Generations living their own life:
The differences in lifestyle and consumer behaviour between busters and baby boomers

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Abstract Although consumer markets are often segmented into generational groups, it is not always clear on which empirical grounds this segmentation is made. Therefore, the main aim of this survey investigation was to look for differences between so-called 'busters' and 'baby boomers' in lifestyle and consumer behaviour of 395 Belgian consumers. Factor analysis identified several meaningful lifestyle and buying behaviour factors. Furthermore, regression analysis showed that the lifestyle of the busters seemed very different from their older counterparts. Next, the relative importance of lifestyle and socio-economic characteristics was determined for each buying behaviour factor, with special attention to age differences. The busters seemed - more than the boomers - sensitive to prestige aspects and prone to impulsive buying. Baby boomers were - less than the busters - prone to compulsive buying behaviour. In general, age seemed a better predictor than gender or educational level. Although the data seem to point out that cohort-based segmentation is significant, the remaining data suggest that this segmentation needs to be completed with additional criteria.

Keywords Baby boomers, Busters, Lifestyle, Buying behaviour

INTRODUCTION

Among the most important points of interest for a strategic marketing plan are actions like segmenting the market and determining interesting target groups. Kotler,

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Armstrong, Saunders and Wong (2003) distinguish demographic, psychographic and behavioural segmentation. Demographic segmentation can be done on the basis of the consumer's age, life phase, gender, or income level. Demographic variables are used most frequently, because needs, wishes and consumed quantities often coincide with these factors, but possibly also because they are easy to measure.

Several theories consider age as an important determinant of consumer behaviour. The *cycle of life theory* (Norum, 2003) views age as a continuum. As people grow older, many psychological changes take place: cognitive functions change when people grow older, and for example information processing slows down with age (e.g., Bendlin et al., 2010; Craeynest, 2002). Consequently we can expect that consumer behaviour will change as well. For example, Johnson and Drungle (2000) found that senior citizens process information more slowly and in a more targeted way. When purchasing Christmas presents, the group older than 50 years of age spend more time looking for information, and go about it in a different way than the group under 30 years, as shown by Laroche, Cleveland and Browne (2004). Other research focused on how household apparel expenditures vary with age. Lee, Hanna, Mok and Wang, (1997) report a decrease in expenditure with age. Norum (2003) focused on how age influences the behaviour in purchasing clothing and found that the expenditure on clothing increases with age, up to a certain point, and from then onwards decreases as people grow old.

An alternative approach, the *cohort theory,* states that people born in the same period, who grew up in the same socio-economic climate, will have similar consumer-related needs, wishes and attitudes. This approach has become very popular and is proposed in many marketing books (e.g., De Pelsmacker, Geuens & Van den Bergh, 2005; Solomon, Bamossy & Askegaard, 2002). It divides people into three age groups: the baby boomers (born 1945 - 1964), the generation X (born 1965 - 1976) and the generation Y (born 1977 - 1994) (Kotler et al. 2003; Solomon, et al., 2002). Generation X is also referred to as 'busters', while generation Y has also been called the 'next generation' (De Pelsmacker et al., 2005).

Despite the popularity of this segmentation, rather few studies were published supporting the cohort theory empirically.

Norum (2003) compared expenditure on clothing between baby boomers and other groups and found that young people (generation X and Y) spend more money on clothing than the baby boomers, who still spend more than preceding generations. Using Faber and O'Guinn's (1992) test to determine compulsive buying behaviour, Roberts and Manolis (2000) reported that baby boomers are much less prone to compulsive buying behaviour than busters.

The segmentation used in cohort theory has been criticised from various angles. In a study of the differences in perception of values between generation Y and X and the baby boomers, Noble and Schewe (2003) were not able to find any clear distinctions. As the data did not support the theory of the consumer cohorts, these researchers question its validity and wonder whether the impact of historical events on the lives of consumers also applies to people who did not experience these events from close by. Harmon, Webster and Weyenberg (1999) studied the sensitivity to marketing impulses of baby boomers and busters. They found that there were more similarities than differences between both groups.

There has been little research concerning the relation between age and consumption behaviour in Belgium. Janssens and De Pelsmacker (2002) conducted a comparative study of lifestyle and buying behaviour of different age groups: 25 to 34, 50 to 59 and 60 to 69 year olds. Analyses showed significant differences, especially between

the youngest and the oldest group. The two oldest groups showed a lot of similarities. However, this study did not account for gender or education in the analyses.

So, although the consumer market is often segmented into age cohorts, it is not clear on which empirical evidence this is based. It is also not clear which may be the underlying factors that account for the age differences in consumer behaviour. Could historical events induce varying lifestyles in people, or could other factors, such as education explain the differences in buying behaviour? Additionally, it seems important to know how much of the variance can be explained by the cohort model, when also gender and education are accounted for?

In order to answer some of these questions, an investigation of lifestyle and buying behaviour (Valkeneers, 2006) was carried out in a group of Belgian consumers aged between 20 and 75 years, in line with Janssens and De Pelsmacker (2002). Some differences between age groups were found, but a clear distinction between busters and baby boomers was not detected. In search of clearer distinctions between these groups, the present research incorporated only groups of busters and baby boomers. Moreover, in order to detect the relative impact of several variables on consumer behaviour, other variables such as gender, education and lifestyle variables were taken into account by means of a multiple regression approach.

METHODOLOGY

Participants

The survey was conducted using a convenience sample (see Appendix). Bachelor students in applied psychology looked for respondents outside of their family who were born between 1945 and 1976 and who were responsible for domestic purchases. A total of 402 participants completed the paper-and-pencil survey single-handedly, in the presence of the student who remained available for questions and comments. No structural problems were reported concerning the administration of the survey. Seven respondents were removed from analyses because they did not answer all of the questions.

Materials

The survey consists of 22 items concerning lifestyle and 51 items focusing on buying behaviour. Respondents indicated to what extent they agreed with the statements on a seven point Likert-scale.

The inspiration for the lifestyle investigation came from several authors. Van Raaij and Antonides (2002) define lifestyle as a set of values, interests, opinions, and behaviour of consumers. Lifestyle therefore includes behaviour, knowledge and attitudes. These authors also claim that consumers are paying more and more attention to good health, and are becoming more materialistic. Therefore, both health awareness and materialism are considered in this study. Jacobs (n.d.) wrote that people of all ages have started using the internet more frequently, but that there are differences between age groups. Following Lee et al. (1997) respondents were also asked for their interests in fashion.

The description of consumer behaviour by Van Raaij and Antonides (2002, p. 20) is very broad: "*It concerns mental and physical operations... concerning orientation, purchase, use, and maintenance of goods and services...*". Within the framework of this research we will only consider the orientation and purchase phase of consumer

behaviour. Here also, inspiration was drawn from several authors. Two variables, 'brand awareness' and 'functional aspects', are based on Henry (2002) who found that the social expression of products could be distinguished from the functional meaning of products. The third variable 'price standing for quality' was first introduced by Lichtenstein, Netemeyer and Burton (1990) and by Lichtenstein, Ridgway and Netemeyer (1993). Donthu and Gilliland (1996) wrote about the variable of 'impulsiveness'. Faber and O'Guinn (1992) constructed a scale to measure compulsive aspects of buying behaviour. Finally we also paid attention to brand sensitivity as described by Lachance, Beaudoin and Robitaille (2003). These six buying behaviour variables formed the basis for the construction of the survey items.

In the last part of the survey, respondents were asked for their age and gender, to indicate whether they are responsible or not for the daily purchases in the family, and their educational level (five levels).

In what follows, we will first examine the structure of lifestyle and buying behaviour on a factor analysis basis. Next, we will construct scales, and attempt to detect the differences between the busters and boomers. Judging by the results of research literature, we would expect to see more differences than similarities between the groups.

RESULTS

Preliminary analysis

After elimination of incomplete surveys, 395 questionnaires were retained for further analysis. Table 1 offers an overview of the test group in function of age and gender. The respondents born between 1965 and 1976 were considered the busters category and the respondents born between 1945 and 1964 formed the boomers category.

Table 1 shows that the majority of the respondents are female, but more importantly, that the proportions of men to women are almost equal in both subgroups.

Table 2 presents the educational levels in the test group.

TABLE 1 The test group categorised by gender and age

	Age		
Gender	busters	baby boomers	total
men	41	96	137
women	93	165	258
total	134	261	395

TABLE 2 The test group categorised by educational level

	Age		
level	busters	baby boomers	total
elementary school	0	15	15
3 years high school	12	53	65
6 years high school	49	99	148
bachelor degree	55	69	124
master degree	18	25	43
total	134	261	395

Comparing the test group to the Belgian population - based on data collected by the Nationaal Instituut voor de Statistiek (FOD Economie, K.M.O., Middenstand en Energie, n.d.) - it can be stated that the respondents with a limited education are less represented in the test group than in the population. Especially the total group with a maximum education level of elementary school is underrepresented. In that respect the composition of the total sample does not reflect the composition of the Belgian population as a whole. However, the differences between both cohort categories in the test group accurately reflect the differences in the population, as busters generally have a higher education level than baby boomers.

Dimensions in lifestyle and buying behaviour

A (principal component) factor analysis on the item scores of the component 'life style', with orthogonal rotation, retrieved five common factors (with eigenvalues > 1). Four of these dimensions can be seen to refer to interest in fashion, materialistic orientation, use of the internet and health awareness, that is, factors which were interpretable. These four factors combined explain 52% of the variance. The fifth dimension seemed to be difficult to interpret.

The items with an insufficiently high loading in one of these four factors were removed and the internal consistency of all factor scales was verified using Cronbach's alpha. After elimination of items, based on the small correlation between the item and the scale result, it was possible to create a scale with an internal homogeneity of .70 or higher for four factors. Several authors state that this is the minimum requirement for a sufficiently reliable scale (e.g., Kline, 1999). The items constituting these four scales are presented below along with the Cronbach's alpha coefficient (α).

Lifestyle factor 1: fashion interest (α = .90)

I like knowing the latest fashion trends.
I like buying fashion clothes.
I am aware of fashion.
I usually wear fashionable clothes.
I like dressing according to the latest fashion.
I like reading fashion magazines.

Lifestyle factor 2: materialism (α = .82)

Money makes people happy.
It is important to earn as much money as possible.
It is important to have a lot of money.
It is important to own a lot of property.

Lifestyle factor 3: using internet (α = .76)

I like internet banking.
I have an e-mail address and use it regularly.
I use the internet to enjoy myself.
I use the internet to look for information.

Lifestyle factor 4: health awareness (α= .69)

I do physical exercise on a regular basis.
I care about good health.

I eat fruit and vegetables on a regular basis.
I take a healthy and varied breakfast.
I pay attention to my weight.
I often eat junk food (recode).

It can be stated that for the first part of the survey the results of the factor analysis roughly correspond with the categories of items. Although lifestyle factor 4: health awareness only marginally reaches the .70-criterion, we feel that this is sufficient since Cronbach's alpha tends to reflect a rather conservative measure of internal consistency in scales with fewer items (Field, 2010).

A principal component analysis for the part of 'buying behaviour' identified eleven factors (with eigenvalues > 1). The associated scree plot justified retaining six factors, which in combination explained 46% of the variance. Subsequent analysis of internal consistency showed that only four scales reached Cronbach's alpha levels of .70 or above. Hence, four scales were retained, which account for 37% of the variance. The items constituting these four scales are presented below, along with the Cronbach's alpha levels.

Buying behaviour factor 1: brand awareness (α = .94)

Wearing brand clothes gives you a luxurious appearance.
Buying the most expensive brand gives me a glamorous feeling.
I like wearing clothes of well known brands.
I have bought the most expensive brand of a product, because I knew that other people would notice that.
I like buying an expensive brand to impress on other people.
Most of all I like to buy clothes of well-known brands.
I enjoy buying expensive brands.
Wearing brand clothes is cool.
People who wear brand clothes show good taste.
Others ask my advice on brand clothes.
I feel good when I wear clothes of expensive brands.
I know a lot of fashion brands.
I like buying expensive brands, because not everybody can afford them.

Buying behaviour factor 2: compulsive buying (α = .79)

When I have money left at the end of the month, I spend it.
I buy things, even when I know I cannot afford them.
I transfer money, even when I know my account will be overdrawn.
I buy things to feel better.
My account easily drops under zero.
I often buy things impulsively.

Buying behaviour factor 3: impulsive buying (α = .70)

I often buy things which I have not planned.
When I see something I like to have, I will buy it without thinking.
I like buying myself a present.
Others will be shocked when they know how much I spend.

Buying behaviour factor 4: price is an indication of quality (α = .79)

The price of a product or brand is a good indication of its quality.
The higher the price the higher the quality.
You must always pay a little more to get the best.
The quality of a product cannot be derived from its price (recode).
The old saying 'you get what you pay for', is generally true.

From these results it becomes clear that not all categories of items in the second section of the questionnaire are supported by the factor analysis. The items measuring sensitivity to prestige and brand awareness seem to form one dimension of buying behaviour. As a matter of fact this is logical because most of the items concerning sensitivity to prestige also mention brands. This dimension can be named 'brand awareness'. The categories 'price as an indication of quality', 'compulsive buying' and 'impulsive buying behaviour' were confirmed by the factor analysis.

In the next section these scales will be used as a diagnostic instrument. We will use the scale averages to examine the similarities and differences between busters and baby boomers in the field of lifestyle and buying behaviour.

Differences between busters and baby boomers

When studying the differences between both generations concerning lifestyle and buying behaviour, it is important also to determine the role of other variables, such as gender and level of education. Moreover, it should be examined whether the differences in lifestyle can play a role in the explanation of the differences concerning buying behaviour. For that purpose we will use multiple regression analyses, in which consecutively one of the higher discussed scales acts as a dependent variable. The enter method for regression analysis is used.

Age is included in the regression analysis by means of a dummy variable, representing busters by 0 and baby boomers by 1. The categorical variable level of education is introduced in a similar manner by means of four dummy variables. The gender variable is converted into 0/1 variable where 1 refers to women.

Differences concerning lifestyle

Table 3 presents the results of these regression analyses for the four life style variables, in which we examine how characteristics of consumers coincide with differences in lifestyle. The first column indicates the scale concerned; the second shows the level of significance of the regression analysis. The following columns contain the standardised bèta coefficient which was significant on at least the 5% level. The results of this table show that a significant regression model was found for each of the four lifestyle scales.

From the results of the first regression analysis it is clear that especially women are interested in fashion and busters prove to have a greater fashion awareness than boomers. Note also that the educational level has no impact on the differences with regard to the fashion awareness.

The second regression analysis shows that age has the highest impact on the materialistic orientation. Busters prove to be more materialistically oriented than their older counterparts. Moreover, it appears that men more than women are interested in this way of life. On the other hand the materialistic orientation does not seem to be associated with the level of education.

TABLE 3 Standardised coefficients and significance of the multiple regression analysis for lifestyle variables

Lifestyle	sign.	age	gender	Elementary school	3 years of high school	6 years of high school	bachelor
fashion interest	0.000	-.131**	.340**				
materialism	0.023	-.150**	-.125*				
use of internet	0.000	-.159**	-.109*	-.207**	-.272**	-.248**	
health awareness	0.000	.239**	.204**				

All standardised coefficients are significant on the 5% level (marked with*) or the 1% level (marked with**).

The third regression analysis reveals that especially busters use the internet, mainly males and those with a high level of education. Note also that the educational level has the largest impact on the differences with regard to the use of internet.

The fourth analysis shows that the age variable has the highest impact on health awareness: boomers seem to pay more attention to their health than their younger counterparts. This analysis also reveals that women pay more attention to their health than men. The level of education has no impact on health awareness.

Finally it must be concluded that age has an impact on each of the four lifestyle variables. The impact of the educational level on the other hand, seems to be very small.

Differences in buying behaviour

In a similar manner we conducted a multiple regression analysis in which we tried to relate several buying factors to the differences in age, gender, level of education and lifestyle. These results can be found in table 4. From this table it becomes clear that a significant regression model can be found for each of the scales of buying behaviour. Calculating the Variance Inflation Factors showed no reason for assuming multicollinearity, since the maximum VIF was 1.32.

The first analysis of buying behaviour proves that busters, more than boomers, are looking for brands and are also more sensitive to the socially expressive aspect of wearing brand clothes. The impact of the age variable persists, after the differences in lifestyle were taken into account. The interest for brands is also associated with gender and all of the lifestyle factors. The figures show that the materialistic orientation and awareness of fashion are positively related to the interest for brands, but that use of the internet and awareness of health seem to be correlated in a negative way with this interest. The level of education has no impact on brand orientation.

The second analysis shows that the compulsive aspects of buying behaviour are related to age, in a way that busters are more prone to it than the boomers. Although Dittmar (2005) found that compulsive buying behaviour was related to gender, the results of this study could not confirm this finding. Looking at the relations with lifestyle aspects it was found that materialistic people and people with a high level of fashion awareness are prone to compulsive buying.

The figures show that impulsive buying often appears in the group of busters, more than in the group of boomers. We found no association of this type of buying behaviour with gender and educational level. However, impulsive buying seems to be associated with lifestyle variables. People with a high level of fashion awareness and

TABLE 4 Multiple regression for the variables of buying behaviour

buying behaviour	sign.	age	gender	elementary school	3 years of high school	6 years of high school	bachelor	fashion	materialism	use of internet	health awareness
brand awareness	0.003	-.102*	-.178**					.450**	.216**	-.120**	-.137**
compulsive buying behaviour	0.001	-.099**						.254**	.104**		-.299**
impulsive buying behaviour	0.000	-.204**						.212**	.100*		-.239**
price is an indication of quality	0.011		-.167**		-.167*	-.184*		.111*	.175**		

All standardised coefficients are significant on the 5% level (marked with*) or the 1% level (marked with**).

a materialistic orientation seem to shop in a rather impulsive way and so do people with a low level of health awareness.

Although it was expected from previous research (e.g., Janssens & De Pelsmacker, 2002), we were not able to confirm the finding that baby boomers, more than busters, are convinced that price and quality are interchangeable terms. The results show that gender, educational level, and some lifestyle variables were associated with the opinion that price and quality are interchangeable concepts. People with a high level of fashion awareness and with a materialistic orientation seem to be convinced that a high price refers to a high level of quality.

It can be concluded that the age differences are related to three of the four buying variables. The busters are - more than their older counterparts - sensitive to the social-expressive aspects of brands, buy in a rather impulsive way and are prone to compulsive buying behaviour.

SUMMARY AND DISCUSSION

This study aimed at detecting differences between so-called 'busters' and 'baby boomers', an age distinction that is often made in marketing strategies, but doesn't seem to have a solid empirical basis. In addition to age cohorts and gender, also lifestyle variables were included in this survey-research, to investigate their relative impact on buying behaviour. Factor analysis identified several meaningful lifestyle and buying behaviour factors. Furthermore, the relative importance of all variables was determined using regression analyses.

The four lifestyle variables show a clear distinction between the busters and the baby boomers, even when controlling for the educational level and gender. Thus it seems that the lifestyle of consumers is associated especially with age and gender and less with educational level.

The relationship between the age variable and the fashion awareness variable is in line with the observations of Norum (2003), who found that boomers spend less than their younger counterparts on clothing.

The inverse relation between age and the materialistic orientation was described in different marketing publications; see for example De Pelsmacker et al. (2005). The results of the present study confirm these findings. This means that in the communication to customers emphasis on the materialistic aspects will be noticed especially by the busters.

It was found that boomers and women - as opposed to busters and men - are more concerned about their health. This is in line with the results of Goktolga, Bal and Karkacier (2006). They found that the notion of health in buying food was related to age and gender. Communication to customers with emphasis on the health aspects will attract boomers more than busters.

The inverse relation between age and use of the internet was described by several authors, for example Valkeneers (2006) and Studiedienst van de Vlaamse Regering (2011). It can be deduced that communication by the internet will be more efficient in reaching the busters than the boomers.

The present results also show that busters, more than boomers, are interested in brands and their expressive character when buying clothes, confirming earlier results of Henry (2002). From a marketing point of view, the positioning of a product for the busters needs to focus on the socially expressive character of the product.

It seems that age has an important impact on the impulsive aspect of shopping behaviour. This means that boomers are more cautious in their buying behaviour. Possibly we need to relate this to the fact that when people grow older information processing becomes slower and changes (Craeynest, 2002). That is why boomers more than busters are looking for information and are processing this information more extensively. Shops targeting this group should provide sufficient information about the products on the spot. This is not necessary for shops targeting younger people.

The analysis furthermore shows that busters are more prone to compulsive buying behaviour than boomers. This result confirms the findings of Roberts and Manolis (2000).

Concerning the relative impact of all variables in this study, it can be stated that age remains a significant factor in predicting buying behaviour, even when lifestyle variables, gender and educational level are accounted for. Moreover, since lifestyle variables are clearly related to age, we conclude that age has a stronger impact on buying behaviour in general than gender or educational level.

Confronting these results with the cohort and the lifecycle theory it seems that the differences between the busters and the boomers are supported by both theories. Both theories claim that age has an impact on lifestyle and buying behaviour. However, only longitudinal research can reveal whether it is the specific historical events for each age group or rather the cognitive aging of these groups that account for the encountered differences.

Our data also do not allow distinction between a categorical segmentation in busters and boomers or a continuous distinction between younger and older people. However, it seems plausible that even in cohort theory, the categories of busters and boomers should not be seen as extremely homogeneous. Historical events will have a slightly different impact on younger boomers than they have on older boomers, thus making older boomers and younger busters more similar to each other than younger boomers and older busters.

It can be concluded that there are more differences than resemblances between both cohorts in the field of lifestyle and buying behaviour. Hence it can be supposed

that segmentation on a basis of cohorts is useful. But the remaining data suggest that such segmentation needs to be completed with additional criteria.

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APPENDIX

Please indicate to what extent you agree or disagree with the statements by marking the number that most closely corresponds to your opinion.

1: strongly disagree, **2**: moderately disagree, **3**: slightly disagree, **4**: undecided,

5: slightly agree, **6**: moderately agree, **7**: strongly agree.

1	I like to spend time with my family.	1	2	3	4	5	6	7

If you strongly disagree with this statement, please circle number 1. In case you slightly agree with this statement, please circle number 5, and in case you strongly agree, circle number 7.

Example: in case you neither agree nor disagree with the statement, please respond as follows:

1	I like to spend time with my family.	1	2	3	(4)	5	6	7

Below you will find a number of statements about your attitude towards life and aspects that are important to you. Please indicate to what extent you agree or disagree with the statements by marking the number that most closely corresponds to your opinion. We'd like to emphasise that there are no right or wrong answers. This only concerns your personal opinion. We would very much appreciate it if you would respond to all items.

1: strongly disagree, **2**: moderately disagree, **3**: slightly disagree, **4**: undecided,

5: slightly agree, **6**: moderately agree, **7**: strongly agree.

1	I care about a good health.	1	2	3	4	5	6	7
2	I use internet banking.	1	2	3	4	5	6	7
3	Money makes people happy.	1	2	3	4	5	6	7
4	I like knowing the latest fashion trends.	1	2	3	4	5	6	7
5	I do physical exercise on a regular basis.	1	2	3	4	5	6	7
6	I have an e-mail address and use it regularly.	1	2	3	4	5	6	7
7	It is important to earn as much money as possible.	1	2	3	4	5	6	7
8	I like buying fashion clothes.	1	2	3	4	5	6	7
9	A good health is important to me.	1	2	3	4	5	6	7
10	I use internet to enjoy myself.	1	2	3	4	5	6	7
11	It is important to have a lot of money.	1	2	3	4	5	6	7
12	I am aware of fashion.	1	2	3	4	5	6	7
13	I eat fruit and vegetables on a regular basis.	1	2	3	4	5	6	7
14	I use internet to look up information.	1	2	3	4	5	6	7
15	It is important to own a lot of property.	1	2	3	4	5	6	7
16	I usually wear fashionable clothes.	1	2	3	4	5	6	7
17	I have a healthy and varied breakfast.	1	2	3	4	5	6	7
18	There is always something more I'd like to have.	1	2	3	4	5	6	7
19	I often eat junk food.	1	2	3	4	5	6	7
20	I like dressing according to the latest fashion.	1	2	3	4	5	6	7
21	I pay attention to my weight.	1	2	3	4	5	6	7
22	I like reading fashion magazines.	1	2	3	4	5	6	7

The following statements concern your buying behaviour. Please indicate to what extent you agree or disagree with the statements by marking the number that most closely corresponds to your opinion.

1: strongly disagree, **2**: moderately disagree, **3**: slightly disagree, **4**: undecided,

5: slightly agree, **6**: moderately agree, **7**: strongly agree.

1	When I have money left at the end of the month, I spend it.	1	2	3	4	5	6	7
2	When I buy a new car, I take the image of the brand of the car into consideration.	1	2	3	4	5	6	7
3	Wearing brand clothes gives you a luxurious appearance.	1	2	3	4	5	6	7
4	Others will be shocked when they know how much I spend.	1	2	3	4	5	6	7
5	Buying the most expensive brand gives me a glamorous feeling.	1	2	3	4	5	6	7
6	I like wearing clothes of well-known brands.	1	2	3	4	5	6	7
7	The looks and style of a car should really please me before I decide to buy it.	1	2	3	4	5	6	7
8	I buy things, even when I know I cannot afford them.	1	2	3	4	5	6	7
9	I have bought the most expensive brand of a product, because I knew that other people would notice that	1	2	3	4	5	6	7
10	I often buy things which I have not planned.	1	2	3	4	5	6	7
11	The price of a product or brand is a good indication of its quality.	1	2	3	4	5	6	7
12	I transfer money, even when I know my account will be overdrawn.	1	2	3	4	5	6	7
13	I like buying an expensive brand to impress other people.	1	2	3	4	5	6	7
14	I only consider the practical aspects when choosing new furniture.	1	2	3	4	5	6	7
15	I buy things to feel better.	1	2	3	4	5	6	7
16	As long as a car drives well I don't care about the looks nor the style of the car.	1	2	3	4	5	6	7
17	Most of all I like to buy clothes of well-known brands.	1	2	3	4	5	6	7
18	The old saying 'you get what you pay for', is generally true.	1	2	3	4	5	6	7
19	I enjoy buying expensive brands.	1	2	3	4	5	6	7
20	I feel restless and nervous on days when I don't go out shopping.	1	2	3	4	5	6	7
21	I always hold on to my shopping list.	1	2	3	4	5	6	7
22	My new furniture should mainly be solid and sustainable.	1	2	3	4	5	6	7
23	When I buy something new, this makes me feel good.	1	2	3	4	5	6	7
24	You must always pay a little more to get the best.	1	2	3	4	5	6	7
25	I like using my credit card.	1	2	3	4	5	6	7
26	I like driving a luxurious car.	1	2	3	4	5	6	7
27	Wearing brand clothes is cool.	1	2	3	4	5	6	7
28	I enjoy shopping.	1	2	3	4	5	6	7
29	I like buying clothes that emphasise my image towards others.	1	2	3	4	5	6	7

1: strongly disagree, 2: moderately disagree, 3: slightly disagree, 4: undecided,

5: slightly agree, **6**: moderately agree, **7**: strongly agree.

30	People who wear brand clothes show good taste.	1	2	3	4	5	6	7
31	I buy things I cannot use.	1	2	3	4	5	6	7
32	I choose to only buy hip and trendy clothes.	1	2	3	4	5	6	7
33	Popular people mainly wear brand clothes.	1	2	3	4	5	6	7
34	I only look for comfortable clothes.	1	2	3	4	5	6	7
35	My account easily drops under zero.	1	2	3	4	5	6	7
36	The quality of a product cannot be derived from its price.	1	2	3	4	5	6	7
37	It is important that my house is tastefully furnished.	1	2	3	4	5	6	7
38	Buying an expensive product tells people something about me.	1	2	3	4	5	6	7
39	I like getting a lot of information before buying something.	1	2	3	4	5	6	7
40	Others ask my advice on brand clothes.	1	2	3	4	5	6	7
41	I ask a lot of questions before buying something.	1	2	3	4	5	6	7
42	I feel good when I wear clothes of expensive brands.	1	2	3	4	5	6	7
43	I often buy things impulsively.	1	2	3	4	5	6	7
44	I like buying myself a present.	1	2	3	4	5	6	7
45	I know a lot of fashion brands.	1	2	3	4	5	6	7
46	I suppose others judge me by the kind of products and brands I buy.	1	2	3	4	5	6	7
47	The old saying 'you get what you pay for', is generally true.	1	2	3	4	5	6	7
48	When I see something I like to have, I will buy it without thinking.	1	2	3	4	5	6	7
49	I like buying expensive brands, because not everybody can afford them.	1	2	3	4	5	6	7
50	I don't really care about what I wear, as long as it fits me.	1	2	3	4	5	6	7
51	I like to hang out around clothing shops.	1	2	3	4	5	6	7

To conclude, please answer the following personal questions.

My age is ………………………..

Sex:

0 Male   0 Female

Are you mainly in charge for daily purchases in your family?

0 Yes   0 No

I live in:

0 Antwerpen   0 Oost-Vlaanderen

0 Brussel   0 Vlaams-Brabant

0 Limburg   0 West-Vlaanderen

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Which is the highest educational level you successfully finished?
0 primary school
0 secondary school first grade
0 secondary school second/third grade
0 university college
0 university

Name of student: ………………………………………………………………