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Consumer practical wisdom: Toward a conceptual clarification of an emergent consumer culture

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Abstract - The This article is a continuation of the previous works related to the new rationalization and control tendencies in purchasing behavior and consumption. More precisely, it is enrolled in the perspective of the contribution to a better understanding of the postmodern consumer wisdom which continues to be met more frequently in outlets. Since there is a lack of research on consumer wisdom conceptualization, we attempt in this article to present a conceptual framework used to delineate this concept in consumer behavior. To achieve this objective, we adopted an interdisciplinary theoretical framework. Then, we compared the concept to some others considered as close to consumer behavior field. Finally, semi-structured individual interviews have enabled us to propose a definition basing on three main facets of wisdom in consumption. This conceptual framework makes identifying contours of this research field possible. Then, the target will be to understand the nature, origin and consequences to offer coping strategies which will be undertaken by companies.

Keywords – Consumer Practical Wisdom, wise shopping, consumer behavior.

Relevance to Marketing Educators, Researchers and/or Practitioners –

Introduction

Many concepts have recently emerged in the consumer behavior literature mainly resulting from a worldwide decreasing purchasing power. These concepts announce re-dominance of the economic spirit to postmodern consumers "know buy and consume knowledge have become such fundamental skills as driving or know howing to use a computer" (Silverstein, 2007, cited by Odou et al. 2009, p. 9).

This primacy of economic aspects in consumer behavior requires researchers to

ask about morality and values interventions in purchasing and consumption activities (Mick and Schwartz, 2012). Mick and Schwartz (2012) point out that as a consumer, the individual plays a crucial role in the deterioration of the quality of life embodied in the increase of obesity, debt and materialism and in the decline in the savings, the nature and overall humans well-being. These effects are the result of haphazard selection of contemporary consumer who loses more and more control of his activities. Technological revolution assumes a role of simplifier that helps consumers to make the right decisions in any circumstances. However, it is true that the same revolution contributes to the increasing complexity of decision-making to make good choices and to control his behavior. This paradox can lead us to the following questions: how can a consumer neutralize the effect of this hypermodernity facet? How can he increase his awareness and capacity to analyze different situations or alternatives to make the best decision?

The answer can be read between the lines of the presentation of the concept of "wisdom" that has just begun to be integrated into the area of consumption (Sternberg, 2001; Djelassi et al., 2009; Mick and Schwartz, 2012). This notion was embodied in the concept of "wise shopping" or "reasoned purchase" advanced by Djelassi and colleagues in 2009, and the concept of "practical wisdom of the consumer" proposed by Mick and Schwartz in 2012. Annexing "voluntary Simplicity", "frugal behavior" and "smart shopping", a stream of research was formed about exploring forms of rationalization and control that consumers are beginning to show in purchase and consumption behavior (Djelassi et al., 2009; Einspruch, 2011; Voinea and Filip, 2011; Mick and Schwartz, 2012).

In this exploratory work, striving to present a conceptual framework for the "consumer practical wisdom" concept, we will follow a process spanning three main points: After clarifying the concept of wisdom in two different disciplines, we will examine the recent exploitation in consumer behavior researches. More precisely, we will try to introduce the concept as presented by Mick and Schwartz (2012), who used Aristotle "practical wisdom" theory, and Djelassi and colleagues in 2009. Then we will try to clarify the difference between this concept and that of "smart shopping", "voluntary simplicity" and "frugality". Finally, using a series of semi-structured individual interviews, we will suggest various facets of wisdom consumption, which in turn, will provide directional axes in the proposed definition.

In this work, we can deny neither the researcher nor the marketer, who increasingly perceive symptoms of a dominance of critical thinking and declining purchasing intentions. Our objective is to understand the nature, origin and consequences to offer coping strategies to be undertaken by companies. However, the fragmentation of approaches and the lack of an integrative conceptual framework make identifying contours of this research area, whose conceptualization trials are rare, impossible.

Philosophical & Psychological Perspectives of Wisdom

By using the theory of practical wisdom of Aristotle (Phronésis), Mick and Schwartz (2012) state that: to be a wise consumer is not only being aware of their preferences or to be notified when analyzing the cost-benefit equation: "*wisdom is a meta-functional and integrative processes that balance multiple and often contradictory factors (...) practical wisdom is a collection of insightful and sensitive judgments contexts to maintain or to improve the well-being*"(Mick and Schwartz, 2012, p. 664). They add that people with a high level of practical wisdom not only know the best thing to do, but also have the desire to do so.

As for the acquisition of such a character trait, Mick and Schwartz (2012) recall that Aristotle believed that wisdom is learned from the experience, but cannot be taught. It is the result of a learning cycle which begins with the confrontation with difficult and ambiguous situations. These authors give the example of a wise manager who may be neither a wise parent nor a wise consumer. This announces that the practical wisdom seems to be related to a specific area and not to a global trait.

Under a psychological perspective, Baltes and Smith (2008) considered this concept as an existential expertise that could be developed during a person life. They characterize wisdom through excellence in mind and virtue. Specifically, it's an expert knowledge system for the planning, management and understanding of a good life (Mick and Schwartz, 2012, p. 667). Similarly, Mick and Schwartz (2012) recall the paradigm Sternberg (balance theory of wisdom) that builds on previous work on intelligence. The latter defines wisdom as the application of an implicit and explicit knowledge while taking into account the mediation of values for the realization of a common good. This seems to be achieved through arbitrage between intra-personal, interpersonal, and extra-personal interests to achieve a balance (Sternberg, 2001).

Recently, Sternberg (2009) has pointed out that a person can be virtually intelligent. However, this intelligence can be used for evil and selfish purposes, which makes the difference between this concept and wisdom. Indeed, it can certainly involve good purpose for oneself, without denying the common interest of others "*If the motivation is to maximize the interests of individuals and minimize those of others, wisdom is not involved. In wisdom, we seek a common good, realizing that this common good may be better for some than for others*"(Sternberg, 2009, p. 21).

Wisdom in Consumer Behavior

Recently, some researchers have proved the existence of a new trend of rationalization and control of purchasing behavior, embodied mainly in the following two concepts: the "consumer practical wisdom" and "Wise Shopping". In this sense, Djelassi and colleagues (2009), Costea and Libardea-Vlăducă (2010), Mick and colleagues (2011), and Mick and Schwartz (2012) are considered among first marketing works that tried to conceptualize this new mode of consumption.

Djelassi and colleagues (2009) have focused on the existence of a new adaptation strategy by which consumers face the continuing drop in his purchasing power (mainly resulting from the global crisis) called "Wise Shopping". These researchers said that consumers still buy but differently. They increasingly adopt more thoughtful, active, controlled and prudent behavior (Djelassi et al., 2009, p.38). This adaptation strategy is divided into three strategies called: buying less, buying cheaper and avoid temptations.

For their part, Mick and his colleagues (2011) reported that participants in their investigation emphasize the adoption of a broad perspective and the consideration of several factors in the decision making. This allows them to be able to plan ahead their actions in order to adopt a wiser choice (p.6). They add that consumers who exhibit such behavior tend to see their values and goals then connect them to their behavior. This last consideration includes the purchasing behavior, resistance to purchasing behavior and the non purchasing.

Finally, referring to Aristotle's theory and results of works in social science, Mick and Schwartz (2012) projected the concept of "practical wisdom" on consumer behavior. This could be considered as the origin of the following designation "Consumer Practical Wisdom". Their goal was to describe how the Aristotelian ideas and essentially practical wisdom could be used by consumers to reach better judgments, decisions and behaviors. To meet this target, they carried out four case studies. In these latter, consumer's practical wisdom can be concretized mainly in connection and coherence between the values, goals and behaviors:

- The wise consumer balances his interests with those of others and the environment for the common good.
- He is patient and careful in making decisions.
- He tries to find a balance between, on the one hand the feelings and thoughts, and the other hand improvisation and flexibility.

It should be noted that the definition of this new concept is still far from being subject to unanimity. While Djelassi and colleagues (2009) have focused only on the economic aspect and prudent consumer behavior, Mick and colleagues (2011; 2012) have added an obligation to balance between personal interests and those of others as well as between feelings, thoughts and behaviors. This divergence in the design and in identifying the different facets of wisdom will be more apparent when comparing with similar concepts in consumer behavior.

Comparing “Consumer Practical Wisdom” and “Wise Shopping” to “Frugality”, the “Voluntary Simplicity” and “Smart Shopping”

Without claiming exhaustiveness, examining voluntary simplicity, frugal behavior, smart shopping, consumer’s practical wisdom and wise shopping shows some similarity between these concepts leading to confusion. To contribute in a conceptual clarification, we will compare between them basing on three comparison lines which are: the nature of motivations, the degree of self-control and the voluntary to behave in such a way. In this procedure, we will rely on the philosophical conception provided by Mick and Schwartz (2012), as well as pragmatic Djelassi and colleagues (2009).

Voluntary simplicity

The concept of voluntary simplicity is not new (Todd and Lawson, 2003): the term was coined in 1936 by Richard Gregg (Leonard-Barton, 1981). In marketing, Leonard-Barton (1981) defines voluntary simplicity as the degree to which an individual is likely to select a lifestyle that maximizes the direct control over the daily activities and reduce to a minimum consumption and dependence (p.244). Similarly, Zavestoski defined it as a system of beliefs and practices centered on the idea that: individual satisfaction, fulfillment and happiness result from involvement in the intangible aspects of life (2002: .149, definition recalled by Todd and Lawson, 2003, p.272).

Like Leonard-Barton (1981), Stammerjohan and Webster (2002) and Todd and Lawson (2003), most researchers refer to the five principles of Elgin and Mitchell (1977). Among these principles we can mention: The material simplicity (it is concretized in non-consumption patterns, as it stems from a decreasing need for stimulation and symbolic interaction (Stammerjohan and Webster, 2002)); Self-determination (a desire to take more control of personal destiny) and personal growth (a desire to explore and develop the internal life). These values suggest several proposals: simplicity of materials and personal growth involve fundamental rejection of consumption and active resistance on the market, the decrease in the stimulation and the perceived benefits of the experience of consumption (and Stammerjohan Webster, 2002, p.126).

Voluntary simplicity, as the name suggests, is not synonymous with poverty (Todd and Lawson, 2003). It is rather a synonym for wealth in value, authenticity, and independence from a trading system increasingly abusive. Indeed, consumers adopting this lifestyle are generally those who are financially able to afford a more luxurious lifestyle (Leonard-Barton, 1981). This behavior implies a decline in consumption without being obliged to do so. So, this pure morality and voluntary aspect could draw the main difference between voluntary simplicity, consumer practical wisdom and wise shopping.

Table 1: Difference between voluntary simplicity, wise shopping and consumer practical wisdom

	<i>Voluntary simplicity</i>	<i>wise shopping</i>	<i>Consumer practical wisdom</i>
The will to adopt such a behavior	A strong will to behave in such a manner and to adopt this lifestyle	It is a coping strategy against budgetary constraints	It could be adopted with or without budgetary or situational constraints
Morality of motivations	Pure morality of motivation	Only economic motivations	A fusion of different types of motivations hedonic, economic and moral.
The level of self control	A developed level of self control		

Frugality

The most accepted definition of frugality is that of Lastovicka and colleagues (1999, p88). These researchers characterize this lifestyle both by the degree to which consumers are restricted in the acquisition as well as the careful use of resources to achieve long-term goals.

Referring to disciplined and thoughtful use of money and principal objects, many researchers have been able to assert certain assumptions. On the one hand, this concept has been consistently explained by purely economic and utilitarian motives (Goldsmith et al., 2012). On the other hand, frugal people are recognized by their ability to be able to delay their need for gratification and hedonism. Indeed, this type of consumer seems to be hardly influenced by others and shows little interest in hedonic products, luxury and status. This consideration joins the conception of "wise shopping" as defined Djelassi and colleagues (2009). But, it shows dissimilarity with definitional elements of "consumer practical wisdom" according to the conception of Mick and Schwartz (2012). Finally, we can add another line of comparison which is that of self-control level: the frugal behavior joins these two concepts in the high self-control level.

The smart shopping

Mano and Elliott (1997) defined the smart shopping as follows: "*The smart shopping (smart or clever purchase) is investing a considerable time and effort in research and use of the information on promotions in order to achieve price savings*" (p.504-510).

This type of consumer is believed to have general knowledge relating to tariffs and ability to effectively evaluate prices (Mano and Elliott, 1997). He has specific and well developed cognitive skills because he can take a significant number of complex mental activities related to the assessment of prices, fair prices, labels and advertisements

(Schindler, 1989; Mano and Elliott, 1997). Furthermore, he tends to be engaged in constant and exhaustive information searching behavior about promotions, sales periods, special offers, discounts and sellers who offer the best quality / price ratio. Similarly, it is a behavior that combines the utilitarian and hedonic aspects of shopping which are generally dissociated (Lombart and Belvaux, 2003, p.190-219). Indeed, the reduction in costs and discounts allow consumers to save money, thus the utility aspect of the transaction will be automatically filled. Similarly, the "smart shopping" is a hedonic shopping because it causes a sensation of satisfaction and pleasure to the consumer especially when he feels responsible for the price reduction.

This type of behavior shifts from the others by the low level of self-control. This is perhaps caused by the fact that the smart consumer constantly and impulsively uses promotional offers even he does not need such products. He also spends a lot of time and energy in finding bargains and optimizing purchasing (Djelassi and colleagues, 2009, p.39). However, the "wise shopping" and "consumer practical wisdom" imply that the consumer has a more considered use of money, distrust and skepticism toward promotions. This implies a high level of self-control.

Faced with these ambiguities in the conception of wisdom in consumer behavior, and following the suggestions of Mick and Schwartz in 2012 (p.677), we thought that it is appropriate to go through an exploratory empirical investigation to better identify the elements of a clearer and a more precise understanding.

Purpose

This study has two main purposes. First, we attempt to propose enrichment to a conceptual framework that remains enigmatic. Second, given that studying consumer wisdom is fairly recent and its definition is still now far from unanimity in the consumer behavior literature (Mick and Schwartz, 2012, p677), we would like to propose a definition specific to that discipline.

Method

Twenty volunteer participants provided the data for this study. The sample was heterogeneous in terms of age (25 to 55 years), sex (7men, 13 women) and net income (500 to 2000 DT). Interviews were conducted in Tunisia, lasted between half an hour and one hour and were conducted using semi-structured interview guidelines. They contained mostly questions relating to different aspects of wisdom in their consumption behavior. Participants were informed about the study's purpose and procedures. Questions aimed at eliciting spontaneous statements containing information about participants' conception of their personal meaning of wisdom. The interviews were conducted in an informal manner to encourage honest disclosure. Paraphrases and repetitions of participants' statements prompted further elaboration or correction.

Data were analyzed largely by following the qualitative content analysis proposed by Bardin (1977) (cited by Evrard et al., 2003, p.126). First, we have transcribed these texts on “QDA Miner” software databases. The analysis of the corpus is a thematic analysis and not lexical analysis. For our research, we used just the simple frequency analysis function and co-occurrence of codes. The latter enabled us to carry out a cluster analysis. Once the texts were transcribed, we prepared the book of codes. For this preparation, similar answers were grouped, and each group had a code designation. The results from the two types of analysis which we have chosen will be presented in the following paragraphs.

Results and discussion

The main results of this study are summarized in three main points: the enrichment of purchasing strategies and tactics of wise shopping detected by Djelassi and colleagues (2009), the distinction between two other strategies to behave in a practical wise manner, and the proposition of three different facets of consumer practical wisdom which will enable us to suggest a definition.

The enrichment of different purchasing strategies and tactics of wise shopping proposed by Djelassi and colleagues (2009)

We would recall that at the end of their investigation, Djelassi and colleagues (2009) have identified three main strategies adopted by a wise consumer: “buying less”, “buying cheaper” and “avoid temptations”. These latter, which lined up a number of tactics, were revisited by our qualitative study in order to be verified and enriched. We will deal with these strategies simultaneously while clarifying our own results

The “buying less” strategy. This strategy refers to the fact that the consumer is limited to his needs and avoids superfluous and impulse purchases. Djelassi and colleagues (2009) suggest two main tactics which are: using the shopping list and avoiding unnecessary purchases. Our results show that frequencies of these tactics are successively 50% and 35%. In addition, close to the avoidance of superfluous, we detected several other tactics with a similar meaning which are: saving energy (25%), frugality (25%), avoiding impulses (35%), limiting to needs (40%) and avoiding waste (50%).

Besides these two tactics, we have discerned another tactic that will enable consumers to reduce their purchases: following an itinerary and the avoidance of foraging (35%). The consumer believes that “Wise shopping” must include, besides preparing a shopping list, a preparation of an itinerary to follow. Indeed, it allows him to go directly to the right place to find the product in question. Since most people have in their personality an impulsive side that may arise by attending several outlets and by exposure to a large number of products, we may consider this as relevant.

The “buying cheaper” strategy. According to Djelassi and colleagues (2009), this strategy includes a preference for distributor brands to those of national brands. They

state that even if wise shopping involves reducing spending by paying a lower price, the consumer wants to do it without being deprived of quality. Thus, distributors' brands could be considered as a compromise between low-end and high-end brands. Similarly, they state that wise consumers analyze more prices. Indeed, they state that consumers are increasingly careful about what they actually pay. They count, think and pay attention to prices: they use promotions but in a more thoughtful way.

Our results are relatively similar to those of Djelassi and colleagues (2009), mainly to the fact that the consumer has become a real calculator. Regarding the attention to prices, our results argue that wise consumers are those who are engaged in an ongoing process price comparison (60%). This similarity is not absolute as we have detected other tactics that have not been invoked by them. They can be summarized in four main points:

- The wise consumer adopts information monitoring (35%) that allows him to be reassured that his money will be spent in the most efficient manner.
- The wise consumer tries to well-organize his purchases in time planning (45%). This allows him to take advantage of many sales and promotions periods.
- The wise consumer must always find ways to save (45%). He seeks to minimize the unnecessary expenses mainly (but not only) in attempt to reserve an amount for the difficult days.
- The wise consumer has a great ability to make arbitrations mainly related to the resignation to certain attributes or certain products in order to pay less (40%). However, these tactics must also allow him to maintain an acceptable level of quality and satisfaction.
- Finally, the wise consumer generally prefers the simplicity in his purchases and choices (25%).

Before moving on to another strategy, it is essential to point out that the consumers we contacted didn't seem to attach a great importance to distributors' brands instead of known brands (15%). This can be explained by the fact that this type of brands is not sufficiently recognized in the area where we conducted the survey. The same thing was shown for the control of receipts (15%).

The temptations' avoidance strategy. By this term, Djelassi and colleagues (2009) refer to arbitration tactics between the different channels of distribution and mistrust the outlets' atmosphere. Similarly, our investigation shows that this strategy is at the same level of importance as the two other strategies. However, the interviewees who mentioned avoiding temptations referred, first, to promotions (50%) and loyalty programs (40%). These are seen as tempting programs which have to be used with caution. At a second level, they referred to the mistrust in too involved salespersons (35%) and the avoidance of the most tempting outlets (35%).

New strategies and new tactics of consumer practical wisdom

Our investigation shows the existence of two other strategies that were not addressed by Djelassi and colleagues (2009): neutralization of interpersonal influences and the pursuit of well-being. Through these latter ones, we deviate from the conceptualization of wisdom as a simple purchase strategy as presented by Djelassi and colleagues (2009). They bring us closer to the conceptualization of "practical wisdom consumer" presented by Mick and Schwartz (2012).

The neutralization of interpersonal influences strategy. According to participants, this type of consumer must be "free" from different interpersonal influences (65%) and "independent" from their opinions (50%), especially when a class difference is required. Indeed, wise consumer is asked to control his emotions, attitudes and decision making by reducing the effect of the attraction toward higher living styles (60%). So it will be better that he lives according to his income's level (65%), and not get carried away with this kind of impulses. Beyond this neutralization, practical wisdom requires that consumers should consider themselves as opinion leaders and not imitators (35%). This implies that others will follow their simple and healthy lifestyles.

The well-being pursuing strategy. The last strategy is a different one. Indeed, it opposes, in some ways, the other three strategies. It refers to the fact that wise people are supposed to be the most lucid regarding health, hedonism and well-being. The respondents indicated that these considerations come before economic ones. So, they consider that the good health prevails both for their children and for themselves and (20%) (They prefer organic products, without chemical substitutes ...). They also, they try hard to make a balance between economic and emotional needs (30%), while focusing on the consideration that wisdom is not the fact of being limited to functional aspects, utilities and economic consumption (35%). Sometimes you have to let go by your own desires and feelings to get to the distraction and happiness. This tendency of aiming at well-being makes us closer to the consumer practical concept presented by Mick and Schwartz in 2012.

Three main facets of new consumers' wisdom

In this part, our analysis will not be limited to a simple analysis of frequencies. Indeed, the software offers the possibility to explore relationships between the codes. They are based on calculation of similarity or co-occurrence, and on the application of hierarchical cluster analysis and multidimensional positioning on all codes or on some of them. A co-occurrence happens every time two codes appear in the same document (inside the case)".

To measure the co-occurrence, we will choose the Jaccard's index based on single occurrences of specific codes in one case and ignore their frequency. The results are

a conception of wisdom, rarely takes into account the economic aspect of wisdom behavior. Similarly, we can conclude that the other two strategies related to economic aspects and interpersonal and classes' influences are quite close. This can be explained by the fact that one cannot be achieved without the other: without the mitigation of such influences, it will be so hard to control spending.

Finally, we propose the following names to these three facets of practical wisdom in consumer behavior “economic wisdom”, “social wisdom” and “emotional wisdom”. Similarly, taking into account all that we have invoked, we propose the following definition of “**consumer practical wisdom**”

“Practical wisdom is the ability of the consumer to behave thoughtfully, adaptively and independently while seeking the well-being through the balance between economic and emotional goals”.

Conclusion

The objective of this paper was to propose a conceptual clarification of the consumer practical wisdom which has recently emerged in Marketing (Mick and Schwartz in 2012). Thus, a theoretical contribution materialized essentially in a definition of this concept based on three wisdom's facets was proposed. However, this contribution remains relative depending on cross cultural and cross situational validity. Similarly, it would be interesting to further enrich the theoretical framework that we have proposed with alternative approaches and perspectives.

This framework suggests several propositions for future research at both theoretical and managerial level. Starting from Aristotle's conceptualization recalled by Mick and Schwartz (2012), which states that wisdom can be specific to a domain, this research has prompted, first, to explore the situations in which such virtue can manifest and by which type of consumer. Similarly, as suggested by Mick and Schwartz (2012), it would be better to explore responses (positive or negative) that a wise consumer can reveal, particularly in each of the three proposed aspects (eg the resistance behavior, trust, detachment to the brand, the negative response to promotional actions, consumption of well being service, consumption of organic products, consumption of accessible luxury products). Within this framework, firms are forced to deploy legitimated strategies to convince the targets, where skepticism, frugality and the search for simplicity are possible answers.

Another line of research is to study how a company can design an offer and subsequently communication and promotion programs that neutralize negative effects of this wisdom and take profit from its positive effects. In other words, we have to ask further questions about the relevance of sensory, experiential, and relational marketing, in particular, the effectiveness of packaging designs, environmental factors and sensory atmospheres.

Finally, it should be noted that this exploratory research has allowed us to generate a significant number of items that could be the subject of a development of a scale to measure the "practical wisdom of the consumer." The extent of this contemporary behavior facilitates the conduct of investigations seeking to explain and explore its effects on consumers' perceptions, attitudes, intentions and actual behavior. In other words, if this exploratory approach has provided us information on "how", further investigations are needed to understand the "why" and "what" effect. The answer to these questions can be the subject of future research that will provide a platform for managers to achieve the design, pricing, and communication strategies.

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