the openness of the interview situation with a simultaneous structuring by the guiding questions allowed comparability between the interview groups in terms of topics. This was the decisive argument for the choice of method. All interviewees have been digitally recorded and subsequently transcribed in order to carry out qualitative content analyses (Witzel 2000 und Lamnek 1995).

The children’s self-perceptions and their assessments concerning their purchasing literacy are then compared with possible requirements and assessments of children’s purchase literacy from the parents’ and teachers’ perspectives.

Eight children between the age of 8 to 10 years with one legal guardian in each case, as well as 8 teachers participated in both studies. The composition of the samples was made against the background of regional structures because it was assumed that the possibilities of experience in a purchasing context determine the construct with regard to informal learning:

- two children from villages with no supermarkets but with potentially one shopping possibility
- three children from a medium-sized town with a limited selection of supermarkets and shopping possibilities which could be on their way to school (e.g. bakeries, kiosk etc.) and
- three children from cities, the so-called regional centers, which offer various shopping possibilities.

Study 1: Accompanying/escorting children

Within the framework of this qualitative study, eight children aged eight to ten years were accompanied in typical purchase situations. In this vein, a broad and realistic analysis of the challenges posed to children in purchase situations, and of the skills necessary for competent decisions should be possible. The aim of the approach was not to observe the purchasing process unconcernedly, and to display this process, but to focus the challenges and solution strategies which the children applied at the supermarkets. Hence we opted for an interview situation. A pure observation could not have displayed the perception and the strategies of the children adequately, and it would not have been possible to distinguish between intentional behavior, and a pure reaction to the situation. In this context, the interview with the children during the purchasing process in the concrete (reconstructed!) situation served to aid their memory (Helfferrich 2011, 193). In this way, it was easier for the children to remember the process and to illustrate the problems and the solution strategies better (because it took place at a real location). As a result, it was shown that it is difficult for children to abstract from the concrete situation. Due to the partially structured interviews without instructions, a massive advisory and dissuasive intervention has been avoided. Moreover, the interviewer reacted in a neutral way, and the parents were separately interviewed in particular.

The study took place in shops the children frequently visit in daily life. Each child was accompanied, observed and interviewed during the purchasing process. The elicitation lasted for approximately 30-45 minutes. The answers were documented by means of a digital recording device.

To establish a relaxing prevailing mood, the conversational gambit was initiated by a short small talk (Helfferrich 2011, 119f.). Establishing a relationship of trust to the interviewed children through sensibility and acceptance was of particular importance. By building a connection, it was possible to gain insights into the lifeworld, the perceptions, expectations and problems of the children.

The interview guide of the survey is oriented towards the purchase decision process. Initially, the child was questioned regarding pre-sale phase and purchase plan. Subsequently, the child was asked to reconstruct a typical visit in this market. The interviewer went along, observing ways of behavior (walking routes, approaching the shelves, dealing with the products and observance of individual information). In relevant situations, the interviewer asks questions concerning the purchase decision process. The contents and expectations generated from the state of research, and the curricula served as guidelines here. After the end of the purchase process, the interviewer asked questions concerning the after-sale behavior. This serves as analysis structure as well as securing the children's ability to concentrate. The data gathered in this way are analyzed with regard to ways of behavior children at the age of eight to ten typically exhibit, which challenges are posed to the purchase decisions, and which ways of behavior and skills are suitable to contribute to successfully coping with these challenges.

A multitude of elaborate methods already exist which can be used to analyze the obtained texts (Froschauer/Lueger 2009, 181ff; Lueger 2010, 153). Lueger suggests a fine structure- and topic analysis for the interpretation of conversations from the conducted guideline-based interview situation (2010, 183ff and Lamnek 1995, 75; Froschauer/Lueger 2009, 181ff). The latter is suitable for gaining insights into larger correlations e.g. at this point, the elaboration of a construct. The approach is especially suitable for investigating perceptions on a series of topics, and for making comparisons since this approach is especially characterized by being a way of general interpretation (cf. Lueger 2010, 187). Within the framework of the elicitation, the fine structure analysis was particularly used to underline background experience (Froschauer/Lueger 2009, 115), hence latent contexts for the children. The results of the fine structure analysis form a substantial basis for the understanding of the interview contents, since the topic analysis is focused on these contents.

At the same time, the pertinent child's father or mother was questioned by a second interviewer, based on a structured interview guide which records the adults' view of the demands on children during purchase decisions, the typical ways of behavior of children at the age of eight to ten as well as those ways of behavior that are experienced as useful or harmful for a competent purchase decision.

To guarantee the anonymity of the interviewed, the participants received pseudonyms in the analysis and the result presentation (C = Children, P = Parent, T = Teacher).

The concrete procedure on the topic analysis was carried out according to Lueger (cf. 2010, 206ff): at first, relevant topics were identified, passages of important topics were summarized, and characteristic features of the arising topics were reconstructed. Special attention was paid to the inclusion of the context in which a topic occurred into the interpretation. This includes inter alia the shopping situation on-site at the supermarket. The elaboration of similarities and differences, which occurred under specific situations, problems and solutions and throughout different interviews as well as within the same interviews, was especially relevant with regard to the exploration of the construct.

Study 2: Expert interviews with teachers

In a second step, the results of the first study are complemented by the teacher perspective. The data gathered in a real life situation and from the children's perspective were thus completed by the cross-situational and more abstract perspective of persons who are close to children at the relevant age. In each instance, eight primary school teachers with students aged eight to ten were questioned within the framework of one-on-one interviews.

This extension should complement the perspective of the parents with regard to the (consumer) behavior of the children especially because teachers perceive children in other contexts than their parents. The extended teacher-perspective was complemented at a suitable point within the presentation of the results.

The structured interview guide was completed with questions about the curricular situation of the topic, and about the implementation in class, serving again as a basis here.

Among the children (C) as well as among the parents (P) and teachers (T), a heterogeneous interview group was assembled for the derivation of self-perceptions and interpersonal perceptions, in particular with regard to the level of urbanization and the availability of shopping facilities. Attention was paid to the fact that an equal number of respondents came from lesser respectively densely populated areas.

Note that this study does not focus on a generalizability of the statements but rather on the exploration of a construct.

4 Results of the two studies

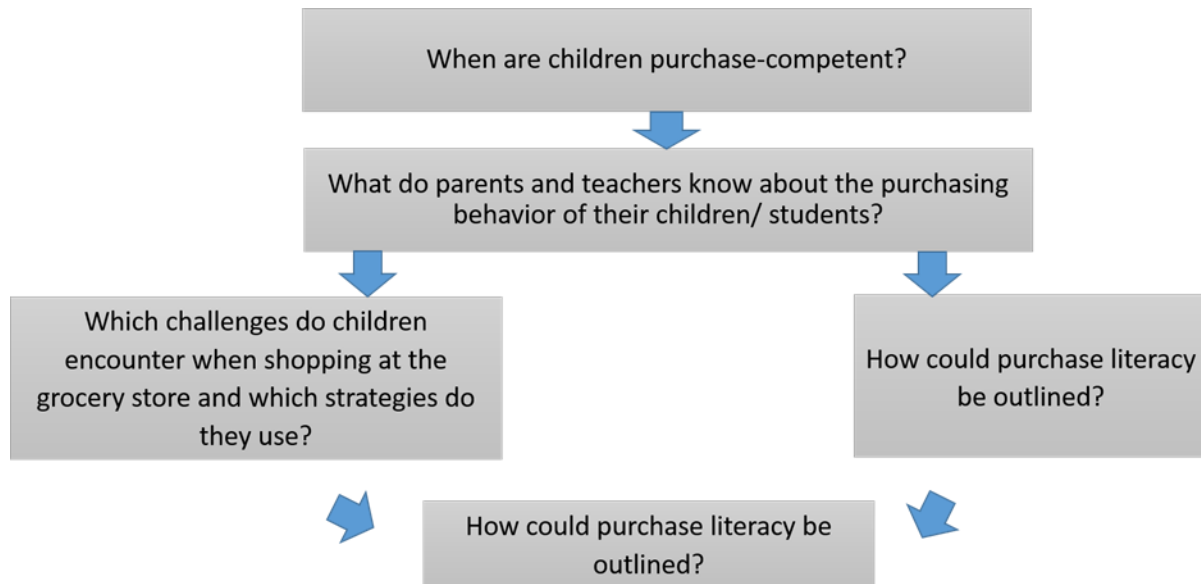


Figure 1: Advance Organizer

Despite a deliberately chosen heterogeneous sample, astonishing parallels become apparent with regard to the parents' and teachers' knowledge. In particular on the part of the teachers, the area of shopping, pocket money and dealing with money is rather characterized by presumptions and one-to-one conversations than by knowledge. Accordingly, all the teachers – some of them self-critically – stated that they were not able to estimate the amount of the pocket money allocated to their students. They do not know whether their students get pocket money at all or whether they have a budget of their own. Presumptions are occasionally expressed or it is indicated that it is often difficult to discuss the topic of pocket money, just because not all the students get it. “Whether the children get pocket money, as a teacher, you don’t always necessarily have the insight into these things. There are children who talk about it, other children rather keep a low profile. It is of course possible that they don’t talk about it because they don’t have money at their disposal.” (T1, line 20-22) Another teacher says that “these are not necessarily the conversations one has as a teacher. I have never asked my students directly about their pocket money” (T4, line 18-19). The situation is however quite different when it comes to saving. “In fact, my children [in class] save up if they wish for something particular, there is usually a saving phase before the actual purchase.” (T5, lines 25-26) No regional differences or differences due to the level of urbanization can be identified here.

On the part of the parents, this is totally different. They know what their children at the age of eight to ten do with the money they have at their disposal with regard to consuming or saving. Whilst “shopping in itself [...] is hardly ever or never talked about” (T2, lines 6-7) at school, shopping is part of everyday family life. The children go shopping with their parents according to care situation and interest (P2, P4, P5, P7). However, this is not talked about at school. “You hear about children being specifically sent to the bakery” (T4, lines 8-9) (P1, line 68) or that they went shopping with their family. But these are then mostly unusual purchase experiences, e.g. in the nearest large town. Each of the eight teachers questioned made a comment to that effect that “[it’s] more the girls who go shopping with their mothers” (T6, lines 7-8). The boys stay more at home. This is also in line with the parents’ statements. Shopping as a spare time activity depends on age, and on the degree of urbanization. Most of the teachers name the third and fourth year, hence students aged nine to eleven, who go to shops, and shop independently in their spare time if they have an opportunity to do so. This appraisal is mirrored in the parent interviews: “This is only the case when her friends spend the night at our place, then they simply dash off to the shops in the morning.” (P3, line 76-77) “That they really buy things for themselves, such as toys or similar things, I don’t believe that. In fact, they don’t have their own money.” (T3, line 8-9) This is also applicable to “shopping” on the way to school. According to the teachers and parents questioned, this does not happen in the absence of financial means. All persons questioned, however, point out that shopping as a spare time activity only applies to the girls: “Boys go shopping less frequently, and are less enthusiastic about shopping than girls” (T1, lines 9-10), which is confirmed in the children’s interviews. Girls rather accompany their parents on the weekend shopping as well, whereas boys try to avoid doing so. For girls, shopping also has a social component (P3, line 76), whereas “boys [are] more loners than consumers. If they have been given money or if they have saved up for something and want to purchase electronic toys for themselves, for instance, they will go to the shop by themselves or with their parents. They less often go shopping with other boys” (T1, lines 46-49).

When are children competent purchasers?

To answer this question, the children’s self-perceptions and the parents’ and teachers’ interpersonal perceptions are compared. The children’s self-perception is understood as the “design” of the self at this point. It does not claim objectivity, but is the result of the communication process between individual and social context (according to Mead 1969). The term self-perception was chosen since it is more addressee-related than the term “self-concept” that is

often used in pedagogical psychology, which centers on the aspect of reflexivity. Thus, “self-perception” is what the children utter about their self-concepts in communication with the interviewers.

The following evaluation and representation of the results is orientated toward the guide for the structured interviews. With regard to answering the question and the learning of purchase literacy, two aspects were focused:

1. Which challenges do children encounter when shopping at the grocery store and which coping strategies do they use?
2. How purchasing literacy could be outlined?

Which challenges do children encounter when shopping at the grocery store and which strategies do they use?

When children go shopping, they face different challenges, beginning with the question which shop to go to, and proceeding with orientation on site (T1, T4, T7, T8). The diversity of products (as an example P1, line 54, P2, line 89, P5, line 34) and its perception presents a further challenge to the children (P3, line 83). One teacher speaks of “being swamped” (P2, line 50) which leads to the fact that systematic and purposeful shopping only takes place in as far as “larger items” (T2, line 50) are concerned. This external assessment is clearly evident at the grocery store and the children also make clear that there is an “infinite number of things” (C3). At the same time, however, they develop strategies to deal with this diversity of products and stimuli: “I only take a look at the things that match my height; I’m not able to reach the things at the top anyway.” (C1) If the thing they are looking for is not to be found there, the accompanying person is asked. The children still do not demonstrate a willingness to approach people, and if necessary to ask for help (C3, C5, C7).

According to the opinion of teachers and parents, the diversity of products also leads to the fact that the children are able to categorize their own needs and wishes only with difficulty (e.g. T5 or P3). During the accompanied shopping phase, it was particularly noticeable that children hardly shop in a systematic way at the grocery store. They lack the idea of what they need, they lack the orientation of where to find what, and they lack an overview of what has to be purchased. According to all children interviewed, they purchase a drink or some sweets if they go shopping by themselves or with friends. When accompanying the parents, they look for something for themselves without precisely defining in advance what it is. They decide on this in an impulse buyer-style.

All children showed a high brand and product awareness among products they like to eat or that belong to the standard purchase. This became apparent at the yoghurt shelf. Not taste and purchase habits were discussed, but half of the children were also able to incorporate health aspects in the selection, especially the sugar content or the sugar argument of the parents.

It was particularly noticeable that, to the parents' surprise, all girls were able to reconstruct the shopping done by the parents including the selected products. It likewise became evident that the children also developed a brand affinity via the brand knowledge. However, contrary to the teachers' perspectives, according to which the children continually consume more advertisements by television or internet from the third or fourth class onward (T3, T5), and that thus this feeling of "everyone has it and I need to have it, too" (T3, line 57) is built up, this tendency did not appear in the joint grocery shopping experiences. Quite the opposite – in part, a reflection on the use or possible health risks in case of too frequent consumption already took place (C1, C3). This demonstrates that children are often able to consider these aspects. Whether they always put this knowledge into practice or are willing to translate it into is another matter.

Teachers and parents agree that the children do not perceive offers and poster advertisements in a grocery store for instance, but are nonetheless susceptible to so-called displayers (T2, T3 as well as P2, P5). During accompanied shopping, it became clear that the children know how special offers can be recognized due to their weekend shopping experience with parents. "It's always about where there is a red price tag, in these cases, it's less expensive" (C3), they are, however, not capable of assessing the offer or calculating a price reduction. So-called displayers are, and here the appraisal is identical, interesting for children, and bind their attention: "I always run through in the shop, but I stop more frequently in front of these boxes." (C4) Also separate clues such as "new" or a "new arrangement" in familiar areas, e.g. the yoghurt shelf, are discerned but not questioned (C1, C3, C7). The strategies linked to such measures remain a secret to the children. According to the correct teachers' assumption, they are able to distinguish between information and manipulation only in a limited way (T4, T7).

If several things are to be purchased at once, and the children only have a limited budget at their disposal, the parallel rough estimation of the purchase value and the comparison against their budget surely represents a further challenge for the children (T7 and P5). Some children mention strategies for overcoming this problem: "In this case, I only buy less expensive things" (C1) or "in this case, I only buy some of the things I want for myself" (C2). Other children tell about joint shopping experiences and that if necessary a friend helped out. At the time of the

interviews, however, three out of eight children had not been yet shopping on their own. If the children go shopping together with their parents, the range of variants to assert their own purchase desires at the expense of the parental budget is considerably more pronounced.

Price comparisons of the same products of different brands did not pose a challenge to the children interviewed. However, once products exhibited different quality features, the children appeared to be overtaxed. Price-quantity comparisons quickly led the children to the limits of their mathematical skills as well. They were not aware of the fact that these calculations are not necessary because the shops are legally bound to indicating them on special offer advertisements. They would have purchased the special offer in any event.

How purchasing literacy could be outlined?

For the children who already had individual shopping experiences, being able to go shopping was closely connected to the available budget. They were aware of the facts that they do not understand everything, and they are not able to reach all products and mathematically calculate everything. This was, however, not perceived as a lack of competence. The children who had not yet or scarcely gone shopping on their own due to the level of urbanization, and the missing opportunity had considerably more difficulties to assess their competence themselves.

To answer the question “when is a child a competent purchaser?”, most of the teachers chose the way via the control of the budget and change (T1, T3, T4, T5, T6, T7, T8). Necessary numeracy skills are stated by all of the teachers. The parents, however, answer differently: only two out of eight interviewees referred to numeracy and control of the budget (P2 and P5).

Two teachers (T2 and T7) would welcome “if the children were able to assess whether or not the product is worth its price” (T2, line 75). Most of the parents also find that an essential indication of purchasing literacy is the assessment of quality and price (e.g. P1, P4, P5). It became clear that all persons questioned saw “reflected purchase actions” (T6, line 50) at the core of purchase literacy, the children “should really think about whether one really needs the products” (P5, lines 68-69). This presupposes that the children are able to articulate and arrange their needs (T 1, line 80, T2, line 79). They are then also capable of saving up for this goal (P4). The ability to save up money, to manage one’s money and to wait indicates competence according to the teachers (T1, T3, T7).

Gathering of information is part of a reflected purchase action, e.g. among other things (concerning prices). Purchase literacy becomes evident if the children are capable of comparing prices (T2, P5), and if they are motivated to talk about the product or the planned purchase

with the parents or sales assistants (T3, T4, T5) in order to obtain more information concerning the product. Even though a qualitative product comparison is still graded as difficult, gathering of information and consultancy have the specific object that children “purchase systematically” (T4, line 86), and that they put their own plan into practice (where do I find what), and are able to question their own goals if necessary.

Purchase literacy is especially categorized as essential with regard to dealing with advertisements. From the teachers' points of view, children should be able to analyze the use or the quality advertisements promise. “Is the article interesting only because it is advertised or is it needed?” (C1, lines 79-80) Children should be able to distinguish between articles of everyday life and their wishes with respect to the categorization of their needs as well. One teacher broadens this perspective with regard to the function of a backpack and the additional benefit of a “Star Wars” imprint on this backpack (T4). In this context, two teachers emphasized that in times of large-scale advertising campaigns, being able to resist (T5, line 56, similar T2, line 81) and “patience” are clear signs of competence in the area of purchasing.

The students' individual brand and environment awareness (T2) should be present as part of the purchase decision and the after-sale assessment for the improvement of further purchase actions. The teachers see the need for action at school particularly here (T4, T6, T7).

5 Discussion of findings

Apart from the dimensions of purchase literacy already introduced in the theoretical chapter, and their reference to the individual phases of the purchase process, the interviews show a further aspect of purchasing literacy which we consider to be important for this construct. Not only is effective behavior part of purchasing literacy but also the critical reflection of one's actions as well as the challenges within the framework of the purchase process. In this way, accidental or automatized situation-related actions are not assigned to purchasing literacy as a rule. We expect from such actions that they cannot be easily transferred to other situations within the purchase process, thus representing rigid non-transferable reactions. In our opinion, it is only possible to talk of “competent” behavior if an understanding and a reflection of one's own behavior and the requirements of the situation are possible. We explicitly do not rule out that automatized learned behaviors can be accompanied by understanding and reflection.

Accordingly, purchase literacy can be summarized as

the cognitive, motivational, volitional and social skills which enable consumers to cope with the entire purchase process in such a way that their own goals and needs are achieved, and that challenges as well as their own actions can be understood and reflected upon.

The study has shown that children are confronted with a number of challenges during a purchasing process. Following the search for the right store where the products they want to buy are sold, they have to orientate themselves on site. It seems that especially during this in-store phase of the shopping process, children are affected by sensory and information overload that complicate information processing, and thus, might hinder children from shopping in a systematic and target-oriented way. For the eight- to ten-year old children, it is particularly difficult to separate information from manipulation. They take in all information without questioning whether the sender pursues a specific strategy. In addition, they are faced with mathematical complexity, for example concerning budget estimation, quantity or price comparisons or calculating change. To be able to cope with these challenges, cognitive, motivational, volitional and social competences are needed to enable children to satisfy their own shopping needs and goals during the shopping process.

As a rule, purchasing literacy is conveyed to children by parents, peers and school. In this context, the interviews showed that the teachers depend on suppositions and single events told by children with regard to possible challenges or the competences of children in their class. Teacher instruction as such does not contribute to a specific improvement of competence. At best, individual aspects such as “money”, “advertisement” or mathematical problems are dealt with, e.g. handling of change or calculating with money.

Since only partial concepts of purchasing literacy are treated at school, the parents are in most cases left to convey knowledge to their children. However, weekly shopping with their children is rather unpopular among parents, and is avoided depending on age. Furthermore, only those children whose parents are highly purchase competent themselves benefit from joint shopping experiences. On the other hand, children whose parents only have little knowledge and little understanding of the processes and consequences of shopping have a lower chance of asserting their goals as market participants (Hamilton/Catterall 2006). Especially younger children are influenced by the parents who set an example of consumption and purchase behavior. Children adapt these ways of behavior to a not inconsiderable extent, and orientate their own behavior towards these patterns (Weible 2013). Accordingly, parents are for instance one

of the decisive factors in the socialization of their children's eating habits (Salvy/Pliner 2010). Besides, parents influence the purchasing literacy of the children by practicing competent purchase decisions together. For instance, consideration of different alternatives before making purchase decisions can be practiced. Bringing to mind the acquired knowledge or using alternative sources of information. In this vein, the motivation for the elaboration of the purchase decision can also be increased in situations in which information does not normally play a prominent role (Gaumer/Arnone 2009). Correspondingly, the thus conveyed competence reflects the purchase literacy of the parents as well. The parents interviewed in the study all negated that knowledge is consciously conveyed during the shopping process. The more surprised they reacted to what their children were able to explain in the shopping situations, and which concepts and interpretative attempts they consulted. As far as the development of a consumer competence is concerned, it becomes clear at this point that the interplay between parents and teachers does not function because of lacking awareness and because of the "sensitive topic".

At a later point, peer influence increases, often from the third school year onwards. According to the teacher interviews, as a rule they promote group-concurrent behavior and thus set standards of how purchase behavior should look like. These standards do not always have to be suited to the fact that children are able to put their own goals and wishes into practice. Rather, prototypical and in part destructive or unwanted behavior is learned (Wilson/Wood 2004). It has been shown, however, that the competences conveyed by parents in the past can counteract this undesired behavior (Weible 2013).

Information can support children to make more competent decisions, but only if they are motivated in the purchase situation, and if they have the opportunity as well as the skills to use the knowledge. Parents are able to motivate in different ways, and thus increase competent behavior of the children. Empirical studies particularly show that an open explanatory communication has a positive influence. Apart from this, a consistent implementation of rules discussed together with the children concerning diet leads to conscious consumption decisions. If children are distracted while making a decision or if they have no opportunity to elaborate on their decision, they will often act against better knowledge. This picture emerges on other occasions as well, e.g. in the influence of information concerning health hazards. Even though children understand the warning and their knowledge of risks increases, popular brands (Mau et al. 2012) or strong positive emotions (Effertz et al. 2014) can lead children to cast warnings

aside, and exhibit a behavior that does not correspond to their knowledge. This became for instance apparent in the displays at the grocery store which strongly appealed to the children. Furthermore, abstract knowledge seems to be inferior to concrete knowledge. Hence, knowledge conveyed in mathematics classes does not initially impact on the purchase situation – at the point of sale – children are not able to better deal with mathematical situations around the purchase (e.g. change, budget planning, quantity-price comparison etc.). This finding gained from the purchase observation match (Boland et al. 2012) who showed that the knowledge concerning percentage calculation taught in mathematics classes does not initially influence children's ability to deal with different discounts in the purchase situation. The children rather developed their own heuristics in the described study ("the red tag" or "special offer is written there"), which were guidelines for their actions. On the whole, research speaks in favor of the fact that informed children are able to make more competent decisions. However, results also demonstrate the limits of information. Accordingly, in the study of Mau et al. (2016) the children knew things they wanted to pay attention, and on the basis of which criteria they should choose the products. If they were however distracted within the decision situation or if they had no opportunity to elaborate on their decision, they were likely to act against better knowledge.

For one, the lack of a coherent curriculum hence leads to an unconnected atomized knowledge. The integration of different contributions from the school subjects (Mathematics, Science, German) into one purchase literacy cannot be, and this has been shown, delegated to the students. Furthermore, it becomes evident that in purchase situations, mostly abstract knowledge that is acquired at school is replaced with their own heuristics especially in children aged eight to ten years.

5 References

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