# Introducing the super consumer

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## ABSTRACT

The purpose of this study is to propose a new perspective on classifying or segmenting consumers by describing a minority of them who are uniquely motivated by high levels of status seeking, brand identification, and materialism. We term this segment of individuals "super consumers." The data came from an online survey of 351 adult US consumers. A cluster analysis using these three variables as criteria produced a two-cluster solution. Comparing mean scores between these two groups of consumers on measures of market mavenism, shopping frequency, amount of spending, age, and gender showed that the super consumers were significantly more likely to be market mavens, to shop more frequently, and to spend more than the other consumers were. The super consumers were younger in age as well, but there were no gender differences between the two groups. Copyright © 2015 John Wiley & Sons, Ltd.

#### INTRODUCTION

Who are our best consumers? One can imagine all sorts of businesses asking this question on a regular basis. While the spending habits of average buyers are certainly critical to most fast-moving consumer goods, the most frequent purchasers of these categories account for around 50% of all purchases (Sharp, 2010). High-frequency and high-spending consumers are considered the backbone of many successful brands especially in high-involvement categories like clothing, cosmetics, electronics, and other shopping goods. Relationship marketing and customer relationship management, key elements of modern marketing strategy, are the outgrowth of the interest in specific user segments because of their importance in terms of revenue and potential word of mouth. However, who are these best consumers? Commercially available services provide prebuilt segmentation schemes based on demographics and lifestyles (e.g., Hicken, 2013; Nielsen PRIZM) that provide descriptive information about many "types" of consumers but that seem to overlook their psychological motivations. What if we could use psychological/consumer characteristics to describe a type of consumer who shops more, buys more shopping type goods, and talks more about what they buy? What if there is a type of person who is not only market oriented but also shops and spends more than other consumers spend and has clearly identifiable motivational characteristics?

The present study is inspired by a body of research on a constellation of consumer characteristics that seem to reflect a unique consumption pattern we have come to think of as the "super consumer." The present study uses psychologically based consumer characteristics, in that they do not directly reflect behavior but are more motivational in nature, to classify consumers into two groups, super consumers and "regular" consumers, and then contrasts these two types

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on gender, age, shopping, spending, and market mavenism. The goal is to begin to develop a behavioral, psychological, and demographic profile of the super consumer segment. Not only does this concept tie together several disparate concepts in consumer psychology, but it also has potential managerial application in that identifying these consumers could lead to greater profitability and long-term relationships with them. The next section outlines the empirical and theoretical basis for our proposed consumer typology.

## THEORETICAL BACKGROUND

The theoretical background for the study first presents the three criteria variables used to segment the sample: materialism, status consumption, and brand engagement with selfconcept. We chose these three variables as the basis for the super consumer concept because they are consistently correlated across studies and conceptually are highly related. As discussed in the following, materialistic consumers highly value ownership of status goods. Seeking status entails brand consciousness, and combined, these concepts suggest that some consumers seek brands that express their materialistically motivated self-concept as high-status individuals. Then, we discuss five dependent variables we feel are useful profiling variables related to the unique characteristics of the super consumer: market mavenism, amount of shopping, amount of spending, gender, and age. Moreover, we hypothesize the relationships for the first three of these profile variables.

#### Materialism

Materialism is defined simply as a more than normal desire for physical goods (Grougiou and Moschis, 2015). It is a topic of interest and research in religion, sociology, economics, and psychology. In marketing, materialism takes on a different cast from the mostly negative and even illnessrelated applications in the other fields. Marketing researchers are interested in the relationship of materialism to marketplace behaviors like fashion involvement (O' Cass and Julian, 2001; Vieira, 2009), fashion innovativeness (Park *et al.*, 2007), and satisfaction with status products (Wang and Wallendorf, 2009) for example. Consumer researchers want to construct market segments and predict purchase behavior, and consumer materialistic tendencies have proven valuable in doing that.

It is obvious that materialism is a cornerstone of the makeup of consumers who consume more than average. Trying to describe the characteristics of super consumers is bound to include materialism, but it is not the only characteristic of people who buy more stuff. Because materialistic tendencies can take the form of gathering and hoarding trash and not buying or shopping more (Frost *et al.*, 2007), it is important to define a cluster of characteristics to begin to model the super consumer who is more complex than materialism alone reveals. In addition, materialism does not capture other motivations for buying that we feel are revealed by the two additional constructs we use to define the super consumer. In this paper, we measure materialism using the nine-item version of the Material Values Scale reported by Richins (2011).

## Status consumption

The desire to achieve status or a position of respect within one's social group is something intrinsic to the human condition. It is a basic human need according to sociologists including Maslow (1970) and manifests itself in many aspects of human life. More recently, Saad and Vongas (2009) show that status consumption increases testosterone levels in men, thus lending a biological basis for the practice. Marketers sell houses, clothing, jewelry, cell phones, cars, and all manner of publicly consumed products as generators of envy and admiration from family, friends, and passersby. The greater (or lesser) desire to consume for status is measured by a five-item scale developed by Eastman et al. (1999) and operationally defined as "the motivational process by which individuals strive to improve their social standing through the conspicuous consumption of consumer products that confer and symbolize status both for the individual and surrounding significant others" (Eastman et al., 1999, p. 41). Status consumption is positively related to materialism (Fitzmaurice and Comegys, 2006), and to brand engagement with self-concept (Goldsmith et al., 2012), but describes a facet of consumer psychology unique and different from them. Owing to these relationships, we propose that status consumption, materialism, and brand engagement are the basis for the unique pattern of consumption we identify as the super consumer.

## Brand engagement with self-concept

Brand engagement with self-concept is a characteristic first really explored by Fournier (1998) that describes how consumers use brands to explain, display, and form their self-concepts. More recently, Sprott *et al.* (2009) developed a scale measuring brand engagement with self-concept, which they define as "an individual difference representing consumers' propensity to include important brands as part of how they view themselves" (p. 92). In other words, Sprott *et al.* (2009) define brand engagement with self-concept as an individual difference variable where some people have a

greater tendency to use brands in their self-concept construction and display than others do. They present an eight-item scale to measure this tendency and find it closely related not only to materialism (r=0.42) but also to behavioral outcomes such as higher recall for names of branded possessions, higher levels of attention paid to brands, and even greater brand loyalty in terms of brand extensions. Research shows highly brand-engaged consumers to have more positive attitudes toward shopping (Goldsmith et al., 2010), have more involvement with fashion clothing, and are more brand loyal (Goldsmith et al., 2012) than their less engaged counterparts. In addition, brand engagement is positively related to status consumption (Goldsmith et al., 2012); it is important to buy the right brands to reflect high status. Consequently, high brand engagement with self-concept is an important characteristic of the true super consumer. It reflects a consumer who finds personal relevance in branded goods, thus desiring and likely purchasing them more frequently as well. Thus, we argue that materialism, status consumption, and brand engagement describe similar and related constructs that should be able collectively to delineate a type of consumer who buys a lot in pursuit of status and to reflect identity.

## Market manifestations of super consumerism

Materialism, consuming for status, and brand engagement with self-concept are all related to each other and conceptually all reflect an individual tendency toward increased consumption for various reasons all related to the self (Goldsmith et al., 2012). Consumers who show high degrees of all three constructs are expected to be more heavily engaged with the marketplace with more shopping in general, more spending, and more communication about those activities especially with regard to shopping goods and publicly consumed goods. Consumers who shop more are mostly women, although this information is mostly anecdotal as most shopping literature focuses solely on women (e.g., Binkley, 2013). More frequent shoppers have more positive attitudes toward shopping (Dobson and Ness, 2009; Goldsmith et al., 2010; Jackson et al., 2011), like to bargain hunt (Kim and Kim, 2008), and are less likely to shop for groceries with a budget in mind (Dobson and Ness, 2009). More frequent shoppers are by definition more connected with the market and are likely to be bigger spenders overall. Stoel et al. (2004) show that time spent shopping and total money spent are positively correlated. Super consumers' value to marketers is at least partly due simply to the amount of time the consumers spend shopping. Based on these findings and the behavior of materialistic consumers, we propose the following:

H1: Super consumers shop more than other consumers do.

Consumers who spend more have more money and are younger and more urban for most categories (Bureau of Labor Statistics, 2012). While not all materialists are big spenders, some hoard castoffs (Frost *et al.*, 2007), many are. Richins (2011) gives a recent example finding materialism correlated with overuse of credit and a positive attitude toward borrowing. Not all big spenders are materialists either. Although government data (Bureau of Labor Statistics, 2012) show household spending steadily rising with income, we cannot conclude that more income is a result of or a cause of materialism.

Research shows that spending is related to the pursuit of status. For instance, rural Chinese consumers spend more in a competition to gain status in their communities (Brown *et al.*, 2011). Rucker and Galinsky (2008) report that low-power consumers in the USA are willing to pay more for products seen to confer status. In addition, status consumption is negatively related to price sensitivity (Goldsmith *et al.*, 2010), and increased awareness of and response to brands, especially when those brands are status brands, are associated with greater relative spending on consumer items. Consumers with higher brand engagement are less price sensitive to branded goods as well (Sprott *et al.*, 2009). Thus, our second hypothesis is as follows:

*H2:* Super consumers spend more than other consumers spend.

Market mayens are consumers who communicate more about their own shopping and consumption habits than other consumers. They are very interested in the market and spend time using the market to gain social capital. Market mavenism (Feick and Price, 1987) is positively related to status consumption (Goldsmith et al., 2006), to materialism (Goodey and East, 2008), and to brand engagement with self-concept (Goldsmith et al., 2012). Mavenism, however, is a product of the super consumer style rather than a motivator. It differs from those constructs because it is more behaviorally based than they are. Market mavenism is an important characteristic on its own because of the greater than typical influence mavens have on other consumers owing to both their behavior and their word-of-mouth communication (Williams and Slama, 1995), thus rendering mavenism a crucial element in the profile of the super consumer.

*H3:* Super consumers are more likely to be market mavens than other consumers are.

Finally, we assess the differences in age and gender between super consumers and regular consumers to add to the profile of this type of shopper. Demographic variables are the basic descriptor of consumers used by marketing management because of their crucial role in guiding distribution, pricing, and media aspects of the marketing strategy. Because we pose no hypotheses about these two variables, we consider these findings exploratory.

## METHOD

#### Sample

Data for this study came from a nationwide sample of adults and were collected online using Qualtrics's online recruitment model. This process uses a panel of 540,298 consumers from all of the 50 US states, is dedicated to market research, and gives incentives for survey completion. The questionnaire was delivered in two waves, approximately 1 week apart. Overall, the method reports a completion rate of 20%. One hundred seventy-six men and 175 women completed both waves of the questionnaire (n=351). Of these, 297 (88%) reported they were White, 28 (8%) Black or African American, 12 Hispanic, 7 Native American, and 6 of Asian origin. Ages ranged from 18 to 83 with a median of 54 years (four participants did not report their age). While the median ages for men and women were the same at 54, the means were different. Mean age for women was higher at 54.1 than for men at 50.5 ( $t_{(345)} = 2.61$ , p = 0.009, d = 0.28).

#### Measures

We measured the latent constructs (materialism, status consumption, brand engagement, and market mavenism) using multi-item scales found in the literature (see notes on Table 1). Each scale has exhibited high reliability and validity in multiple studies. Two 5-point scales measured shopping frequency ("I go shopping for things other than groceries" and "I go shopping for shoes and/clothing", where 1 = onlyfor special occasions,  $2 = once \ a \ month$ ,  $3 = once \ every$  $2 \ weeks$ ,  $4 = once \ a \ week$ , and  $5 = more \ than \ once \ a \ week$ ). A 9-point scale ("Less than \$25 in a typical month" in \$25 increments to "More than \$200 in a typical month") measured clothing spending. These three questions were asked in both waves of the questionnaire to enhance reliability of the responses and combined to form summed measures of shopping frequency and spending.

Table 1. Descriptive statistics and correlations

Correlations											
Variable	Items	Range	Mean	SD	SC	BESC	MVS	Maven	Shopping	Spending	Age
SC	5	5-25	10.6	4.2	(0.86)						
BESC	8	8-40	22.9	7.1	0.57	(0.94)					
MVS	9	9-42	24.6	6.1	0.45	0.31	(0.83)				
Maven	6	7-30	20.6	4.8	0.31	0.42	0.24	(0.88)			
Shopping	4	4.20	8.5	3.6	0.29	0.26	0.17	0.37	(0.84)		
Spending	2	2-18	4.5	3.4	0.41	0.29	0.28	0.29	0.57	(0.91)	
Âge	1	19-83	52.4	13.1	-0.17	-0.09	-0.22	-0.20	-0.16	-0.13	
Gender					-0.01	0.00	0.01	0.19	0.15	0.06	-0.14

*Note:* n = 347; correlations greater than .10 are significant at p < 0.05; coefficient alpha on the diagonal, where 0 = male and 1 = female.

SC, Status Consumption (Eastman *et al.*, 1999); BESC, Brand Engagement with Self-concept (Sprott *et al.*, 2009); MVS, Material Values Scale (Richins, 2011); Maven, Market Maven Scale (Feick and Price, 1987).

## RESULTS

## **Preliminary analyses**

Prior to testing the hypotheses, we factor analyzed the individual items from each multi-item scale. In each case, save one, the results showed one-factor solutions, indicating unidimensionality. The exception was the Material Values Scale, which is supposed to have a three-factor solution reflecting the three dimensions of materialism it assesses. For the purposes of the cluster analysis, which we deemed did not need the fine-grained assessment of materialism provided by the subscales, we combined all nine items to form a single measure of materialism. Next, we computed the internal consistency of the summed scales. The coefficient alpha values in Table 1 show that all the summed scales had adequate internal consistency. Table 1 also presents the correlations among the measures. The correlation coefficients show that all the latent constructs are positively related. The two demographic variables, age and gender, manifested only weak relationships with the latent constructs, suggesting that clustering schemes that rely heavily on socioeconomic and demographic data might overlook the motivational elements of consumption that we seek to demonstrate in the present study. Age was negatively correlated with each of them, and the only gender differences detected were that women shop more than men do, hardly a surprising finding, and that women scored higher on the market maven scale than the men did. Goldsmith et al. (2006) report this latter finding.

#### Cluster analysis

We used the two-step cluster program in SPSS (IBM Corporation, Armonk, NY, USA) to segment the sample into clusters based on their scores on three criterion variables: status consumption, brand engagement with self-concept, and materialism. We chose these variables as the clustering criteria because they conceptually represent similar, related constructs and are positively correlated across numerous studies (e.g., Fitzmaurice and Comegys, 2006; Goldsmith *et al.*, 2012). Cluster analysis is a "discovery" technique for

finding associations and groups of individuals within data sets (Burns, 2000; Mooi and Sarstedt, 2011), and so it is appropriate for the goal of this study guided by the belief that there is a "type" of consumer that can be distinguished by high scores on these variables. The analysis (using loglikelihood distance and Schwarz's Bayesian criterion) produced two clusters, which we termed "regular" (n=215, 61%) and super consumers (n=136, 39%). The clustering criteria of Akaike's information criterion yielded almost identical results. The variables in order of importance to the clustering solution were status consumption, brand engagement with self-concept, and materialism. Analysis of variance (ANOVA) showed that the means of the three criteria variables were significantly different between the clusters (Table 2).

#### Hypothesis tests

To test the hypotheses and assess age differences between the super and regular consumer groups, we used one-way ANOVA to compare the mean scores of the four dependent variables, market mavenism, shopping, spending, and age, between the two groups of consumers, regular and super. These results appear in Table 2. The results confirm all three hypotheses. When compared with the regular consumers, the super consumers scored significantly higher on the measures of market mavenism, amount of shopping, and amount of spending. In addition, the super consumers reported a significantly lower average age (49.3 years) than did the regular consumers (54.4 years). Thus, as we hypothesized, the type of consumer we label as "super" shops more, spends more, and is more of a market maven than other more regular consumers. Interestingly, when we cross-tabulated gender with the two groups of consumers, the results were not significant  $(\chi^2_{(1df)} = 0.031, p = 0.86)$ . Finally, because Levene's tests of homogeneity of variances showed that our dependent variables had unequal variances across the two groups, we computed the Welch and Brown-Forsythe tests as well. These results were identical to the ANOVA results, demonstrating the robustness of the conclusions.

Table 2. One-way analysis of variance results comparing means of criterion and dependent variables

Variable	Cluster	n	Mean	SD	F	df	р	$\eta^2$
Criterion variables								
Status consumption	Regular	215	8.3	2.6	294.4	1, 349	< 0.0005	0.458
-	Super	136	14.1	3.8				
Brand engagement	Regular	215	19.3	5.8	248.2	1, 349	< 0.0005	0.416
00	Super	136	28.6	4.7				
Materialism	Regular	215	21.8	5.0	179.8	1, 349	< 0.0005	0.340
	Super	136	29.0	4.8				
Dependent variables								
Maven	Regular	215	19.5	4.8	34.7	1, 349	< 0.0005	0.091
	Super	136	22.4	4.2				
Shopping	Regular	215	7.8	3.2	22.5	1, 349	< 0.0005	0.061
11 0	Super	136	9.6	3.9		*		
Spending	Regular	215	3.5	2.2	51.7	1, 349	< 0.0005	0.133
1 0	Super	136	6.0	4.3		*		
Age	Regular	214	54.4	12.5	13.0	1, 345	< 0.0005	0.036
c	Super	133	49.3	13.4		*		

#### DISCUSSION

The purpose of this paper is to introduce the concept of the super consumer, a unique segment of consumers who appear to be highly motivated by the desire for status and to acquire material objects and who use brands to express their self-concept. Our study used cluster analysis of data from a sample of adult consumers to reveal an instance of this segment and to test three hypotheses regarding its other characteristics. We found that, as hypothesized, the super consumers were more likely to be market mavens than regular consumers and to shop more and spend more. They were also younger on average than regular consumers were, but there was no relationship between being a super consumer and gender in our sample. We feel that there are important theoretical and managerial implications to be derived from the study.

#### **Theoretical implications**

Much academic market research looks at consumers in terms of single-criterion variables. This practice is unrealistic in that consumers are infinitely complex and their behavior not easy to predict. By combining three psychologically based characteristics, we have moved toward a more complex description of consumer motivations. We feel that, theoretically, we have advanced the study of several aspects of consumer psychology. Researchers usually treat materialism, brand engagement, and status consumption in some isolation from each other as separate topics of study. We propose that looking at them in combination can reveal deeper insights into how they motivate consumers jointly rather than alone. Our findings suggest that these three concepts are highly interrelated.

Using three or more constructs to form clusters might yield more refined distinctions between groups of consumers and thus lead to better predictions of behavior. For example, if consumer responses to different marketing mixes were added to the clustering mixture, we might find out how small differences in motivation affect preference for small mix differences. The method we have used here has promise for delivering more sensitive measurement power when testing marketing strategy as well as building nomological networks of consumer motivation.

From a theoretical perspective, describing the super consumer has the potential to contribute expanded understanding of how customers are differently motivated. A nuanced and quantitatively based description of the motivational underpinnings of important groups of consumers could be the basis for new models of consumer behavior. Currently, the individual-based inputs to the consumer decision-making process are atomistic and measured by an ever-expanding list of scales. Grouping those inputs should clarify their importance and make them more useful in understanding and predicting the decision process.

## **Managerial implications**

Marketers have long segmented the market using various criteria. Many companies perform this service (e.g., Nielsen, MasterCard, and PRIZM) and promote their prebuilt segmentation typologies. A recent CNN report (Hicken, 2013) illustrates this activity by describing Acxiom's analysis of a huge database of consumers it tracks that yields 70 categories of shoppers! These commercial examples, however, use demographics and purchase histories heavily to create and profile the segments, perhaps overlooking motivational elements (Sharp, 2010). Our approach in contrast uses three psychological constructs to identify a type of consumer more general than these commercial segments. It is important to note that the consumers we have identified may not differ much from others when purchasing groceries or the typical consumer packaged goods that are the main concern of commercial models. We do not propose that our findings are "superior" in any way to the commercial segmentation products, based as they are on large data sets more likely to be projectable to the US population than is ours. Instead, we propose a unique insight into consumer motivations for buying that can be converted into thinking about a type of consumer who is defined less by his or her demographic features than by their motivations to buy, especially when it comes to shopping goods rather than convenience goods.

Marketers, especially those of status-conferring or selfconcept-related brands, could use this concept and the profile variables to identify buyers highly motivated to purchase their brands and emphasize these themes in marketing promotions. Promotions might focus on the product characteristics that appeal to super consumers such as the social value of their products or the specialness of the consumer who is "in the know" about a certain product. They could develop and/or market new products targeted to this segment, and based on their insights into the motivations driving these consumers, they could build long-term relationships with them. "Supers" are likely to behave like "regulars" when they buy fast-moving consumer goods, as predicted by the Duplication of Purchase Law (Sharp, 2010). When status goods are involved, however, brand names become more important because the name is the principal indicator of status. The supers are more likely to shop for status, and that status is often conferred by the brand name as much as by the item itself. While the status-conferring power of brands shifts over time, and sometimes quickly, in its moment, the brand has power. The enhanced spending and word of mouth characterizing super consumers should repay any investment in targeting them. Furthermore, if Watts and Dodds's (2007) proposal that the diffusion of market information is driven by both a small number of influentials (such as mavens) and a large number of average individuals who may actually play a larger role in a number of instances is correct, then focusing marketing efforts on getting super consumers to spread positive word of mouth might be more efficient than focusing these efforts solely on mavens.

Similarly, retailers who specialize in status-laden products like Abercrombie & Fitch, Tiffany & Co., and Fred Perry look to the super consumer type of buyer as the prime segment of shoppers with whom they would like to establish long-term relationships. By stressing the status, luxury, and self-expressive nature of the brands they carry, such stores can create stories and environments that appeal especially to this type of customer and also become aspirational shopping venues for regular consumers. As knowledge accumulates regarding the psychology and motivations of super consumers, these retailers can avail themselves of deep insights into their best customers.

## Limitations and further research

While the study has several strong features, chiefly the adult sample and high reliability of the measures, there are limitations as well. The principal limitation lies in the exploratory nature of the cluster analysis technique. The number and size of the clusters derived from any given cluster analysis can vary depending on the analyst's choices of distance measure, clustering technique, and the number of clusters to retain (Burns, 2000, Ch. 23; Mooi and Sarstedt, 2011, Ch. 9). The results of cluster analyses can also vary by samples. Thus, the present study's findings must be considered "proof of concept" and not definitive. This conclusion especially holds for the estimated size of the super consumer segment. Different clustering approaches will reveal different segment sizes. To demonstrate this, we reran the cluster analysis using the Euclidian distance instead of log-likelihood and found a different solution in which the super consumers comprised only 10% of the sample. Comparing the two clusters for the dependent variables, however, yielded the same results as our original analysis. Thus, we feel that our study demonstrates the viability of a super consumer segment, but we hesitate to make any claims regarding its size. For the overall US population, this determination awaits the results of analyzing large-scale national samples beyond the reach of our resources.

Whenever spending is used as a measure, it is desirable to control for income, and we did not have income information in our data. Without that information, we do not know if the greater spending of our super consumers is explained totally by greater income or not. Either way, there is value in the demonstration of greater spending, but income information would shed more light on what is really happening. A next study would include a measure of income. However, not accounting for income is only a minor issue. Of course, income influences spending, but the effect is to facilitate or enable consumption behavior that is motivated by psychological characteristics.

Another limitation of the study lies in the choice of variables as criteria to define the super consumers. We based our use of three variables on their related conceptualizations and on prior empirical findings, showing them to be highly related, yet identifying different dimensions of a pattern of consumption. Other studies might use additional concepts to further refine and deepen theoretically the notion of the super consumer. In addition, further research could expand the number and type of dependent variables used to describe the behaviors of the super consumer in addition to the limited number we used. For instance, media use and price sensitivity suggest themselves as prime candidates because of their theoretical value in "fleshing out" the picture of the super consumer and their managerial applications.

Of necessity, our study raises more questions than it answers. All we have been able to do is identify a potential segment of consumers who manifest a clear pattern of consumer characteristics. These consumers appear to be materialistic, use brands to express self-concept, act as market mavens, and spend more than other consumers do. Although researchers have already studied these characteristics separately, ours is an attempt to combine them to identify an interesting and potentially important consumer segment. Future research should continue to investigate how they differ from other consumers.

The identification of a super consumer segment in no way suggests that marketers should ignore other consumers who are less driven by materialistic and status motives and who might be lighter spenders than are the supers. Attracting these consumers should also yield important sales, share, and profits to marketers who can appeal to them successfully (Sharp, 2010). Moreover, the existence of the super consumer segment also suggests its opposite, a type of consumer who is frugal, bargain seeking, and independent of the influence of others and who disregards status and material concerns (Goldsmith et al., 2014; Goldsmith and Flynn, 2015). Although research by Clark (2006) and Kahle (1995a, 1995b) suggests this consumption pattern, additional study of these consumers warrants attention. The frugal consumer segment would seem to be the opposite of the super consumer and thus would deserve special study in its own right.

#### **BIOGRAPHICAL NOTES**

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