

Can Stressful Events Affect Our Consumer Day-Life? Empirical Results of Preliminary Focus Group Analysis to Student Groups with the Use of a Life Stress Inventory Model

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Abstract: *Different research studies argue that external circumstances or events can have an effect on people, but this effect is mediated by the individual's perceptions, capacities, and understanding. While in behavioural and social studies stress research is a well known traditional research topic, in Marketing studies consumer stress research has been ignored by marketing and consumer researchers. This preliminary research paper examines the result of a consumer stress measurement combination study that includes the use of Social Readjustment Rating Scale and the use of a "trend to buy" research study. Our research question is based on the statement "unique stress events can affect the buying behaviour of different consumer groups". The study is based on three "focus group" organised studies with 26 students, i.e., 9 with graduated, 9 with post-graduated and 8 with post-graduated executives. The results of the study give useful suggestions for the construction of an alternative consumer measurement tool. Finally the paper concludes that the, "Death of a friend", "Death of a relative" are both the most important and unique stress life events for the three student groups. When such event occurs, then all the student groups trend not to buy products and services related with their animation and outgoing.*

Keywords: *Social Readjustment Rating Scale, Stress, Consumer Behaviour, Marketing*

1. INTRODUCTION

1.1 Literature Review

Based on the literature review the research topic of stress is widely analyzed and discussed from Behavioral scientists. George Moshis (2007, p.430) noted "that the concept of stress received little attention in the field of Marketing" (Linda et al., 1994). The research projects associating the stress of the consumers with the act of consuming product types are very few. The research approach of stress can be of interest to the cognitive object of Marketing. Thematic areas of examination such as a. consumer behavior and the way of coping with stressful situations through the procedure of consuming goods, i.e. consuming periodic press aiming at their satisfaction b. the tendency to consume great amounts of goods in order to escape from the consequences of an event or a situation that brings forth stress i.e. cinema, apparel, outing with friends. The ways of consumers overcoming these situations can be categorized into the upcoming units of behavior actions, the approach strategies, and the avoidance strategies, which can involve both the phase of obtaining goods as well as the phase of consuming it (Mick & Fournier, 1998). The references related to Marketing and stress are also referred to approach strategies, which the consumers use to cope with stress caused by consumption (Duhachek, 2005; Anil et al., 1999). In these studies the researchers assume that the consumer reactions and the approach methods they adopt follow the situations that are connected to the consuming of goods. This assumption can therefore not be applicable in the case where the stress has been caused by situations and events of non-consuming type. In other words, the non-consuming type events and situations can and influence outside the procedure of the purchasing decisions the consumer follows, a procedure that also influences and can induce stressful situations to the consumers. Finally, as already mentioned, the consumer reactions are based on two strategies, one of avoidance and the other of approach. The first, by nature, embody greater levels of uncertainty and can cause reduction of a person's self-confidence, however when they achieve what they aim at, they contribute equally importantly to the reduction of stress caused by consuming goods. A widely known tool for the analysis research of stress is the *Social Readjustment Rating Scale* by Thomas Holmes and Richard Rahe (1967). Holmes and Rahe note that both the positive as well as the negative events can induce stressful situations to people, since people become stressed on any event which can bring them through change

from the present stable situation of their lifestyle and therefore a level of inner readjustment is required (*Readjustment*) which these people will have to manage. The researchers focused as psychiatrists to the construction of a standardized measurement scale that involves a series of 43 causes (events and situations) of stress that affect the psychosomatic health of these people. The research until the presentation of the model measuring the situations of stress focused on matters of number appearance from events and on the categorization and identification of their types. The measurement scale the researchers suggested for the first time favored the procedure of measuring the extent of stress caused by the experiences of situations and events the people have during their life. The methodology was based on the assumption that the stress ratings from the measurement tool could relate to the health status of the people and measure the possibility of illness. The scale remains until nowadays especially timely to the behavioral sciences and the use of scales measuring stress is still a significant point of research interest (Haatainen et al., 2003; Fouquereau et al., 2003; Cohen et al., 1983). The use of specialized measurement tools like the student stress scale «The Student Stress Scale», form an adaptation of Holmes and Rahe's Life Events Scale for college-age adults, provides a rough indication of stress levels and possible health consequences (Mullen & Costello, 1981).

1.2 Concept and Scope of our research

The Marketing strategies are based on the good knowledge of the consumer needs and desires which obviously require beforehand a better knowledge of the procedures for taking purchasing decisions regarding the market segments that interest us. The analysis of the factors that create trends or suspensions in purchasing certain goods obviously forms a useful element of describing the procedures of purchasing decisions the consumers follow and therefore an element of examination in the case of the cognitive project of the Consumer Behavior (Hawkins et al., 2004). The analysis of stress can provide us with useful information through the tools measuring the adjustment level meaning the expected effort they realize they have to make in order to achieve the necessary change of their lifestyle while the analysis of the trend regarding the consumption of goods chosen during the appearance of stress can reinforce the effort for understanding better the consumer behavior. Aiming at the better description of the influences caused by the events and situations of life to their purchasing behavior, the opinions of 26 undergraduate and postgraduate students are analyzed in the present research by using the social readjustment scale.

1.3 Research questions

- Q1. Which events do the students think that cause them stress based on the effort they make for social readjustment?
Q2. During the appearance of such an event which products are avoided and which are consumed?

2. METHODOLOGY

After the relevant references research and after focusing on two scales of social readjustment, a. the general one by Holmes and Rahe (1967) but also the specific ones for students b. the one by Mullen and Costello (1981) a short conversation followed with in depth interviews with 3 undergraduate and postgraduate students. This procedure ended in bringing forth 15 important events which could be considered stress sources.

2.1 Sample of the study

Later on, there was a structured procedure of approaching three focus groups which consisted of 9 undergraduate students, 9 postgraduate students with limited or no work experience and 9 postgraduate students with increased work experience and family obligations. The men in the analysis sample were 13 (4 mba exc, 5 mba, 4 undergraduate) and the women 13 (4 mba exc, 4 mba, 5 undergraduate). From 20-22 years old were 9 undergraduate students, 24-29 were the 9 mba students, 31-39 were 6 mba exc students and 40-45 were 2 mba exc students. From the 7 married people 5 were married with no kids while 2 were married with kids and 19 people were single. All the students were active students or had graduated from a higher education institution (case of postgraduate students).

2.2 Measurement

The measurement took place during the fall semester 2010-2011 for all three focus groups and it was conducted in different rooms of the academic institution where the students were studying. The participating volunteers as mentioned in the previous paragraph were chosen by the researchers after they had previously been informed on the research procedure. The students were given a readjustment list of 15 events which were included in a questionnaire where the first page was explanatory and was about the way of completing the questionnaire and the purpose of the research while besides the events and the readjustment rating there were also questions concerning the products and services consumed by the students more often during the readjustment period, which followed after the appearance of a very important event as they were presented in the questionnaire. In the second part of the questionnaire demographic information (sex, age, family status, education level) were also included. The interview procedure was of short duration from 45 minutes to a maximum duration of 90 minutes, as an assistance the people being questioned were distributed a description of the research in text as well as the questionnaire to be completed while at the same time the conversations were recorded by the researcher. Finally, there was a recording of the total answers by the researcher on a special answering submission form.

2.3 Analysis

The analysis of the quantitative indicators and the demographics was performed on a submission form by using the Excel© software. The students' answers were combined and categorized in units of events and consuming products and avoidance.

2.4 Results

The final results of the quantitative analysis researching the consumers' readjustment rate by stress-provoking events and the consuming goods trends are presented in table 1.

Table 1: Measurement of 15 stressful situations and life events; Results of our research study

Place	Life event	Total score(*)	<i>n</i> %	Items they consume	What they didn't consume
1	Death of a close family member	20200	21 80,8%	<ul style="list-style-type: none"> • Cigarettes • Alcohol • Tissues • Inland Revenue, land registry, Municipality • Churches • I do not consume/no product • I seat in for a time interval • Flowers • Hoop of funeral • Food 	<ul style="list-style-type: none"> • I do not go out for amusement • Restriction in products and services that were previously consumed • Cinema • Travels • Food • Clothes
2	Pregnancy	12900	17 65,4%	<ul style="list-style-type: none"> • Visit gynaecologist • Different goods for the baby (e.g., bed, park, clothes) • Food • Clothes • Amusement 	<ul style="list-style-type: none"> • Going out • Fattening food • Hair dyes • Pads • Smoking • Alcohol
3	Major personal injury or illness	11500	11 42,3%	<ul style="list-style-type: none"> • Medico-pharmaceutical care • Nursing • Communication with relatives & friends (telephone) • Gymnastics – physiotherapy • Alcohol • DVD - Books 	<ul style="list-style-type: none"> • Alcohol • Cigarettes • Junk food • Restaurants • Travels • Gymnastics • Driving
4	Separation with mate	9650	14 53,8%	<ul style="list-style-type: none"> • Fast food, • Luxury products • Alcohol • Going out • Cigarettes • Clothes • Travels • Candies • Hairdresser's • Gym 	<ul style="list-style-type: none"> • Alcohol • Super market • Mobile telephony • Credit card loans per month
5	Change in financial status	8650	15 57,7%	<ul style="list-style-type: none"> • Travels • Buying or restriction of purchasing product & services • Purchasing a car • Clothes 	<ul style="list-style-type: none"> • Going out at night • Coffee • Clothes • Luxury products • Purchasing a car • Reduction of demand of unnecessary consuming products • Buying only the basic commodities (bread, milk, legumes, meat, fruits, vegetables) • Travels
6	Increased workload at school/university	8150	14 53,8%	<ul style="list-style-type: none"> • Food • Chocolates • Gadgets • Cigarettes • Internet • Stationeries, books, foodstuffs • Alcohol • Coffee 	<ul style="list-style-type: none"> • Diet • Alcohol

7	Being fired from a job	7720	11 42,3%	<ul style="list-style-type: none"> • Buying newspapers and reading announcements • More frequent internet use • Alcohol • Travel for recreation 	<ul style="list-style-type: none"> • Clothes • Going out • Reduction of buying luxury products and entertainment services • Coffees • Clothing • Traveling
8	Death of a close friend	7150	8 30,8%	<ul style="list-style-type: none"> • Alcohol • Cigarettes • Travels • Tissues 	<ul style="list-style-type: none"> • Cinema • Clubing • Amusement • Food
9	New girl- or boyfriend	6500	14 53,8%	<ul style="list-style-type: none"> • Candies • Chocolates • Ice-cream • Gifts • Increase of telephone account • Clothes • Coffee • Drinks • DVD • Cinema • Travels • Condoms 	<ul style="list-style-type: none"> • Candies • Food
10	Outstanding personal achievement	5500	11 42,3%	<ul style="list-style-type: none"> • Purchase of clothes • Travel • Amusement • Footware • Food 	
11	Jail term	5100	6 23,1%	<ul style="list-style-type: none"> • Alcohol • Food • Cigarettes 	<ul style="list-style-type: none"> • Amusement in Clubs & Café • Cinema
12	Marriage	4900	11 42,3%	<ul style="list-style-type: none"> • Luxurious gifts • Cooking goods • Glassware • Gadgets • Travels • Going out • Drink • Food • Clothes - wedding dress • Invitation cards 	<ul style="list-style-type: none"> • Reduction of nightlife • Reduction of drinking alcohol • Condoms
13	Divorce between parents	4500	6 23,1%	<ul style="list-style-type: none"> • Courts • Lawyer • Diet • Alcohol • Food 	
14	Failing an important course	3370	6 23,1%	<ul style="list-style-type: none"> • Tuition centre • Alcohol • Food • Cigarettes • Coffee 	<ul style="list-style-type: none"> • Amusement
15	Sex problems	3300	7 26,9%	<ul style="list-style-type: none"> • Drugs • Medical help • Sex shop products and services • Viagra 	<ul style="list-style-type: none"> • Condoms

Note: (*) The total score is a measurable indicator based on the Holmes and Rahe (1967) stress scale measurement tool

3. CONCLUSIONS

80.8% of the students stated that the event “Death of a close family member” is the most important (total score: 20200) readjustment factor of their mental balance by causing stress to them. During its appearances the products consumed are Cigarettes, Alcohol, Tissues Inland Revenue, land registry, Municipality, Churches, I do not consume/no product, seat in for a time interval, Flowers, Hoop of funeral while Food is a relative choice which sometimes the students

avoid and other times they adopt. Upon the appearance of the event the students' consumption of the amusement, recreation and travel services is reduced. The next most important event that 65.4% of the students note is the event "Pregnancy" (total score: 12900). It is characteristic here that the products Smoking and Alcohol are not consumed since the baby and mother's health during the pregnancy come first. Food in this case is a relevant choice while clothing is in this case a consuming element that supports the adjustment procedure of the mother and the father obviously due to the need for purchasing baby items, but pregnancy items as well. Third event in terms of importance (total score: 11500) which gathered 42.3% of the students is the event "Major personal injury or illness". Alcohol is a relevant choice while there is a tendency in the reduction of Cigarettes, Food and Travels. Medical care and rehabilitation services, telecommunications, books and DVDs are consumption elements during recuperation. According to the students the remaining 12 important events of readjustment and stress inducement are in terms of hierarchy the following, "Separation with mate" (total score: 9650), "Change in financial status" (8650), "Increased workload at school/university" (8150), "Being fired from a job" (7720), "Death of a close friend" (7150), "New girl- or boyfriend" (6500), "Outstanding personal achievement" (5500), "Jail term" (5100), "Marriage" (4900), "Divorce between parents" (4500), "Failing an important course" (3370) and "Sex problems" (3300). In some events the products present a relevant consuming character like Alcohol in case 6 "Increased workload at school/university" or Candies in case 9 of table 1.

In the cases where the products are classified and analyzed by occurrence or event of appearance Marketing people can benefit from the procedure of matching thematic events with the product categories, and suggest to their communicative strategy a more realistic strategy of approaching consumer groups which in this case were students. For instance, in an advertising approach which uses a thematic that includes one of the above important events of readjustment and stress it would be beneficial to emphasize the product that contributes to the negotiation and management of the stress tense by the consumers. Neutral goods can contribute through the correct presentation of their contribution (emotional and rational value for the consumer) to the reinforcement of the tense management, to the reduction of stress caused by the consumption of goods and to the consumer's self-confidence.

The present research of the readjustment scale can be supported by other segmentation researches that support the demographic differentiation of the people being questioned and the correspondence or association of the products with these characteristics. In addition, it should be noted that the small sample and the qualitative exploration cannot allow the generalization of the results in level of population.

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