Insider Trading? Exploring Familial Intra-Generational Borrowing and Sharing

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This paper seeks to explore the concepts of borrowing and sharing and their relevance for our understanding of consumer socialisation. Specifically this research focused on pairs of adolescent sisters and the way in which they managed the ‘exchange processes’ within their family home. The findings suggest that borrowing and sharing are different concepts with sharing typically being imposed and relatively simple whilst borrowing is voluntary yet complex. Strategies learnt and employed by the sisters including covert borrowing and conflict avoidance are described. Implications for consumer behaviour, marketers and policy makers are discussed.

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EXTENDED ABSTRACT
Parents influence the behaviour of the child directly through introducing and facilitating consumer skills and indirectly influence their children through the child’s observation of behaviour [See for example: Ward, 1974; Gunter & Funnah, 1998; Roedder John, 1999]. However, there appears to be little if any research on the influence of siblings in relation to ‘socialising’ brothers and sisters although the social learning perspectives attribute consumption related behaviours to both environmental and social agent influences such as families and peers (Moschis & Smith, 1985).

Research on non-consumption situations (Palan, 1998) and studies that focus on the mundane and ‘day to day’ behaviour of families (Emery & Lloyd, 2001) are needed to expand our understanding of socialisation. This research focuses on the concept of borrowing and sharing within families and how this may influence and facilitate the socialisation of siblings within the household. Sharing has been addressed in terms of cultural norms (for example see: Gerrard 1989 & Belk 2000), impediments to sharing (Belk 1990) and gift giving (Belk, 1993 & Oosten 2002). However borrowing has featured less as a notion in research studies. To underpin the notion of borrowing and sharing and to provide a foundation on which to build this concept the facets of exchange theory have been considered.

To explore sibling relationships and socialisation influences this study considers brands, products or items traded inside the family home. Specifically the study explores the expectations siblings have of exchange (borrowing/sharing) and the extrinsic and intrinsic potency value derived from borrowing or sharing and examines subjective norms in the borrowing and sharing context.

Given the exploratory nature of this study and the complexity and sensitive nature of the phenomena (family life) in question, in-depth ‘paired’ interviews appeared to be the most appropriate method to address the issues raised. A local secondary school provided a purposive sample (Mills, 2001), a room and a timetable for the researcher to interview the respondents. The school was issued with the requirements for the sample and duly produced a cross sample of sisters varying in age, family type and socio-economic group. This research then involved 15 in-depth ‘paired’ interviews with 30 adolescent sisters.

The interviewees were pre-tasked and the girls were asked to consider a week before the interviews what items they have borrowed or shared with their siblings and where possible photo these products, brands or items. Photos (taken on mobile phones) were brought to the interviews and served as ice-breakers and as a way of building rapport quickly with the respondents. A collage of items the researcher thought the sisters may borrow or share (both high and low value items with the potential for various levels of involvement) was also introduced where appropriate during the interviews. The concepts of sharing and borrowing were then explored utilizing the facets of exchange theory and communal relationships to underpin the semi-structured interview questions. The data analysis was conducted by identifying re-current themes in the data.

The overall findings from the interviews conducted with pairs of sisters illustrated that borrowing and sharing are commonplace amongst sisters but that whilst sharing is frequent between sisters it is quite a different concept to borrowing. Sharing was ‘direct’ learning proffered by the parent whereas borrowing was both an exchange and learning process between the sisters only. Together the sisters learnt skills from one another and developed strategies to manage the exchange process.

Intrinsic values of items within the household were identified (for example the TV remote control being exchanged for the cat). Products with extrinsic value were also illustrated (e.g. branded goods). Multiple strategies (including conflict avoidance, selective permission, the timing of request, decision making and covert borrowing) were employed to manage products or items with intrinsic or extrinsic value and most interestingly the sisters appeared to learn from one another (bidirectional learning) as opposed to the elder sister simply ‘teaching’ the younger. Perhaps not surprisingly, however, the older sister tended to be more ‘savvy’ (in the know) in terms of borrowing and sharing. As ‘savvy’ tends to increase with age (Brace et al, 2006) this finding supports current work on this aspect of consumer socialisation [For example see: Tinson & Nancarrow, 2005]. These concepts were readily understood and agreed by all the teenage respondents contributing to our understanding of socialisation and learning within the family.

This exploratory work concurs with the assertion of Clark & Dubash (1998) who posit that exchange is embedded in communal relationships and that these relationships will vary in strength. That is, where there appeared to be less harmony between the sisters the borrowing was more of a business arrangement (more akin to a selfish relationship as described by Batson, 1993). Of course this research has only considered a relatively small number of siblings and only females with the research being conducted in only one locale. It may be that with further research that considers males as well as females and families that have a gender mix in their family composition would find greater support for the work of Batson.

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