



Consumer Psychological Maturity Scaling and Validation: A Lesson from Indonesia

Bilson Simamora

Introduction

This academic inquiry is triggered by a gigantic consumers' deception that absorbed huge public attention recently in Indonesia in 2017. Around 58.000 consumers are victimized by a travel company. They are promised to pay only Rp 14.000.000 for the cost of hajj, much lower than official price of Rp 34.000.000. Finally, they failed to go for hajj and the company is banned by the government.

Why should we think of consumer maturity because of this

problem? First, in this case, company offering is actually something that out of logic. How can it send thousands of people for hajj at a cost that less than half of normal cost, while in fact that official price has been set up as such to make it highly affordable for most moslems in Indonesia. In this case it's assumed that consumers forget to use their logic and tend to focus on big money that can be saved through low price offered. Second, when the problem is finally sparked out, the victims demand government to take over their financial lost and threatened to stage massive demonstration if this demand is not fulfilled. Minimal use of logic in decision making and the effort to project one's bad fortune to others are thought as the signs of psychological immaturity.

Individuals that exhibited psychological maturity is expected to use their cognitive consideration, able to limit impulsivity and extreme decision and responsible for the outcomes of their behavior (Cauffman and Steinberg, 2000).

So far the concept of psychological maturity is still understudied in consumer behavior. Meanwhile, other fields have shown long tradition of research about it. For example, it was 1969 when Hersey and Blanchard psychological maturity to study the effectiveness of situational leadership. Blank et al. (1988) continued this effort by widening the implementation of psychological maturity in work environment and found its positive effect on work performance.

In education, Greenberger et al. (1971) developed highly reliable and moderate validity psychological maturity measurement to investigate factors contributed to student achievement. They found that the more mature the students were psychologically, the higher were their academic achievement. Camps and Morales-Vives (2013) found that among three predictors of psychological maturity they used, only work orientation has significant effect on student achievement.

Morales-Vives, Camps, Lorenzo-Seva and Vigil-Colet (2014)

investigated effect of psychological on adolescent aggressiveness. They found that that self-reliance and identity are the dimensions of psychological maturity that most related to adolescents aggressiveness. More specifically, self-reliance is the main predictor of indirect aggression and identity is the main predictor of direct aggression. In their study, it is also revealed that overall psychological maturity is more related to indirect aggression in men than in women. It means that in comparison to women, the increase in psychological maturity is followed by greater decrease of indirect aggression in men.

Considering that consumer psychological maturity is still rarely discussed in academic world, the author aims to develop and validate its scale. Greenberger and Sorensen (1971) stated that the more mature the individuals, the more effective they are in their function as member of a society. Based on this notion it is interesting to verify whether the more mature consumers they also function better as consumers. In other word, this study is purposed to uncover whether consumer maturity influence consumer confidence and satisfaction positively.

To achieve those objectives the rest of the article is managed as follow. First, theoretical fundamental of the study is presented. This part is ended with conceptual model and hypothesis. Following is the exposure of research method to increase the robustness of the findings. Discussion is to find the new horizon and insight related to the findings. Practical and academic contribution are suggested at the final part of the article.

Conceptual Development

There are various understanding of psychological maturity. Hersey and Blanchard (1969) defined it as the extent to which a person act independently, is able and take responsibility. This definition is used to conceptualize the effectiveness of

leadership based on sub-ordinates psychological maturity.

Greenberger et al. (1974) stated that psychological maturity concerns with the individual contribution to the survival reflected in three capacities, i.e. the capacity to function effectively on one's own, (2) the capacity to interact adequately with others and (3) the capacity to contribute to social cohesion. More specifically, this concept consists of three sub-types. First, individual adequacy, i.e. ability of an individual to act independently and to control his or her life with limited dependency on others. The second is called interpersonal adequacy, i.e. the individuals' ability to communicate and interact positively with others. The third is social adequacy, i.e. ability of the individuals to contribute to the society welfare. They used the term of psychosocial to cover social and psychological features of maturity.

Manukyan, Golovey and Strizhitskaya (2015) also categorized psychological as having two aspects, they are individual psychological (intrapersonal) and social psychological (interpersonal). They verified from many sources that individual psychological maturity criteria is as follow: responsibility, reflexiveness or awareness, self-acceptance and self-respect, autonomy, viability, self-management and life organization, integrity and congruence, and wide of social network. Meanwhile, social psychological maturity is formed by tolerance, moral consciousness, humanistic values and positive social relations.

Cauffman and Steinberg (2000) stated that if we see maturity in the context of behavioral decision making, the most proper term should be "maturity of judgment" to cover the idea that individual decision making on behavioral option is influenced by the mix of cognitive and psychosocial maturity. Meanwhile, when we concern with individual's responsibility and autonomy in decision making, we deal with psychological maturity (Morales-Vives et. al, 2014).

When we deal with individuals we should use psychological maturity concept (Morales-Vives et al. 2014). Champs and Moraled-Vives (2013: 251) define it as “the ability to take on obligations, to make responsible decisions that take into account one’s own characteristics and needs, and to accept the consequences of one’s own actions.” When studied the influence of psychological maturity on adolescent aggressiveness, they describe it as consists of three components, i.e. work orientation, self-reliance, and identity. Work orientation (W0) is the individuals’ willingness to fulfill their obligation. Self-reliance (SR) is a person’s willingness to take initiatives and free from others’ control. Finally, identity (ID) is the adolescent’s knowledge of his or herself.

Consumption include private and collective consumption. In this study, when we deal with private consumption and it’s assumed that psychological maturity is the concept.

Manukyan, Golovey and Strizhitskaya (2015) stated psychological maturity is still lack of exact criteria. Fortunately, Greenberger et al. (1971) have warned that model of psychological maturity should not follow a rigid and highly specified criteria. The definition and criteria should be adapted with the context of the study.

This study relies on the definition made by Hersey and Blanchard (1969) to conceptualize psychological maturity in private consumption context with slight adaptation. As cited by Blank et al. (1988: 225), they said that psychological maturity is “the extent to which a person act independently, is able and willing to take responsibility and desires to achieve”. This definition is utilized in the context of situational leadership and covered the maturity of subordinates. Cauffman and Steinberg (2000) stated that maturity is actually reflected in the decision making about behavior chosen by an individual to function as member of his or her society. In this study, the context of maturity is also

associated with consumer decision making. Therefore, in this study, psychological consumer maturity is defined as the extent to which consumer decision making of product choice is made independently, is able and willing to make socially responsible consumption and is driven by goals. This definition reveals that consumer psychological maturity consists composed by three components, they are consumer independence, consumer social responsibility and consumer goal orientation.

Consumer Independence

Consumer independence is defined by Clark (2006) as:

“An enduring consumer tendency to respond to social influences pertaining to product and brand choices and uses by giving minimal weight to the prescribed norms of consumer reference groups, adhering instead to personal preferences and tastes despite the apparent deviation from the prescribed norms of consumer behavior absent the motivation to actively rebel against existing norms” (page 20).

Because this study is focused on pre-purchase decision making, consumer independence is defined as the tendency to which a consumer is free from the influence of others in product or brand decision making. In social character trait (Schiffman and Kanuk, 2012), independent consumer is expected to show high in inner directedness and low in others directedness.

Socially Responsible Consumption

Webster (1975) defined socially conscious consumer as “a consumer that take into account public consequences of his and her private consumption or who attempts to use his or her purchasing power to bring about social change”. Later on researchers prefer to use socially responsible consumption that stresses more on the demand for corporate to socially

responsible. According to Web, Mohr and Harris (2004) its domains have changed over time in response to the change of socially corporate program in marketplace.

Consumer Goal Orientation

Driven by goals means that product choice is based on the positive outcomes that can be achieved or negative outcomes that can be avoided by using product or brand.

Previous studies indicated that mature behavior will perform better outcome. In this study, there are two part of behavior: product or brand choices and use. Each aspect is assumed to have different component of maturity. Maturity in product choice is assumed to be indicated by dependency of choices, ethical consideration in choice and the extent to which the choice is driven by goals. On the other hand, maturity in product or brand use is indicated by dependency and ethical consideration in product or brand use.

Previous studies revealed that mature behavior will produce positive outcomes. This study hypothesized that:

H1: The higher is the psychological maturity in the product or brand choice: (1) the more confidence are the consumers in their choice, (2) the less is the consumer regret, (3) the more optimal is the product use, (4) the longer is the product life time, and (5) the higher is consumer satisfaction.