



A systematic self-observation study of consumers' conceptions of practical wisdom in everyday purchase events

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ABSTRACT

This project introduces the method of Systematic Self-Observation (SSO) to business researchers, compares it to other modes of introspection, and illustrates its application in a study of consumers' conceptions of their practical wisdom (or lack thereof) during ongoing purchase events. Qualitative data analysis is combined with hierarchical linear modeling analyses. Results are discussed in terms of how this application extends the SSO method as well as consumer behavior and wisdom theories. Discussion also addresses opportunities for future use of SSO.

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1. Introduction

Introspection is the process of looking inward – as an act of self-examination – to attend consciously to one's current mental state. Despite evidence of its value in the humanities and social sciences (e.g., Boring, 1953; Hixon and Swann, 1993; Macdonald, 1996), introspection has been used sparingly in marketing and consumer research on a formal basis (on an informal basis, many researchers draw from their own lives and self-insights to formulate hypotheses and explanations). The development of introspection for the benefit of extending knowledge will depend in part on learning about and appreciating the application of various introspection approaches. One of those not seen before in marketing research, and which offers certain advantages, is Systematic Self-Observation (SSO). In this paper we describe SSO and compare it to other modes of introspection. We then illustrate its application in a study that explores how consumers conceive of what it means to be wise or unwise in their ongoing purchases. We discuss the results in terms of advancing applications of the SSO method (e.g., via hierarchical linear analyses) and discovering new insights on consumer choice and wisdom. Discussion focuses also on opportunities for future use of SSO.

2. The nature, design, and conduct of systematic self-observation

Systematic Self-Observation developed from a mission to discover, describe, and comprehend the patterns and experiences of ordinary life (Rodriguez and Ryave, 2002). It is founded upon major theorists in sociology and psychology, such as Goffman (1967), Garfinkel (1967), and Jung (1961), who come from the paradigms of symbolic interactionism, semiotics, conversation analysis, and analytic psychology, among others. SSO involves multiple informants who are trained by the investigators to notice and record selected aspects of their daily experiences. Informants complete a timely field report of their observations, including details of actions, communications, and situational settings. Typically, each informant provides several written narratives on the topic for a given study.

Since everyday life is complex, contextualized, and dynamic, the choice of SSO topic is important so that the best theoretical and substantive insights can be realized. SSO is especially appropriate for concealed or subtle topics such as motives/goals, feelings, and cognitive processes that accompany human activities. Examples in the past have included telling secrets, withholding compliments, and engaging in social comparisons that generate envy. Rodriguez and Ryave (2002) outline six criteria for choosing an apt SSO topic. It should be (1) natural to the culture under investigation; (2) singular and specific (rather than a vague topic, such as “moments of social intimacy,” it should be more focused, such as “admitting to someone you are afraid”); (3) noticeable (with training) by informants; (4) intermittent (occurring neither extremely often nor rarely); (5) bounded (has a distinct beginning and end); and (6) of short

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duration (not instantaneous and not lengthy so that the full course of the event and experience can be observed and reported).

SSO research usually involves a sizeable and varied sample of informants, leading to tens, if not hundreds of reports. Past SSO research in sociology has regularly relied on college students as informants. [Rodriguez and Ryave \(2002\)](#) endorse that practice by noting that these students are adept at SSO because they are literate, cooperative, and keen observers. In the pre-study training sessions, informants are guided on how to be mindful of noticing the research topic as it occurs in their lives, and they are usually shown instances of prior reports to encourage honesty, accuracy, and detail in generating their own reports. If feasible, informants are expected to carry a pencil and paper with them (or a tape recorder or portable computer) to record their entries immediately, or as soon as possible after the selected phenomenon has occurred.

3. Comparison of SSO to other introspection approaches

To highlight the distinctiveness of SSO and how we extend its usefulness, we compare it first to two other types of introspection techniques that could potentially deal with the same issues that we are addressing. First, there is the traditional type of introspection known as Self Introspection in which a lone individual intensively focuses on his or her personal psychological processes or content. Self Introspection has produced a limited but insightful set of applications in marketing research ([Gould, 1991](#); [Hirschman, 1992](#); [Holbrook, 1995](#); [Levy, 1996](#); [Mick, 1997](#)), drawing attention to consumption behaviors that have remained unexplored or insufficiently elaborated, such as hygiene rituals and dependencies on products. Secondly, there is Interactive Introspection. As the name suggests, this form is designed so that the investigator and one or more informants each engage in private introspections about a selected topic, and then share their insights in subsequent meetings. [Ellis \(1991\)](#) details her findings from applying Interactive Introspection to the lived experience of emotion complexities, strategies, and control. An important commonality across SSO, Self Introspection, and Interactive Introspection is that each is invoked by the individual to gain insights about a specific phenomenon as that phenomenon arises in daily life.

[Table 1](#) juxtaposes these three forms of introspection along six dimensions. As indicated, the disciplinary bases are shared but varied across the three forms, with SSO combining sociological and psychological foundations. The objective of the three different types of introspection is approximately the same, that is, the description of emerging experiences in day-to-day life. The sample sizes of researchers/informants and their respective narrative records increase, respectively, from one person in Self Introspection, who is both researcher and informant (producing one or a few narratives), to a modest amount in Interactive Introspection (1–5 pairs of researchers and informants, producing 2–50 joint narratives) and to a large degree in SSO (10–200+ informants, producing 50–500+ narratives). The form of data that is shared across the techniques is narrative stories, and all can include field notes as well, though it is perhaps

most prominent in SSO. Interactive Introspection also uniquely involves face-to-face interviews between the researcher(s) and informant(s) after personal introspections, to take preliminary insights to new depths via mutual curiosity and empathy. Due to its multiple narratives, SSO can more readily involve standard content analyses of the introspection records, using categories from prior literature or generated from an initial reading of a sample of the narratives. This content analysis can open up opportunities to explore the extent of, and inter-relationships among, component aspects of the narratives.

As for data analysis, all three are based on an interpretive/hermeneutic approach that proceeds through repeated readings of the narratives, with each successive reading refining prior impressions and each reading relating parts of narratives to wholes, while also drawing comparisons and contrasts across narratives. Of the three forms, SSO occasionally uses its larger samples to employ quantitative analyses through its content analysis – mostly univariate statistics in the past – pertaining to percentages of thoughts, feelings, interpersonal interactions, social and psychological strategies, and other occurrences. Due to the nature of the data and analyses in each form, triangulation of insights increases from Self Introspection to Interactive Introspection to SSO. In our study we augment the use of SSO by including a series of open-ended prompts and structured scales on the data collection instrument so that informants can provide a wider variety of insights about their experiences; in the past, SSO has involved few prompts for recording experiences and no numerical scales. We also extend the typical analyses of SSO data by triangulating and synthesizing the interpretive–hermeneutic analyses with bi-variate and multivariate analyses through hierarchical linear modeling. Together these efforts lead to some provisional theoretical advances on practical wisdom in consumer choice.

In general, the data obtained from SSO allows the researcher to move beyond singular or small-number introspections that may be quite intriguing, but potentially non-representative or non-transferable, or that may be qualified by other factors or conditions that can be coded in the records. An advantage of SSO is the opportunity to develop statistical summaries across multiple relevant introspections and to pursue more sophisticated statistical analyses that build or test theories for conceptual generalization about the phenomenon under investigation.

We should also note that there are other valuable forms of introspection besides the three mentioned above, though some are less amenable to the research we sought to conduct. One, for example, is Descriptive Experience Sampling ([Hurlburt and Akhter, 2006](#)) in which the informant wears a beeper that is randomly activated by the researchers. As the beeper is sounded, the informant immediately writes down his or her inner experiences, which can include any thoughts, feelings, sensations, tastes, and so on. The randomness of this approach has benefits for collecting immediate and less-edited introspections, but it prevents a focus on a pre-determined topic that emerges irregularly in daily life, such as making compliments or a product choice.

Table 1

	Self Introspection	Interactive Introspection	Systematic Self-Observation
Disciplinary Origins	Philosophy, Theology, Psychology	Sociology	Sociology, Psychology
Objective	Describe emergent experience	Describe emergent experience	Describe emergent experience
Data	Personal Narratives	Personal narratives, interviews/ conversations, joint narratives	Personal narratives, fieldnotes, content analysis categories
Common Sample Sizes	1 researcher–informant, 1–5 narratives	1 researcher, 1–10 informants, 2–50 joint narratives	10–200+ informants, 50–500+ narratives
Data Analysis	Interpretive/hermeneutic	Interpretive/hermeneutic	Interpretive/hermeneutic, univariate statistics, bivariate and multivariate statistics ^a
Triangulation	Minimal, across narratives only	Moderate, across narratives and across researcher and informants	Considerable, across narratives and informants, and across qualitative and quantitative data

^a The use of bivariate and multivariate statistics for SSO is introduced in the present article, in the form of hierarchical linear modeling (HLM).

4. Applying SSO to understanding consumers' perspectives on practical wisdom

4.1. Conceptual overview and project purpose

As Wilson and Schooler (1991) noted several years ago, there continues today to be little scholarship on the nature and role of conscientious forethought in decision making. Accordingly, through our study using SSO we sought to gather descriptions and understandings of how consumers conceive of, strive for, and occasionally experience practical wisdom in their purchase decisions.

Wisdom is an ancient and diverse topic (Assmann, 1994). An important distinction is drawn between speculative versus practical wisdom in everyday life. According to Aristotle, practical wisdom means doing what is right, at the right time, in the right manner, and for the right purposes (Mick and Schwartz, forthcoming). From an Aristotelian base, Fowers (2003, p. 415) defines practical wisdom as “the capacity to recognize the essentials of what we encounter and to respond well and fittingly to those circumstances.” He delineates several key dimensions of practical wisdom. Among them is its strong intentional quality. Fowers (2003, p. 418) writes that “Our reading of a circumstance is largely constituted by our intentions....Against the backdrop of our ends, we see the details of our situation with greater clarity and insight, being able to recognize better the salience of both particular features as well as the overall import of the present state of affairs.”

Also, since the most fitting response is not always obvious, practical wisdom often involves deliberation and self-reflection. A significant important goal of deliberation, Fowers explains, is to assess alternatives and our preferred courses of action according to our overall aims, while striving to harmonize our varied ends. And it is through earnest self-reflection that we evaluate the extent to which we are acting for the best reasons. Practical wisdom is akin to Brown's (2005) notion of “common behavioral” wisdom, which he describes as including the management of one's financial resources. This would include saving and spending, the use of credit and debt, the role of price and quality in purchase decisions, and so forth.

The two most notable streams of wisdom research in the social sciences have been led by Robert Sternberg and the late Paul Baltes. Both have associated wisdom with certain types of knowledge and the application of knowledge for well-being or the common good. Baltes and his colleagues have mainly studied wisdom as an existential expertise that is distinguished from other human strengths because it coordinates intellectual, affective, and motivational aspects of human functioning; thus, wisdom is an orchestration of mind and character (Baltes and Staudinger, 2000). For Sternberg, wisdom is a process of balancing the needs and interests of one's self, of others', and of one's surroundings, spanning both short- and long-term horizons (Sternberg, 2003). Hence, the breadth of factors considered and the time spans contemplated are among the significant issues in Sternberg's paradigm of wisdom. Sternberg and others (e.g., Csikszentmihalyi, 1995) have also argued that what is considered wise or not is often relative to a given domain of life. For the purposes of our project, this includes when and how practical wisdom might be manifested in consumer purchase events.

Up to the present there have been no pointed studies on practical wisdom in consumer behavior. The beginning stages for fruitful wisdom research in a given life domain should involve what Sternberg (2003) and Baltes and Smith (2008) call an *implicit-theoretical approach*. It collects and analyzes people's folk conceptions of wisdom to build insights from the ground up, and to assess the overlap among those conceptions and with prior discourses on the subject. This approach dovetails synergistically with Systematic Self-Observation. Thereby, we wedded the implicit-theoretical approach and SSO to probe consumer practical wisdom.

4.2. Method

4.2.1. Participants

Forty-eight undergraduate students at a public university made SSO records on self-selected consumer behaviors over the course of a semester in partial fulfillment of requirements in their marketing research course. These young adults, aged 18 to 24, are a reasonable sample for this study insofar as they fit the sample profile of many past SSO studies (as noted earlier) and they are capable of acting wisely (i.e., as Sternberg, 2003, argues, wisdom is not restricted to late life-stages). In terms of the relevance of purchase wisdom in their lives, these students have consumer needs, wish lists, and budgets that must be monitored and managed, as they occasionally spend on electronic equipment, clothing, and leisure, among other things. Many also carry with them laptop computers, to facilitate the timely entry of SSO records.

All 48 participants completed and submitted four SSO records. Originally we hoped to learn about purchases as well as non-purchase events, but the informants focused heavily on buying episodes (e.g., a new dress for a formal event), which may be a natural bias when people are asked to report generally on any aspect of consumer behavior. Since the number of non-choice events was comparatively small and heterogeneous (26 entries), we focused on analyzing the purchase data (166 entries).

4.2.2. Procedure

Participants attended an introductory meeting for an anonymous study on wise and unwise consumer behaviors. They were told that they would be tracking and reporting their behaviors, thoughts, and feelings pertaining to the topic. In concert with the implicit-theoretical approach adopted, participants were given only a short, unadorned definition of wisdom. They were told:

Wisdom is most basically defined as “the capacity of judging rightly in matters relating to life and conduct: soundness of judgment in the choice of means and ends” (*Oxford English Dictionary*). Thereby, in our study we are not so much interested in consumer behaviors that are necessarily or merely successful, smart, or impressive, but rather, we really want mostly to know of your consumer behaviors that you believe are wise or unwise from your own subjective viewpoint.

Each SSO entry was required to focus on a different consumer behavior event. Following Rodriguez and Ryave (2002), participants were first trained on the SSO record form, which included showing a hypothetical case and then engaging a free-roaming discussion about additional meanings of wisdom. The researcher emphasized that there were no right or wrong perspectives. Immediately following, participants were encouraged further toward accuracy and refinement in their forthcoming SSO entries by completing a short questionnaire in which they rated their implementation intentions and their commitment to the study, and described how they would remember to complete the SSO forms in a timely and thorough manner (cf. Wood et al., 2002). Once the study began, participants submitted the SSO forms electronically to a research assistant who recorded submissions and then deleted names and any other identifying information.

4.2.2.1. *SSO records and measures.* The initial items in the SSO form asked participants to mark the date, their gender, and which of the required submissions the current one was (1st through 4th). The participants then typed in their description of the event, using a sequence of prompts. These were: (a) what is the specific consumer behavior you are reporting on?; (b) describe the situation or occasion that led to and surrounded this wise or unwise consumer behavior;

(c) where did this consumer behavior occur?; (d) who was involved?; (e) describe what actually happened, including (as relevant) your goals, your prior knowledge and experience with this type of consumer behavior, the steps you went through, and your specific thoughts, feelings, and behaviors; (f) was there specific dialogue involved that can be reported?; and (g) from your viewpoint, what was wise or unwise about your role, thoughts, actions, etc. in this consumer behavior? This last prompt was intended to ensure that we were capturing informants' implicit–theoretical conceptualizations of practical wisdom.

Next, participants completed several scales. They indicated how frequently they engaged in the specific consumer behavior (less than once per year, 2–6 times per year, 7–12 times per year, more than once per month [2–4 times per month], more than once per week, and just about every day). Next they reported on 11-point semantic differential scales (a) how important the specific consumer behavior was to them (anchored by Not Important/Extremely Important), (b) how difficult the consumer behavior was for them (anchored by Very Easy/Very Difficult), and (c) how unwise or wise they were in the specific consumer behavior (anchored by Very Unwise/Very Wise). This latter scale was also part of our implicit–theoretical/SSO approach insofar as the participants were subjectively indicating how wise they thought they had acted in the described episode.

4.2.2.2. Data analyses and related propositions. The SSO narratives and their assorted details in the 166 entries were reviewed several times in the spirit of qualitative analysis that followed the path of prior interpretive–hermeneutical research in consumer behavior (e.g., Thompson et al., 1989). We searched for storylines with rich descriptions that harbored noteworthy insights about practical purchase wisdom, marking recurrent themes and supportive details.

In addition, the first two authors created a guide book for content analyzing the storylines based either on the wisdom literature or the initial qualitative analysis of the SSO records. The first two codes were straightforward: the type of product or service being bought (e.g., electronics, clothing, food, and automotive) and the purchase channel used (e.g., in-store, Internet, telephone, and catalog). Whether either aspect would impact intuitive ratings of purchase wisdom was uncertain. Prior consumer research and logic suggest that some product types (e.g., food) and purchase channels (e.g., in-store) might involve quicker or more visceral choices, leading to a perception of less practical wisdom (see, e.g., Rook, 1987). Alternatively, since wisdom is conceived in the literature as a transcendent virtue via a reflective process that can be potentially invoked in any given context of human judgment, practical wisdom may not be systematically related to any particular product type or purchase channel.

The next codes cohered in four different subsets of factors: motivational, processual, situational, and buying outcomes (see Appendix A for details). Motivational factors are the need- or desire-forces involved in the purchase event. In this study these factors were assessed through (a) the presence (or absence) of definitive purchase intent (based on Aristotle's emphasis on the intentional quality of practical wisdom; Fowers, 2003) and (b) the degree of external information search (which is an indication of deliberation and a commonly examined factor in buying behavior that indexes effort to gain pertinent knowledge; Guo, 2001). Based on Aristotle, strong intent and higher levels of external information search should elevate the sense of practical wisdom in consumer purchases.

Processual factors are components of human psychology theorized as central contributors to the evocation of wisdom. In this investigation these factors were measured as the presence (or absence) of: (a) taking a wide perspective (i.e., considering many different issues in a self-reflective manner as per Fowers, 2003 and Sternberg, 2003); (b) integrating values, goals, and behavior (based on Baltes' paradigm); and (c) considering both short- and long-term goals and consequences (from Sternberg's paradigm). It is straightforward to

propose that as each of these factors appears as a psychological force in consumer purchase stories, the consumer's sense of being practically wise should increase.

Situational factors are social, environmental, or life-context elements surrounding the purchase event. In this study these were marked as the presence (or absence) of: (a) direct buying assistance through word-of-mouth (WOM) advice from relatives or friends and (b) time constraints. In general, it would be reasonable to propose that WOM assistance should increase a sense of purchase wisdom (to buy or not buy) due to the vividness and credibility of WOM on an interpersonal basis (see, e.g., Grewal et al., 2003). Alternatively, elevated time constraints should cause stress and offer less opportunity for deliberation (Mick et al., 2004), which in turn should lead to the consumer perceiving less purchase wisdom.

Buying outcomes, as the phrase suggests, covers a wide range of factors, including the socio-psychological and economic consequences of the purchase event. Based on first readings of the SSO stories, the buying outcomes in this study were assessed in terms of (a) whether or not the consumer got carried away and seemed to have bought more than initially intended and (b) whether or not the consumer spent less than s/he expected to. Overall, we anticipated that buying more than intended may decrease a sense of purchase wisdom, perhaps due to guilt or self-reproach (see, e.g., Kottler et al., 2004), and spending less than expected should increase perceived practical wisdom because the buyer will feel that s/he was skillful and responsible for this outcome (cf. Schindler, 1998).

The codebook was pre-tested and edited to improve its clarity and accuracy of application. Then the second author and an independent rater separately read and coded the SSO entries. Overall, the raters' agreed on 84% of their codings, with the range of agreements being 70% to 98%. Disagreements were resolved through discussion.

The rating scale that informants completed after each narrative to reveal their implicit–theoretical conception of purchase wisdom was analyzed quantitatively as a function of the coded SSO data (as described above) and the other scaled data using hierarchical linear modeling (HLM, Raudenbush and Bryk, 2002). HLM has had limited use in the marketing and consumer research field, and, to our knowledge, none in SSO studies or wisdom research. HLM is particularly suited to data such as ours, where the SSO records are nested within participants. That is, the span of 166 individual narratives on purchasing cannot be treated as independent of each other since groups of three or four came from the same informant. Moreover, each narrative record and its codings relate to a different consumer behavior episode putatively associated with a relatively wise or unwise buying event. In best capturing the inherent structure of these data, HLM increases statistical power in the context of having just 48 participants, and it serves to control for extraneous individual factors. The HLM analyses particularly permit an assessment of the statistical significance of each independent variable, and a qualitative comparison of their relative magnitudes for explaining variation in the implicit–theoretical ratings of purchase wisdom.

5. Results

Practical wisdom in purchase activities may not seem like a topic that people can readily grasp or report on—perhaps too ethereal for SSO. Yet, our informants were often able to convey contemplative and revelatory insights. For instance, as one informant opined while recording a SSO episode, “Sometimes I cannot tell the wiseness or unwiseness of a decision until just after I buy.” Another example of discernment came from nuances in informants' realizations that neither being satisfied nor finding good value in a purchased item is a sufficient condition for being a wise consumer. Wise purchases involve knowing that the item fulfills intent and appropriateness, including the awareness and control of expectations and desires, and the infusion of values and goals. Alternatively, unwise purchases often

violate such qualities. For example, an informant bought a computer, and had this to say about the separation of wisdom from happiness:

Spending \$2000 on a brand new one was an unwise consumer behavior action. I did not meet the original goals I set when I started the process of buying a computer. I just had trouble resisting the top of the line technology and I wanted to buy my computer on the spot. This made for an expensive computer and one that did not necessarily meet the expectations I set out to buy. I guess I was just very impatient and wanted the best thing available. It was especially unwise because this was such a large computer purchase and I should have taken more time and effort to get exactly what I wanted. However, ignoring the cost, I still think I'm going to be happy with my decision, even though it was particularly unwise. I just don't think it was worth the cost.

On the whole, our informants readily reported reflective, intuitive, and ethical dimensions of practical wisdom that supersede conventional criteria for pleasing or shrewd consumer choices and reveal that people are capable of providing penetrating experiential insights on issues that are less concrete than those typically examined in prior SSO applications.

5.1. Descriptive statistics

The frequencies with which the diarists engaged in the sort of purchase event they were describing indicated that 44.8% occur less than once per year, whereas nearly 25% occur several times per month. Hence, some types of purchase events reported were quite frequent, whereas others were less so. It is worth noting that even though some purchases represented specific types that were comparatively less frequent, if not infrequent (e.g., buying a car, computer, or electronic music device), these purchases were not unusual and, taken together, they occur regularly and relatively memorably across daily life.

The means and standard deviations (11-point scales) for the rated importance, difficulty, and wisdom of the purchase were, respectively, $M = 7.2$ ($s.d. = 2.61$), $M = 5.1$ ($s.d. = 2.87$), and $M = 6.49$ ($s.d. = 3.48$). A variety of product classes were involved in the reported purchases, with the highest being clothing (21.7%), and then food (18.1%), electronics (15.7%), automotive (10.2%), and a miscellaneous category (20.5%, e.g., art, sports equipment, and home accessories).

Bivariate HLM analyses revealed that informants' wisdom ratings were not related to the sequence of diary records (1st through 4th), the diarist's gender, how recently the choice occurred, how frequently the reported type of choice occurs, how difficult the choice was, the product class involved, or the purchase channel used (all F 's < 1.1, p 's > .30). These initial results suggest that practical purchase wisdom does not systematically inhere in the familiarity, difficulty, product type, or purchase channel being dealt with; rather, as prior wisdom theorists have implied, practical wisdom is more likely to be about the individual and his or her process in a particular purchase event, i.e., it transcends many common and varied aspects of purchase events. Complementing this interpretation, the wisdom ratings were positively associated with the importance the person attached to the purchase ($F = 13.9$, $p < .001$). This latter finding mirrors prior literature showing that higher consumer involvement – a combination of personal interest and relevance – tends to stimulate information processing that is more thorough and elaborate (Celsi and Olson, 1988).

5.2. Motivational forces

The role of motivations permeated the SSO episodes on practical wisdom. For purchases deemed moderately to highly wise, conscious intent and acute deliberation via information search were widely evident, reinforcing two Aristotelian factors summarized by Fowers

(2003). In one relevant case, a male informant bought a \$150 MP3 player:

I wanted one with a little more storage because then it could hold most of my music and I would not have to change the songs as frequently. I started out doing some research online about various brands and their prices. I discovered that the prices ranged from \$100–\$250. I was only willing to spend around \$150....I started my search at Circuit City...then I checked Wal-Mart...My search continued at Target ... and I concluded my search at Best Buy, which had a much larger selection....The SanDisk one-gig player was on sale for \$200 and had a \$30 mail-in rebate...It had the most storage for the price and I used a Best Buy gift card that reduced the price by another \$25. This lowered the total to around my price range....I felt it was wise to purchase at Best Buy because of the lower price and because I could use the gift card. Best Buy also offered a two-year warranty and 30-day return policy, which made me feel better about my decision.

Similar SSO wisdom stories of strong intention and thorough search behavior involved the purchase of cameras, clothing, artwork, and a case for a laptop computer, among others.

To check for quantitative convergence with these representative qualitative data, we conducted an HLM analysis across the full sample with the two motivational factors coded in the SSO data as simultaneous predictors of the informants' implicit–theoretical wisdom ratings. Both factors were positively and significantly related to those ratings: prior intent ($b = 3.29$, $t = 4.5$, $p < .001$) and amount of external information search ($b = 1.0$, $t = 2.7$, $p < .007$). Hence, the qualitative and quantitative analyses of two motivational forces were largely in agreement. But more than this, the coefficients in the HLM suggested that conscious intention may be the larger of these two drivers of wiser purchases. The instantiation of purchase intent elevated wisdom ratings by over three scale points, whereas a change from the lowest to the highest level of external information search in these data raised wisdom ratings by two scale points.

5.3. Processual insights

Many informants wrote SSO reports reflecting implicit–theoretical views of purchase wisdom that revealed important processual factors in wisdom that prior psychologists had pointed to. For instance, taking a wide perspective, with consideration of several factors in a decision, was recurrent in purchases deemed especially wise. One Asian female informant was looking to buy a new dress for her boyfriend's graduation dinner. She was frustrated that the local shops did not have the style of dress she needed. She was nervous that if she did not find something soon, she might have to attend the dinner with a dress from the prior year, which could be a serious embarrassment. She curbed the aggravation and her anxiety, however, and thought ahead to spring break when she would be visiting Los Angeles, where many styles and the latest fashions are available. As she reported:

The Hong Kong Student Association's graduation dinner is held every year and since the HK people circle is pretty small, I wanted to get a new/different dress each year just in case people notice you have the same one for every year.... I've been looking for a good dress for a long time; however, this kind of shop is limited in our college town. So I wanted to see if I could get a dress during spring break.... Since my body proportion is different from the majority of people (short torso, long legs, broader shoulders), I wanted to get a tube one instead of one with strips. There aren't many shops selling dresses in our town, and even if there are, they don't usually have this specific design I want.... Therefore, I decided to get a dress during the LA trip....We went to Nordstrom department store and they happened to have the design I like:

tube with some beads in the middle. I tried it on and it fit perfectly, but it cost more than \$300....I bought the dress after thinking about all the possible consequences....It was a wise decision because considering I've been looking for a dress the whole semester, it's really hard to find one that fits me well and that I like. I don't have to worry about getting the dress anymore.

This informant considered and fulfilled several varied aspects of her needs (to avoid embarrassment in wearing a current dress again; her physical shape and requirements; and her situation in a town with few dress shops), and she was willing and able to plan ahead accordingly for a wiser choice.

Informants who reported wiser decisions also told SSO stories in which their values and goals were consulted, and then connected to their behavior. These included acts of buying as well as resistance to buying. In the latter case, a female informant told of withholding a purchase of a skirt.

While I was on spring break with some friends I noticed someone wearing a skirt that I really liked. I decided that I wanted to look into purchasing it; however, I quickly found out that the local mall does not carry that particular Abercrombie and Fitch (A&F) skirt. Therefore, this led me to looking for the skirt on the Internet on their website....I quickly found the skirt online and also saw that it was \$98....I did not really want to spend \$98 on a skirt. However, I really like the skirt and was disappointed that it cost so much. I believe that I would have given the purchase a lot more thought if I could have actually seen the skirt and tried it on at the store. There were other reasons why I didn't want to purchase it over the Internet. When you make clothing purchases over the Internet, you can't try the clothes on ahead of time. I know I am picky about my clothes and there would be a good chance that I would not be happy with the way the skirt fits. Then I'd have to send the skirt back and I would have to incur all those shipping costs. These risks and the high price for the skirt made me decide against purchasing it. From my viewpoint, this was a very wise decision.

This informant felt a socially-induced impulse to indulge herself with an expensive new skirt. When she could not find it at a nearby mall, and when she learned the skirt's price online, she was doubly let down. She viewed the skirt's price and the practice of buying clothes over the Internet as too precarious in light of how she is exacting about spending money for new clothes. Hence, this informant did not allow a vacation-evoked desire for a specific skirt distract her from considering and applying her values and goals. SSO stories with similar frames were told about buying a laptop computer, replenishing a wardrobe, and canceling a Blockbuster movie pass, among others.

Another clothing example shows an additional processual factor at work, namely the influence of taking both short-term and long-term perspectives for a wiser decision.

Once the weather got nice, I looked in my closet and realized that I have plenty of spring dresses, but I don't have very many spring skirts....So I decided to go out and buy some spring skirts....Before I went shopping, I called my mom and asked her if it was ok....She told me that if I spent a lot of money, then I would have to pay for some of it myself. At Old Navy and Gap I found skirts that were on sale, and so were good deals....However, when I got to J. Crew I found a skirt that I really liked, but it was not on sale. In fact, it was \$99 for a fairly casual skirt. My friend that I was shopping with thought it was really cute and told me I should buy it. I was a little skeptical because while I loved it, it was pretty expensive. However, I thought about the fact that it was kind of a dressy casual skirt, so I could wear it on a lot of occasions. I could also wear it throughout spring and summer for several months. It also was a really good fit, so I wasn't going to grow out of it. In addition,

it was a very colorful and bright skirt, which is exactly what I was looking for, and I knew that I didn't have anything even remotely like it in my closet now. I didn't have anything the same colors or style. So, in the end I decided to buy it because it was exactly what I was looking for, and I would be able to wear it enough to get my money's worth.

This informant thought hard about the now-and-the-later of wearing this more expensive skirt, and felt much wiser as a result. Other stories sometimes told the opposite theme, where products were quickly purchased without concern about current or future needs, current or future expenses, and so forth. Such cases even included expensive items such as a laptop computer.

To complement these qualitative analyses, we conducted a HLM analysis that incorporated the three processual factors noted above. The results confirmed the role of these wisdom theoretical notions, showing that each was positively and significantly related to the informants' intuitive wisdom ratings as proposed earlier: adopting a wide perspective ($b = 1.6, t = 2.8, p < .005$); orchestrating values, goals, and behavior ($b = 3.19, t = 5.6, p < .001$); and taking into account both short- and long-term perspectives ($b = 1.3, t = 2.75, p < .007$). Moreover, since all three independent variables were binary measured, the coefficients are readily comparable. They show that the effect of orchestrating values, goals, and behaviors on wisdom ratings is twice or more as those for the other two factors.

5.4. Situational forces

Situational details formed the backdrop of the SSO storylines as potentially important influences on purchase wisdom. For instance, as revealed in some of the narratives quoted above, there were family members, friends, and salespeople in many cases who interacted with and advised the purchaser. Some of these influences were positive, as when a sales person explained and demonstrated features of digital cameras or a friend remarked on how well a contemplated piece of clothing fit the informant. Others were negative, as when a sales person encouraged a thin female informant to buy dietary supplements for weight gain when typically these are used to build muscle in athletes and weightlifters who are burning hundreds of calories in their workouts. Friends often served as helpful recommenders based on their own personal experiences, but also sometimes put undue social pressure on the potential purchaser, as in episodes when friends accompanied the informant on a shopping trip to a retail store (e.g., clothing, electronics). These inconsistent results suggest that word-of-mouth influences on practical wisdom may be more complex and more contingent than our initial proposition suggested.

Time constraints also emerged in the storylines of purchase wisdom. For example, time constraints play inherent roles in auction sites (such as ebay) that typically set deadlines for bidding, at brick and mortar retail stores that set closing hours, and on various kinds of trips that have set departures to return home. Under such circumstances involving three respective SSO episodes, an ebay shopper had to make a last strong bid if he wanted some attractive artwork he saw; another informant entered a store ten minutes before closing and hurriedly bought a scientific calculator he needed for a next-morning exam; and a young woman purchased a fashionable and expensive pink coat she admired during a brief visit to New York City (convinced that nothing like it was available back home). All three informants felt that their purchases were ultimately unwise, and it seemed that time constraints were an impairing factor, in line with a proposition we outlined earlier.

Following up on these insights, we coded and simultaneously analyzed these two situational factors, namely, the receipt of word-of-mouth (WOM) advice and the presence of time pressures. The results showed that WOM was non-significant ($b = -.14, t = -.25, p = .80$).

This result disproved our initial proposition about WOM effects on practical purchase wisdom, but conformed to the individual qualitative cases that suggested both positive and negative impacts of social influencers on informants' expressions of feeling wise or not in their buyer behaviors. On the other hand, time pressures showed a trend of reducing the wisdom ratings, though based on a two-tailed test the effect was marginally statistically significant at best ($b = -.51$, $t = -1.5$, $p = .14$). Hence, the qualitative data seemed to vividly portray time constraints as a detriment to practical purchase wisdom, while the quantitative evidence was convergent but weaker.

5.5. Buying outcomes

The SSO episodes also regularly dealt with the conclusion of the purchase, which included how much money was spent and how much was bought (e.g., number of products, number of features, etc.). These issues were part of a window – or perhaps, better to say, a mirror looking back – on determining how practically wise the consumer felt he or she had been. As proposed earlier, spending less (more) than expected led fairly consistently to a perception of greater (lesser) practical wisdom. One informant, for instance, bought an airline ticket, and paid a premium for convenience she did not judge, in the end, to have been necessary.

I am taking a class in Paris and London this summer and have to buy a plane ticket for the trip. I have to pay for it myself, so I was looking for the best price I could find. I wanted to buy a ticket soon because I didn't want the price to go up. I also had to buy a multi-destination ticket which made the ticket more expensive than a regular round-trip ticket would be. But my dilemma was that if I wanted to be on a non-stop flight, including the one that my professor would be on, the price was about \$500 more than if I took flights with layovers...I called my mom and she preferred that I buy the more expensive ticket so she wouldn't have to worry about me making my flights during layovers and being able to find my way around Paris by myself...After all of this [information search], I had the choice of tickets that ranged from \$500 to \$1000. I ended up buying the more expensive ticket that had me going on the non-stop Delta flight to Paris that my professor was on, and coming back on a non-stop flight with United. The ticket was about \$980...[But] even though I got added convenience, the decision was an unwise one...Considering I will need to pay for housing this summer wherever I have an internship, and the fact that I will soon be graduating and be on my own, it would make sense that I should save money where I can...I think paying extra for convenience is fine in most cases, but \$500 in this case was probably unwise.

This story and others show how purchase prices play a crucial role in practical wisdom, especially when the consumer has a prior reference-price range in mind and the purchase stays within or goes beyond it.

Obtaining more than initially intended also informs the consumer about his or her practical wisdom. This outcome is often provoked or exacerbated by promotional deals. When consumers are drawn into a promotion that leads to getting more than intended, it appears that an ethical issue of materialism arises that triggers regret, if not guilt. One related SSO account, for instance, was tinged with disappointment:

When I was at the mall on the weekend, there was a sale in one of my favorite stores. Even though the prices were still not cheap, I tried on and bought a lot of clothes just because they were on sale and I ended up paying a lot of money...I have had experiences in similar situations and each time I perform such an unwise behavior, and I know that it should be the last time and I shouldn't do it again because I feel bad. I feel bad for various

reasons: (1) spending money unnecessarily, on things I don't need; (2) I have too many clothes; (3) I don't have any room for new clothes in my closet.

A follow-up HLM analysis examined these same immediate after-effects as they might influence the wisdom ratings. The results showed that spending less money than intended was positively related ($b = 2.17$, $t = 5.14$, $p < .001$) and acquiring more products/features than intended was negatively related ($b = -2.10$, $t = -3.08$, $p < .002$) to practical purchase wisdom. Their impacts appeared about equal. Thus, the qualitative and quantitative results converged to support the propositions that when the consumer spent less or acquired more than originally intended, he or she felt, respectively, wiser or less wise overall.

6. Discussion

In this article we introduced the introspection technique of Systematic Self-Observation (SSO) to marketing and consumer research, comparing and contrasting it to other introspection approaches. We also demonstrated how SSO can be successfully applied and extended through our specific inquiry on consumer purchase decisions. The results have implications for the SSO method as well as consumer behavior and wisdom theory.

We showed how SSO facilitates the collection of numerous introspective narratives about everyday consumer behaviors and then permits triangulation across narratives and across qualitative and quantitative analyses. We extended the application of SSO by illustrating how the use of specific open-ended prompts, several rating scales, and then hierarchical linear modeling (HLM) can increase the benefits of SSO for building and testing theories in social science. To our knowledge, this is the first time that HLM has been applied in an SSO study. Also, whereas SSO has been applied in the past to highly singular subjects such as telling lies or giving compliments, our study has shown that SSO can also be successfully utilized for more abstract concepts such as practical wisdom, provided that informants are given appropriate training and incentives.

Our study collected 166 narratives about consumers' subjective conceptions and experiences of practical wisdom in purchase scenarios. Across multiple storylines, themes related to concrete purchase intent, intensive information search, wide perspectives, time constraints, and overbuying due to promotional deals, for instance, were found to be central contributors of what it meant for informants to feel more or less wise in their buying behaviors. The bi-variate HLM analyses showed that consumers' conceptions of purchase wisdom were unrelated to the difficulty or familiarity of the choice situation, the product class, or the purchase channel, but highly related to the importance of the purchase. Hence, as some theorists have previously suggested, but not thoroughly fleshed out with empirical data, wisdom is a rather transcendent yet personal, context-specific phenomenon. The multivariate HLM analyses confirmed several of our propositions about practical wisdom, while also augmenting the qualitative findings, by showing how motivational factors (intent and information search), processual factors (wide perspective; short- and long-term views; and linking values, goals, and behavior), and buying outcomes (spending or buying more than intended) predicted consumers' intuitive ratings of purchase wisdom in their varied narratives. The use of HLM in this SSO project revealed insights of triangulation and theoretical refinement that would otherwise have gone undetected. These included (a) tests for statistical significance, to provide additional trustworthiness for the qualitative interpretations, and (b) the ability to compare the magnitude of coefficients in the HLMs to provide new theoretical inroads on which aspects of purchase events may have more impact on consumers' own judgments of practical purchase wisdom.

Taken together, the results help to elucidate and expand upon prior research on improving consumer decision quality. Mann (1972), for example, demonstrated a balance-sheet technique for inducing high school students to consider and seek out a wider range of alternatives in a college-selection task. Subsequently he found that the students second-guessed their choice less. A valuable contribution of our project is that the central act of forethought in purchase wisdom involves not only considering a wider range of options and increased information search, but is also predicated on strong prior intent. In fact, analysis of the SSO data suggested for the first time that prior intent may elevate a sense of wisdom more than information search per se.

In other decision making literature, Huber et al. (1997) developed a conceptual review delineating how consumers are poor at predicting their preferences. The authors worked backwards from those insights to suggest strategies that could improve satisfaction, including thinking more in advance about one's values. A contribution of our results for consumer behavior has been in showing that Huber et al.'s (1997) hypothesis is correct. Moreover, while the consideration of values is important, we found in addition that their orchestration with relevant goals and behaviors is crucial to higher decision quality gained through practical wisdom. Our findings imply that values must be interwoven with the consumer's goals in a given choice context, and that these goals must be further tied to the specific behavior undertaken in order to evoke a wiser choice. A breakdown in that chain of linkages will likely undermine the purchase wisdom.

As a contribution to wisdom theory, the HLM analysis of the SSO data showed that the integration of values, goals, and behavior had a notably stronger relation to the wisdom ratings than either the adoption of a wider perspective or the taking of short- and long-term horizons into account. To our knowledge, this is the first time that processual factors from wisdom literature have been simultaneously and quantitatively analyzed, suggesting which factor might be more consequential to implicit-theoretical views of wisdom. This result needs to be replicated and extended by incorporating additional processual wisdom factors, such as humility about knowledge deficits, asking difficult questions, and drawing on experience from prior related mistakes (e.g., Baltes and Staudinger, 2000; Sternberg, 2003).

7. Limitations and future research

Like any study, ours had limitations that require recognition. First, it focused only on purchasing, and overlooked a wide gamut of other consumer behaviors (e.g., product (mis)use and disposing). It also used a convenience sample of young adults whose purchases and financial means are narrower in range as compared to older adults who, for example, are buying and furnishing homes, dealing with child-rearing expenses, and so on. On a theory level there seems to be no sound reason as to why conceptions of purchase wisdom would be much different among an older, more representative sample – issues such as concrete intent or linking values, goals, and behavior should also apply – but this is an empirical question that future research could address, for possible refinements of our results.

Another limitation was the use of a single rating scale to capture informants' implicit-theoretical views of wisdom, without including other scales of decision quality, such as ineffective/effective or dumb/smart. Consequently, we cannot say for certain that informants wrote about and rated wisdom in a manner that differentiated it in all cases from other decision quality concepts. We trusted our informants to understand the instructions and to strive to report what they perceived as unwise or wise consumer behaviors. The fact that their narratives contained components of elaborated theories of wisdom, of which they were unaware, provides some evidence that

their implicit notions of purchase wisdom included more than just a distinction between what is effective versus ineffective purchases, for instance. Future research could improve on our findings by including comparative measures to establish discriminant validity for the concept and assessment of practical wisdom.

Economists and decision researchers have largely ignored the moral aspects of consumer choice, and together they have also steered away from introspection as a research technique, despite often relying on analyses of their own behaviors as springboards to new research questions or theoretical claims. Hence, practical wisdom and Systematic Self-Observation seem to each have intriguing advantages for future economic and consumer research. Topics can include studying consumer's awareness and coping strategies for well-known decision biases such as time-inconsistent preferences and overconfidence (see Thaler and Sunstein's, 2008 review of these biases). Another important topic for future research, and well-suited for introspection, is word-of-mouth recommendations (WOM) about products and brands. Studying WOM could benefit from combining SSO with Interactive Introspection in which a group of friends who share WOM advice could record their ongoing related experiences. Insights could include why, when, with whom, and how WOM is experienced, particularly in relation to giving or withholding WOM, receiving or rejecting WOM, and so forth. In sum, introspection is a historically rich research paradigm that has several different forms waiting to be more fully mined by business researchers across disciplines.

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Appendix A. Content analysis codes in the SSO narratives for predicting informant's implicit-theoretical ratings of purchase wisdom

Motivational factors:

- Was there definite prior intent or goals to buy? (No/Not apparently or Yes)
- How many different sources did the consumer seek relevant information from prior to completing the buying behavior? (catalogs, websites, stores, package, etc.). The categories were: low [0–2], medium [3–4], and high [>4].

Processual factors:

- Was the buying behavior engaged with a wide perspective in mind? That is, did the consumer consider several factors, issues, etc. relevant to the purchase? (No/Not apparently or Yes)
- Did the consumer synthesize or orchestrate his or her values and goals with his or her buying behavior? (No/Not apparently or Yes)
- Did the consumer take into consideration both short-term and long-term goals and consequences of his or her behavior? (No/Not apparently or Yes)

Situational factors:

- Did another person (other than a marketing or company agent) give specific advice regarding what to buy, how much to buy, etc. before the conclusion of the buying event? (No/Not apparently or Yes)
- What was the degree of time pressures on the consumer for making the buying decision? (personal deadline, expiration of promotional deal, end of sale, etc.) (coded as low, medium, or high)

Outcome factors:

- Did the consumer acquire more products, more features, or anything else beyond what he or she initially intended or wanted? (No/Not apparently, Yes)
- Did the consumer ultimately spend less than he or she intended or expected to? (No/Not apparently or Yes)

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