

# Profiles of Chilean Adolescents According to Their Shopping Styles, Peer Influence and Materialism

## Perfiles de Adolescentes Chilenos según sus Estilos de Compra, Influencia de Pares y Materialismo

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In Chile, consumption has become the core of identity construction as a result of globalization and the neoliberal model. Adolescents are an important segment of the population which was affected by this transformation, since they constitute three different markets: the present, the future, and the influence on the family. A central aspect of consumption is the purchase decision making, which is divided in 3 styles: impulsive, planned, and compulsive. The aim of this study was to identify profiles of adolescents according to their purchase styles and exploring if they differ by sex, socioeconomic level, tendency to be influenced by peers and materialism. The study used a quantitative non-experimental design, of a correlational-multivariate type. Participants were selected using a two-staged sampling, which resulted in 1,108 adolescents, male and female, from La Serena, Coquimbo, Santiago, and Temuco. Participants answered a questionnaire which included: the Materialism Scale for Adolescents, the Questionnaire of Purchase Styles and the Scale of Susceptibility to Peer Influence on Consumption. Using hierarchical cluster analysis, 4 profiles were identified: compulsive buyers, planners, impulsive and diffuse. They had significant differences in socioeconomic status, tendency to influence peers and materialism. No significant differences were found regarding sex, but significant positive associations were found between materialism, peer influence, impulsive buying and compulsive buying, and a negative association between planned buying and materialism. Results are discussed considering the importance of economic literacy to achieve responsible and planned consumption.

*Keywords:* purchase styles, adolescents, materialism, peer influence, consumption

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En Chile, el consumo se ha transformado en el núcleo de la construcción identitaria como consecuencia de la globalización y del modelo neoliberal. Los adolescentes son un segmento destacado de la población en la que impactó este cambio porque constituyen mercados: el presente, el futuro y el de influencia en la familia. Un aspecto clave del comportamiento de consumo es la toma de decisiones de compra, la que se divide en 3 estilos: impulsivo, planificado y compulsivo. El objetivo fue identificar perfiles de adolescentes según sus estilos de compra, determinando si estos difieren por sexo, nivel socioeconómico, tendencia a la influencia de pares y materialismo. El diseño fue cuantitativo no-experimental, correlacional-multivariado. A través de un muestreo por conglomerados bietápico, se seleccionaron 1.108 adolescentes chilenos de ambos sexos residentes en las ciudades de La Serena, Coquimbo, Santiago y Temuco. Se aplicó un cuestionario que incluyó la Escala de Materialismo para Adolescentes, Estilos de Compra y la Escala de Susceptibilidad a la Influencia de los Pares en el Consumo. Por medio de análisis de conglomerados jerárquicos, se identificaron 4 perfiles: compradores compulsivos, planificadores, impulsivos y difusos. Mostraron diferencias significativas según el NSE, tendencia a la influencia de pares y materialismo. No se encontraron diferencias con respecto al sexo, pero sí se hallaron relaciones positivas entre materialismo, influencia de pares, compra impulsiva y compra compulsiva y una relación negativa entre compra planificada y materialismo. Se discuten los resultados considerando la importancia de la alfabetización económica para lograr un consumo responsable y planificado.

*Palabras clave:* estilos de compra, adolescentes, materialismo, influencia de pares, consumo

In recent decades, Chile has undergone profound political, economic, cultural and social changes. In this regard, it is worth recalling that Chile was one of the first countries to implement the recommendations of the Washington Consensus (Williamson, 1990), a series of recommendations designed to overcome the economic crisis of the 1980s, focused on reducing state regulations and strengthening the influence of markets. In practical terms, this meant the introduction of what is today conceived of as the neoliberal model.

One of the effects of these changes is what Marambio Tapia (2018) conceptualises as the "financialisation" of everyday life: a phenomenon in which money and finance assume a central and dominant role in society. In this context of financialisation, some authors suggest that consumption is positioned as a means of social interaction and as a mechanism for constructing individual identities (Larraín, 2001), in which goods enjoy a representation of personal value and status, marking a transition from a society of producers to a society of consumption, where consumption ceases to be a means to satisfy needs and becomes an end in itself (Bauman, 2007/2007). In this society, consumption is in line with a vision of personal self-realisation as a synonym of freedom (Han, 2010/2018), establishing an emotional connection between the product and the subject, establishing a symbolic representation of the object (Engelberg & Sjöberg, 2006).

As a result, consumption can be seen not only as a way of satisfying needs, but also as a way of shaping individual and collective identities. The United Nations Development Programme (UNDP) in 2002 already indicated that for many Chileans consumption had positioned itself as a central element in the construction of individual identity and in a direct link with social life and its interactions, in a role similar to that formerly occupied by work (UNDP, 2002). In this respect, Castellanos Alvarenga et al. (2020) suggest that these processes could have a more profound impact on the generations that were born into the neoliberal model - current adolescents and young adults- and that have been the focus of advertising campaigns aimed at making them loyal consumers.

In the latter respect, young people have been particularly sensitive to consumption and the media impact of these aggressive advertising campaigns (Denegri et al., 2017a). Through consumption, young people gain access to a symbolic world of representation where the barrier between being and possessing is blurred and where consumption is positioned as a means of legitimisation and acceptance by their peer group (Denegri et al., 2010; Denegri & Martínez, 2004; Quintano & Denegri, 2021). Evidence for the latter comes from results linking materialistic consumer values and attitudes towards hedonic indebtedness with susceptibility to peer influence in adolescents (Quintano & Denegri, 2021). Deutsch and Theodoru (2010) provide an explanation for these associations through the dual process of this life stage, in which adolescents differentiate themselves from their parents and identify with their peers. According to these authors, adolescents use physical markers - such as their clothing, hairstyles and accessories - to communicate and reinforce their identity, markers that are accessible through the consumption of products and services.

Data from different national surveys are consistent with this characterisation: (a) 16.5% of adolescents between 15 and 17 years old carry out some kind of economic activity, and therefore have their own money (Ministry of Social Development et al., 2013); (b) 91% of adolescents between 13 and 17 years old, from all socioeconomic levels (SES), manage money regularly and spend it autonomously (Souza et al... 2005) and (c) 44% of young people have some kind of debt or feel indebted, a figure that increases with the age of the young

people, reaching an indebtedness rate of 15% (Souza et al., 2005) and (c) 44% of young people have some kind of debt or feel indebted, a figure that increases with age, with the 15-19 age group reaching an indebtedness rate of 26%, while the 20-24 age group reaches a rate of 40% and the 25-29 age group 47% (Becker, 2022). Barros et al. (2015) provide evidence in the same direction, reporting that, although adolescents do not manage enough money to satisfy all their needs, they do have money that they use independently for personal expenses, such as technology, clothing, food and leisure.

Finally, these figures coincide with previous research (Denegri, 2010), which suggests the substitution of austerity for a hedonistic ideal, with more favourable attitudes towards indebtedness, high levels of consumerism and high financial risk in adolescents. Considering, then, the early inclusion of children, adolescents and young people in the world of consumption, it is relevant to know different purchasing and consumption styles or profiles.

### **Consumption in Adolescence**

According to Craig and Baucum (2009), adolescence is a period of major physical, cognitive and social transformations. In social aspects, adolescents begin to renegotiate new relationships with parents and give greater weight to peers' opinions (Knežević et al., 2016). In the psychological domain, on the one hand, there is an improvement in metacognition, which allows for more effective information processing and planning, and on the other hand, hormonal changes lead to increased impulsivity and irritability, among other maladaptive behaviours (Craig & Baucum, 2009). With regard to the physical, self-image becomes relevant, they fervently try to reconcile ideals and their reality, so they are permeable to messages that incite consumption as a way to diminish the gap between the real self and the ideal self (Dittmar, 2005a; Denegri et al., 2017b; Norberg et al., 2019).

Adolescence is also a stage characterised by identity crisis and identity formation (Craig & Baucum, 2009). In this framework of adolescent identity formation, goods are positioned as one of the key pillars of individual identity construction, operating as a means for the construction of "ideal" identities (Friedline et al., 2012). Because of these characteristics, adolescents are the target of multiple marketing strategies and involve three distinct markets: the present, where they begin to make their purchases autonomously and have their own money; the future, in relation to the fact that they may be loyal to certain brands or products; and because of their influence on family decisions in the acquisition of various goods and services (Aleti et al., 2015; Pillai & Srivastava, 2015; Shahrokh & Khosravi, 2014).

### **Susceptibility to Peer Influence**

In relation to consumption processes, different research highlights the importance of peer influence on consumption decisions in adolescence (Fernandes & Panda, 2019; Gentina, 2014; Lin & Chen, 2012; Quintano & Denegri, 2021; Soler Anguiano et al., 2019). Rational aspects are learned from parents, while social and affective aspects are incorporated from peers (Moore & Moschis, 1981; Moschis & Churchill, 1978). In this regard, a recent meta-analysis, which explored a total of 36 studies with 194 relationships and 29,209 participants, concluded that peers have the maximum number of significant effects (followed by media and parents), while peers and parents have the strongest impact on attitudes towards brands in individualistic cultures with high levels of power distance (Mishra & Maity, 2021).

As an illustration of this, some of the adolescents commonly purchase items, such as clothing, peers can determine the decision to purchase a product (Knežević et al., 2016). In the present study, peer influence will be understood as susceptibility to normative peer influence (Zhang, 2001), which shapes attitudes, norms and values, affects product and brand choice and consumption aspirations, and influences economic and financial competencies (Kretschmer & Pike, 2010; Lachance & Legault, 2007; Masche, 2010; Moore & Bowman, 2006).

### **Material Values**

Materialism, conceptualised as material value orientation, is defined as the orientation that people have towards money and material possessions (Dittmar & Isham, 2022) and includes long-term attachment to values, goals and beliefs that focus on the importance of having money and acquiring possessions that communicate status (Dittmar et al., 2014). While the accumulation of material possessions is an end in itself,

it is also a means to achieve goals related to self-definition, self-fulfilment, and the expression and consolidation of self-concept and identity associated with beliefs about the psychological benefits that material goods might provide (Dittmar et al., 2007; Kasser & Kanner, 2004; Kasser et al., 2007).

Materialism has been studied in relation to several variables and with divergent results. With respect to age, materialism increases from childhood to early adolescence and decreases in later stages (Chaplin & John, 2007). In relation to gender, Cleveland et al. (2009) conducted cross-cultural studies and found that in Greece, Sweden and Chile there is no clear difference between sexes with respect to materialism, while research conducted with adolescents in Chile found that males were more materialistic than females (Bustos et al., 2019).

Regarding the relationship between materialism and susceptibility to peer influence, two recent research studies were conducted in Chile: one with adolescents in Temuco and the other with rural adolescents in the south of the country. Both studies indicated that there is a statistically significant positive correlation between materialism and susceptibility to peer influence on consumption (Bustos et al., 2019; Cárdenas, 2017; Gil et al., 2016; Shukla, 2012).

Regarding associations between materialism and shopping attitudes, the literature reports significant positive associations with impulse buying (IC) and compulsive buying (CC) (Cakarnis & D'Alessandro, 2015; Lee et al., 2014; Luna Arocas et al., 2004; Moschis et al., 2013). Some authors argue that these associations could be explained by a greater susceptibility to environmental stimulation, a characteristic present in consumers with high levels of materialism (Fitzmaurice & Comegys, 2006).

Considering the role of materialism in consumer society and its association with other socio-demographic variables, it is necessary to analyse how it could be configured together with other financial and consumption behaviours in order to establish adolescent consumer profiles around purchasing and consumption, profiles that could then be used in the context of intervention for the development of more rational purchasing styles that tend towards planned consumption.

### **Attitudes towards procurement**

According to Arnould and Thompson (2005), shopping is a socio-cultural practice, historically shaped, arising within the structures and ideological imperatives of dynamic markets, which, in turn, is considered a vehicle in the construction of ideal identities, especially in young people (Knežević et al., 2016; Palan et al., 2010, 2016; Palan et al., 2010); considering the latter, attitudinal predominances are distinguished with respect to the purchase of the subjects, where attitude can be considered as subjective positions that exert evaluative judgments that tend to a favourable or unfavourable action towards a certain object or situation (Godoy et al., 2015). In short, attitudes towards purchasing correspond to evaluative judgments towards consumption itself, which can be positive, negative or neutral (Denegri et al., 2011) and three attitudinal styles can be identified: attitudes towards planned, impulsive and compulsive purchasing (Luna Arocas & Quintanilla Pardo, 2000).

Planned purchasing (PC) is described as a purchase made with high cognitive activation and low affective activation, in which information from the economic world is contrasted (Luna Arocas & Quintanilla Pardo, 2000). This style has positive economic consequences for individuals and is positively related to an austere attitude towards indebtedness, savings-based resource management and adequate financial understanding (Denegri et al., 2008), while reducing impulsive and compulsive buying behaviour (Denegri, 2010). Furthermore, these practices are learned in economic socialisation, which depends on factors such as gender, schooling, intergenerational transmission experiences in the family group and SES (Denegri et al., 2006a).

CI is a consumer tendency to shop spontaneously, unreflectively, immediately and kinetically (Rook & Fisher, 1995), focusing on the characteristics of objects, the spaces in which shopping occurs and the media (Kacen et al., 2012). As for significant predictors of this shopping style in adolescents, Lai (2010) points to gender, particularly being female, the use of money as a reward in the family of origin, and a positive cognitive and affective attitude towards credit and money. IQ is also positively associated with materialism (Bezerra & Poeschl, 2015; Yenziaras, 2016). It is the most prevalent purchasing style in young people and is negatively related to age: the older the age, the lower the susceptibility to develop IC behaviours (Bangma et al., 2017).

In research with adolescents in southern Chile, a direct, direct and positive relationship was found between SES and IQ, i.e. those subjects with a higher SES were more likely to be impulsive shoppers than those with a lower SES (Castellanos et al., 2020).

Likewise, IQ is directly related to another potentially pathological form of shopping which is CC (Vogt et al., 2015). Several authors indicate that this style of shopping is pathological, because it produces discomfort and deterioration in the adaptive work (in adults) and social functioning of the subjects, generating economic difficulties (Dell'Osso et al., 2008; Kyrios et al., 2004). CC is defined as shopping with high affective activation and low cognitive activation (Luna Arocas & Quintanilla Pardo, 2000). This shopping style is directly and positively related to individuals' materialism, has an inverse relationship with age (Mueller et al., 2010) and, in relation to gender, some studies report a higher prevalence in women (Behar, 2018; Quintano-Méndez et al., 2023), while others indicate that there is no difference by gender (Lee & Workman, 2018).

Although most of the research on purchasing styles has been carried out mainly on adults, it is necessary to explore how these variables are configured in the adolescent population, considering their active - albeit limited - participation in current purchasing and consumption processes and in the future, once they enter the labour force and begin to generate their own income. It is relevant to identify adolescent profiles according to their purchasing styles and to characterise them according to their level of materialism, susceptibility to peer influence in consumption and socio-demographic characteristics. The identification and characterization of these adolescent profiles can guide decision-making around financial education strategies for this population to develop healthier consumption styles.

## Method

### Design

The study design was quantitative non-experimental, correlational-multivariate (Hernández Sampieri et al., 2006).

### Participants

The population of this research was the total number of high school students in 1st and 2nd year of secondary school, of both sexes, attending municipal, subsidised and private schools in the municipalities of Temuco (south of the country), Santiago (centre of the country), and La Serena and Coquimbo (north of the country). This sample was selected considering that it is at this age and in these grades that students take the PISA test and it is also in these grades that the greatest amount of content related to financial education is concentrated (MINEDUC, 2013), while the type of dependency and geographical location was considered to obtain a varied and relatively representative sample.

For the calculation of the sample size, the total population of students in the 1st and 2nd year of secondary school in each commune in 2013 was considered (Agencia de Calidad de la Educación, 2014): Santiago 18,212, La Serena and Coquimbo 10,658 and Temuco 8,976). Two-stage cluster sampling (Cea D'Ancona, 1996) was used. In the first stage, the schools in the selected communes that were used as clusters were defined, taking into account the following criteria: urban location, mixed enrolment (male and female), 1st and 2nd year of secondary education, an Establishment Vulnerability Index (EVI; see Instruments) between two standard deviations up or down from the national average, and having more than one grade in each level (1st and 2nd year of secondary education). For this stage, a list of eligible schools was constructed and one third of the schools in each type of unit were randomly selected for each of the selected cities. Then, in the second stage, subjects were randomly selected from a list of 1st and 2nd year students from each selected school. The sample size was 1,108 students, with an error percentage of 5% and a confidence level of 95%, following the procedure indicated by Hernández Sampieri et al. (2006), using the STATA programme.

The average age of the participants in the total sample was 15.02 ( $SD=1.0$ ). Women accounted for 55.1%. The distribution of subjects by commune was Temuco 35.4%, La Serena and Coquimbo 34.7% and Santiago 29.9%.

## Instruments

### ***Purchasing Styles Questionnaire (CEC) (Luna Arocas & Fierres Giménez, 1998)***

It is a scale adapted for work with adolescents by Denegri et al. (2019). It contains 18 items in a five-point Likert scale format from *Strongly Disagree (1)* to *Strongly Agree (4)*. Regarding the distribution of the items, from 1 to 4 the CP style is measured (e.g.: Before shopping I made a list of what I need), from 5 to 11 the CI style is measured (e.g.: With some products I feel the immediate need to buy them) and from 12 to 18 the CC style is measured (e.g.: I know I buy too much but I can't help it).

The validity of the instrument was assessed through a confirmatory factor analysis carried out with data from the present sample. The analysis showed adequate fit indices: RMSEA=0.068, CFI=0.939, TLI=0.929, and SRMR=0.048. It also showed adequate reliability with composite reliability (CR) values of 0.86 for the CP style, 0.89 for the IC style, and 0.94 for the CC style. For the total scale, reliability was also adequate, with a CR index of 0.97.

### ***Adolescent Materialism Scale (AMS)***

It is an instrument developed by Goldberg et al. (2003) to be applied specifically to adolescents. It contains 10 items (e.g., It makes me happy to think about everything I own), in a six-point Likert-type scale format from *Strongly Disagree (1)* to *Strongly Agree (6)*. These items reflect the importance of material goods to the subjects. The original validation, carried out by the authors using confirmatory factor analysis, showed a one-factor solution with acceptable goodness-of-fit indices: CFI=0.950 and RMSEA=0.086. This instrument was adapted and validated for the Chilean adolescent population by Denegri et al. (2022), using confirmatory factor analysis, which resulted in adequate fit indices: RMSEA=0.07, CFI=0.88, GFI=0.98 and SRMR=0.05, and adequate composite reliability: CR=0.79. This validated version for Chile was the one used in this research.

### ***Peer Influence Susceptibility to Consumer Influence Scale (ESIPC)***

Originally developed by Bearden et al. (1989), it was adapted in a shorter version for adolescents by Zhang (2001). It consists of eight items (e.g., It is important that my friends like the products and brands I buy), in a six-point Likert-type format from *Strongly Disagree (1)* to *Strongly Agree (6)*. This scale measures susceptibility to normative peer influence. This instrument was adapted and validated for the Chilean adolescent population by Denegri et al. (2022), using confirmatory factor analysis, which resulted in adequate fit indices: RMSEA=0.05, CFI=0.97, GFI=0.99 and SRMR=0.05, and adequate reliability (CR=0.88). This validated version for Chile was the one used in this research.

### ***Establishment Vulnerability Index (EVI)***

This index is established by the Junta Nacional de Auxilio Escolar y Becas (JUNAEB) from the Sistema Nacional de Asignación con Equidad that establishes three levels of priority according to poverty conditions and risk of school failure of the students. To obtain it, all students of 1<sup>a</sup>, 2<sup>a</sup> and 3<sup>a</sup> priority given by JUNAEB are added up and divided by the enrolment of the educational level. This measure was used as an indicator of the SES of the participants, which, by considering the conditions of the students, reflects the socio-economic conditions of the students better than the education and occupation of the head of household (Denegri et al., 2019).

## Procedure

Once the sample was obtained, the selected classes were contacted and informed consents signed by the adolescents' parents and informed consent forms were obtained from the adolescents. These consents explained the purpose of the study, the objective and time of participation, the instruments to be completed, the information requested in the instruments, the general rules of the research, the risks, the confidentiality of the information, the voluntary nature of the participation and the right not to participate or to interrupt the participation at any time the adolescent or the parent wished.

Once consent and assent were obtained, the questionnaire was applied collectively in each course: between November 2015 and August 2016 for participants in Temuco, between August and December 2016 for participants in Santiago, and between May and June 2017 for participants in La Serena and Coquimbo. This was done by previously trained testers. Responding to the survey took approximately 10 minutes on average.

The research protocol, including the instruments and the informed consent and assent forms, was approved by the Scientific Ethical Committee of the Universidad de La Frontera, folio number N°038/15.

### Data Analysis

As a first analysis, Pearson's bivariate linear correlations ( $r$ ) were calculated in order to make a descriptive analysis of the relationships between IQ, CC, PC, peer influence and materialism (Blalock, 1960/1994; Ritchey, 1999/2008).

The fit of the confirmatory factor analysis of the CEC was assessed by considering the Tucker-Lewis index (TLI), the comparative fit index (CFI), the root mean square error of approximation (RMSEA) and the standardised root mean square residual (SRMR). A model has an acceptable fit when the TLI and CFI values are greater than 0.90, when the RMSEA value is less than 0.08. A model has a good fit when the TLI and CFI values are greater than 0.95, when the RMSEA value is less than 0.06 and when the SRMR value is less than 0.08 (Hu & Bentler, 1999). The composite reliability (CR) must be greater than 0.7.

A hierarchical cluster analysis was carried out to determine the segments of adolescents in relation to the different shopping styles. The clustering method corresponded to Ward's method and the squared Euclidean distance was used as the similarity coefficient (Hair et al., 1995/1999; Vivanco Arancibia, 1999). This test was applied to the *Z-scores* of the three buying styles that make up the CEC. For these analyses, the *Z-scores* of the scales were used to homogenise the influence of each variable in the conformation of the clusters, since variables with greater variability tend to dominate the agglomeration process (Hair, et al., 1995/1999). The number of groups was determined based on the percentage change in the residuals of the coefficients in the clusters.

To describe the segments in terms of the tendency to peer influence and materialism, one-factor analysis of variance (ANOVA) on *Z-scores* was used. To analyse the homogeneity of the variances of the continuous variables in the segments, Levene's test was used. Depending on the results, Tukey's test was used if the variance was homogeneous, while Dunnett's T3 was used if it was not homogeneous.

Pearson's test  $\chi^2$  was applied to the categorical variables of sex and SES by means of the EVI, where the EVI score was taken for each establishment and divided into quintiles to recategorise them as low, lower-middle, middle, upper-middle, and high socio-economic status. The software used was SPSS Version 16.0 for Windows.

## Results

### Exploratory Analysis

Positive and moderate significant relationships were found between materialism and peer influence ( $r=0.480$ ,  $p<0.001$ ), materialism and impulsivity ( $r=0.467$ ,  $p<0.001$ ), peer influence and compulsivity ( $r=0.356$ ,  $p<0.001$ ) and compulsivity and impulsivity ( $r=0.499$ ,  $p<0.001$ ). Significant positive and weak relationships were found between materialism and compulsivity ( $r=0.290$ ,  $p<0.001$ ) and between peer influence and impulsivity ( $r=0.233$ ,  $p<0.001$ ).

A negative and weak significant relationship was found between materialism and planning ( $r=-0.145$ ,  $p<0.001$ ). No significant relationships were found between planning and peer influence ( $r=-0.038$ ,  $p=0.209$ ), planning and compulsivity ( $r=0.047$ ,  $p=0.120$ ) and planning and impulsivity ( $r=0.051$ ,  $p=0.089$ ).

## Profiles of Chilean Teenagers according to their Buying Styles

The cluster analysis distinguished four adolescent profiles according to their shopping styles (Table 1), with significant differences in the Z-scores obtained on the three subscales of the CEC. In addition, the profiles differed in peer influence, materialism (Table 2), and SES according to the IVE (Table 3). No significant differences were observed with respect to gender.

The four profiles of adolescents identified according to their shopping styles are described below, which allowed each profile to be named. In addition, for each profile we describe the significant differences obtained in the variables chosen to characterise the profiles, i.e. their level of materialism, susceptibility to peer influence on consumption and socio-demographic characteristics.

**Impulsive shoppers:** 31.5% of the sample belonged to this profile. Group 1's score on the Impulsivity subscale of the CEC was significantly higher ( $p < 0.001$ ) than the rest of the groups (Table 1). In parallel, the score of this group on the Adolescent Materialism Scale was significantly higher than the score of Groups 2 and 4 ( $p < 0.001$ ) but did not differ from the score obtained by Group 3 ( $p = 0.119$ ) (Table 2). The Peer Influence on Consumption Scale score was significantly higher than Groups 2 ( $p < 0.001$ ) and 4 ( $p = 0.004$ ) and lower than Group 3 ( $p < 0.001$ ). This group was composed of a lower proportion of adolescents belonging to educational institutions with low IVE ( $p < 0.001$ ) (Table 3).

**Planning shoppers:** This group accounted for 32.7% of the sample. Group 2's score on the planning subscale was significantly higher ( $p < 0.001$ ) than the rest of the groups (Table 1). In parallel, this group's score on the Adolescent Materialism Scale (Table 2) was significantly higher than that of Group 4 ( $p = 0.025$ ) and significantly lower than the scores of Groups 1 and 3 ( $p < 0.001$ ). The Peer Influence on Use Scale score was significantly lower than Groups 1 and 3 ( $p < 0.001$ ) but did not differ from the score of Group 4 ( $p = 0.998$ ). This group was composed of a lower proportion of adolescents belonging to educational institutions with low IVE ( $p < 0.001$ ) (Table 3).

**Compulsive shoppers:** This profile comprised 21.1% of the sample. Group 3's score on the Compulsivity subscale of the CEC was significantly higher ( $p < 0.001$ ) than the rest of the groups (Table 1). In parallel, this group's score on the Adolescent Materialism Scale was significantly higher than Groups 2 and 4 ( $p < 0.001$ ) but did not differ from Group 1's score ( $p = 0.119$ ). The Peer Influence on Consumption Scale score (Table 2) was significantly higher than that of the other groups ( $p < 0.001$ ). This segment was composed of a higher proportion of adolescents belonging to educational institutions with low IVE and a lower proportion of subjects belonging to educational institutions with medium-low IVE ( $p < 0.001$ ) (Table 3).

**Fuzzy shoppers:** 14.7% of the sample fell into this profile. Group 4's score on the Impulsivity subscale of the CEC was significantly lower ( $p < 0.001$ ) than the rest of the groups (Table 1). In parallel, the score obtained in the Planning subscale of the CEC was significantly lower than Groups 2 and 3 ( $p < 0.001$ ) but did not differ significantly from Group 1 ( $p = 0.718$ ). At the same time, this group's score on the Compulsivity subscale was significantly higher than Groups 1 and 2 ( $p < 0.001$ ) and significantly lower than Group 3 ( $p < 0.001$ ). Likewise, this group's score on the Adolescent Materialism Scale (Table 2) was significantly lower than the rest of the groups ( $p < 0.001$ ). The score on the Peer Influence on Consumption Scale was significantly lower than Groups 1 ( $p = 0.004$ ) and 3 ( $p < 0.001$ ) but did not differ from the score of Group 2 ( $p = 0.999$ ). With respect to IVE, this group was composed of a higher proportion of subjects from educational institutions with low IVE ( $p < 0.001$ ) (Table 3).



**Table 1**  
*Profiles of Teenagers by Purchasing Style*

Sub-branch of the CEC	Group 1 Impulsive (n = 349 31,5%)	Group 2 Planners (n = 362 32,7%)	Group 3 Compulsives (n = 234 21,1%)	Group 4 Diffuse (n = 163 14,7%)	F (.)	p	$\eta^2$	95% CI
Compulsiveness	-0,436 c	-0,489 c	1,521 a	-0,161 b	631,99	< 0,001	0,632	[-0,500, -0,374], [-0,529, -0,450], [1,407, 1,637], [-0,243, -0,079]
Impulsivity	0,621 a	-0,060 b	0,101 b	-1,340 c	234,77	< 0,001	0,389	[0,538, 0,705], [-0,152, 0,030], [0,003, 0,199], [-1,419, -1,261]
Planning	-0,762 c	0,873 a	0,253 b	-0,670 c	387,03	< 0,001	0,513	[-0,836, -0,690], [0,816, 0,930], [0,145, 0,363], [-0,790, -0,550]

*Note.* The different letters in the table indicate significant differences according to Dunnett's multiple comparisons test T3 ( $p < 0.05$ ) for the CEC components, because it has homogeneous variance according to Levene's test of homogeneity of variances ( $F=60.61$ ,  $p < 0.001$  for Compulsivity;  $F=14.83$ ,  $p < 0.001$  for Impulsivity; and  $F=19.88$ ,  $p < 0.001$  for Planning).

**Table 2**  
*Significant Differences between Adolescent Profiles on Peer Influence and Materialism (ANOVA)*

Variable	Group 1 Impulsive (n = 349 31,5%)	Group 2 Planners (n = 362 32,7%)	Group 3 Compulsives (n = 234 21,1%)	Group 4 Diffuse (n = 163 14,7%)	F (.)	p	$\eta^2$	95% CI
Peer influence	0,019 b	-0,263 c	0,582 a	-0,291 c	44,047	< 0,001	0,107	[-0,076, 0,114], [-0,344, -0,182], [0,429, 0,735], [-0,443, -0,140]
Materialism	0,279 a	-0,322 b	0,472 a	-0,560 c	65,828	< 0,001	0,152	[0,184, 0,374], [-0,414, -0,230], [0,339, 0,605], [-0,695, -0,425]

*Note.* The different letters in the table indicate significant differences according to Dunnett's multiple comparisons test T3 ( $p < 0.05$ ) for Peer Influence, because it has a homogeneous variance according to Levene's test of homogeneity of variances ( $F=19.45$ ,  $p < 0.001$ ) and according to the HSD Tukey multiple comparisons test ( $p < 0.05$ ) for the Materialism component, because it has heterogeneous variance according to Levene's test of homogeneity of variances ( $F=2.41$ ,  $p=0.066$ ).

**Table 3**

*Significant Differences between Adolescent Profiles by Sex and Establishment Vulnerability Index*  
( $\chi$  Pearson's  $\chi^2$ )

Variable		Group 1 Impulsive ( $n = 349$ 31,5%)	Group 2 Planners ( $n =$ 362 32,7%)	Group 3 Compulsives ( $n = 234$ 21,1%)	Group 4 Diffuse ( $n = 163$ 14,7%)	$\chi^2$ (3,12 $n$ = 1108)	$p$
Sex (%)	Men	48,7	41,7	40,2	50,3	0,056	0,056
	Women	51,3	58,3	59,8	49,7		
IVE (%)	Under	17,8	21,8	38,0	35,0	< 0,001	< 0,001
	Low	38,1	39,0	28,2	37,4		
	medium	21,5	20,7	18,4	16,6		
	Medium	12,3	10,8	7,7	6,1		
	high	10,3	7,7	7,7	4,9		

### Discussion

The general objective of this study was to identify profiles of Chilean adolescents according to their shopping styles and to characterise them according to their level of materialism, susceptibility to peer influence on consumption and socio-demographic characteristics. Using hierarchical cluster analysis, four profiles with distinct buying styles were identified: Impulsive, Planners, Compulsive and Diffuse. The characterisation of the profiles indicates that they differed according to peer influence, materialism and SES according to the EVI.

Impulsive shoppers were the most materialistic together with compulsive shoppers. This is consistent with previous research (Bezerra & Poeschl, 2015; Yenziaras, 2016). Impulsive shoppers placed the highest importance on material goods. Also, they were the second most peer-influenced group, i.e. those adolescents who shop spontaneously, thoughtlessly and kinetically are likely to be influenced by their peers. Overall, these results support the scientific literature in that materialism tends to be positively associated with IQ and CC (e.g., Cakarnis & D'Alessandro, 2015; Lee et al., 2014) and with peer influence (Denegri et al., 2019; Gil et al., 2016; Shukla, 2012).

The planner shoppers scored highest in planning and second highest in impulsivity (together with compulsive shoppers). This is partially contradictory to Denegri (2010), who postulates that PC allows for a decrease in IC and CC. In the present study, planner shoppers do not show the lowest levels of impulsivity, but neither are they at the highest level. These results could be understood by looking at the associations between the variables, with no significant association found between planning and impulsivity, contrary to previous research (Denegri, 2010). These differences between the results of this study and those of the previous study could be due to the changes inherent to the passage from one developmental stage to another, considering that the present study worked with adolescents and the previous study with emerging adults (university students). Further research is suggested to investigate these differences.

Compulsive shoppers scored the highest in compulsivity and were the most influenced by peers. The latter result is consistent with the positive relationship found in this study and is explained by the fact that both CC and peer influence are affective-dominant (Dittmar, 2005b; Luna Arocas & Quintanilla Pardo, 2000). Also, compulsive shoppers were the most materialistic together with impulsive shoppers. This is understandable given the previously mentioned relationship between materialism with IQ and CC. A hypothetical explanation for this finding is that consumption as a core identity value is expressed in materialism and is associated with impulsive or compulsive buying. In relation to IVE, this group consisted of a higher proportion of adolescents with low IVE, compared to the distribution of the overall sample.

This finding can be explained by the work of Denegri et al. (2019), in which adolescents with low EVI showed a lower level of economic reasoning, which would translate into a lower engagement of the cognitive component in the purchase decision and, in contrast, a greater preponderance of emotional and contextual aspects. The latter would coincide with the high levels of materialism of this group, considering previous evidence indicating that materialistic people tend to spend more time in shops and, consequently, to spend more, because they spend more time receiving contextual stimuli, e.g., advertisements of offers (Fitzmaurice & Comegys, 2006).

The diffuse shoppers were those who ranked lowest in IQ, PC, materialism and peer influence, and were the second most compulsive group. These adolescents are those who do not yet have a clearly defined profile. According to previous studies, individuals without a clear consumption pattern are more permeable to market capture strategies, which has the potential to activate the affective component in the purchase decision and a consequent unthinking acquisition of goods and services (Aleti et al., 2015; Pillai & Srivastava, 2015; Shahrokh & Khosravi, 2014). Similar to the group of compulsive shoppers, this group was composed of a higher proportion of adolescents with low EVI, which, according to previous studies (Denegri et al., 2019), would be associated with a lower level of economic reasoning, which could negatively affect the cognitive component of the purchase decision and positively affect the affective component and susceptibility to contextual aspects.

In relation to the composition of the profiles, there was no difference between the sexes, a result that is consistent with Lee and Workman (2018), when measuring compulsivity in university students in the United States. However, it is contradictory to what was found by Lai (2010) who observed that there was a prevalence of Taiwanese female university students in IQ style. These differences could be explained by differences between the samples of the two studies in terms of sampling techniques and possible cultural differences. Regarding the latter, the differences in gender results could be related to cultural factors around gender socialisation, specific to certain countries.

Regarding the composition of the IVE profiles, some differences were found that are worth considering. A lower proportion of low IVE subjects was found among impulsive shoppers and planners, a result that is partially consistent with the research of Castellanos et al (2020), who indicated the existence of a direct and linear relationship between IQ and IVE. In contrast, a higher proportion of low IVE subjects was found among compulsive and diffuse shoppers and a lower proportion of medium-low IVE subjects among compulsive shoppers (relative to the other three profiles). Overall, in the present study, differences were only found in the low and lower-middle IVE, while the proportion did not vary at the other levels between profiles. These differences according to EVI have the potential to contribute to the targeting of interventions aimed at working with specific profiles according to their shopping styles. However, further research is recommended to explore these results in depth, considering that the differences found in the present study are circumscribed to certain levels of vulnerability and purchasing profiles.

Contrary to previous studies (Bangma et al., 2017), the impulsive shopper profile did not represent the majority, although it included a relatively high percentage of the sample. The planner and impulsive shopper profiles had the highest percentages, followed by compulsive shoppers. The differences with the above-mentioned study can be explained by the characteristics of the study samples. The research by Bangma et al. (2017) studied young people, mostly *millennials*, and compared them with middle or older adults, while the present study focused on *centennials*. This difference is important, as some authors (e.g., Martínez Fernández, 2018) point out that there are differences between both groups with respect to their consumption, among which the following stand out: different purchase motivations, greater importance of the economic result given by *millennials* and the start of consumption in the *e-commerce* boom (online shopping) by *centennials*.

Furthermore, the high percentage of adolescents in the planner shopper profile can be explained by the fact that adolescents have their own money which they use for personal expenses, such as technology, clothing, food and leisure, but they do not manage their own money to meet all their needs (Barros et al., 2015). This implies that they may be planners at present, but when the number of products or services to be purchased increases, they may develop an IC or CC style. Again, more research is suggested around the intrapersonal evolution of these variables to assess how they change (if at all) across different developmental stages.

The limitations of this study include its non-experimental and correlational design. This limitation makes it impossible to establish the direction of causality between the variables considered, a relevant element for future research and interventions that seek to promote healthier and more sustainable purchasing styles that require consideration of which variables should be focused on in such interventions. A second limitation is the use of EVI as an indicator of the participants' SES. This is a limitation because, although previous studies suggest that this is a better indicator of students' socio-economic conditions than other SES measures (e.g., the ESOMAR scale), it would be important to consider other socio-economic indicators in a predictive model to assess which are the best predictors of purchasing styles and other relevant variables, such as financial literacy. Finally, the limitation of the analytical technique used is acknowledged, as cluster analysis is considered descriptive, atheoretical and not inferential (Hair, et al., 1995/1999). In this respect the solution of four consumer profiles found in the present study should be considered as a possible solution, but not the definitive solution, and future studies and interventions should conduct their own cluster analysis to corroborate their profiling.

Finally, the results of this research are a contribution to financial education programmes for adolescents. Based on their application, it would be possible to develop programmes focused on specific profiles, optimising the use of the resources necessary for their implementation, responding to the specific needs of each profile and prioritising those elements that have a greater impact on changing purchasing behaviour, such as planning and materialism (Quintano & Denegri, 2021). Ultimately, these programmes seek to strengthen the development of attitudes and skills that enable the regulation of economic behaviour when faced with a market that puts pressure on consumption (Denegri et al., 2006b). In terms of concrete recommendations, for planners, it would allow them to maintain and strengthen economic reasoning, improving the cognitive aspect of purchase decision-making, while for impulsive and compulsive buyers it would provide them with notions of economy and evaluation of possibilities, tending to increase the cognitive component in their purchases. Finally, diffuse shoppers would benefit the most from these programmes, as they do not yet have a defined shopping style, and these could lead them to acquire a profile of planner shoppers.

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