

The influence of different social role activation on financial and consumer choices depending on the nonclinical narcissism level

Diana Jaworska, Faculty of Psychology, University of Warsaw

INTRODUCTION

Stereotypical social roles of men and women are undoubtedly connected to personality traits¹ as well as to consumer and financial behavior². The research of Sekścińska et al.² proved that activation of the traditional social role of a woman reduces her propensity to invest and increases the propensity to save, while activating the modern social role has the opposite effect.

One of main gender differences in personality traits is connected to agency (self-focus) and communion (others-focus)³. Both men and women, who choose stereotypically female social roles (e.g. housekeeper) are perceived as high in communion, whereas men and women who choose stereotypically male social roles (e.g. businessman) are perceived as high in agency. Previous studies showed that non-clinical narcissism may be determinant of agency-communion⁴.

If female social roles as well as low level of non-clinical narcissism are connected to communion and male social roles as well as high level of non-clinical narcissism are connected to agency it is worth considering if this relation may influence consumer and financial choices of both men and women.

The purpose of the presented study was to examine whether the activation of gender social role may influence financial and consumer choices of men and women and whether nonclinical narcissism level is a moderator of this relationship.

HYPOTHESES

1. The influence of activated social role on financial and consumer choices:

- a) People with activated stereotypically **female social role** (the "home" condition) will be **more prone to save money** than to invest or spend them on current consumption and while spending money on consumption, they will be **more prone to buy products for common use** than products for individual use.
- b) People with activated stereotypically **male social role** (the "business" condition) will be **more prone to invest** their money than to save or spend them on current consumption and while spending money on consumption, they will be **more prone to buy products for individual use** than products for common use.

2. The influence of narcissism level on financial and consumer choices:

- a) People with **low level of narcissism** will be **more prone to save money** than to invest or spend them on current consumption and while spending money on consumption, they will be **more prone to buy products for common use** than products for individual use.
- b) People with **high level of narcissism** will be **more prone to invest** their money than to save or spend them on current consumption and while spending money on consumption, they will be **more prone to buy products for individual use** than products for common use.

3. Moderating role of narcissism:

Nonclinical narcissism level will moderate the relationship between the activated social role and financial and consumer choices.

PARTICIPANTS



323 adults with their own families - a permanent partner and at least one child (173 women and 150 men), aged 18-65, took part in the study.

METHOD



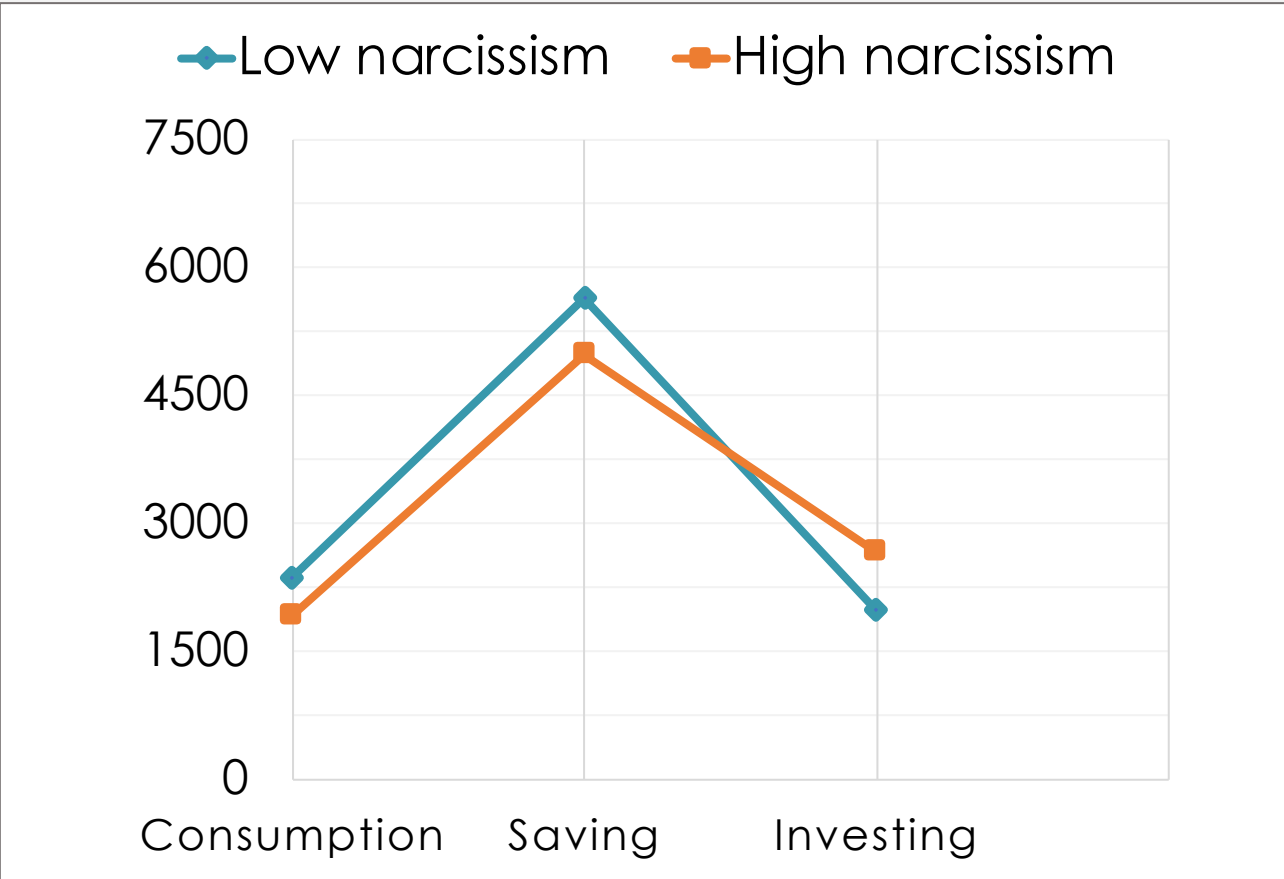
The study was conducted via an on-line panel (**CAWI**) on the Polish national sample, varied in terms of gender, age and place of residence.

MAIN RESULTS

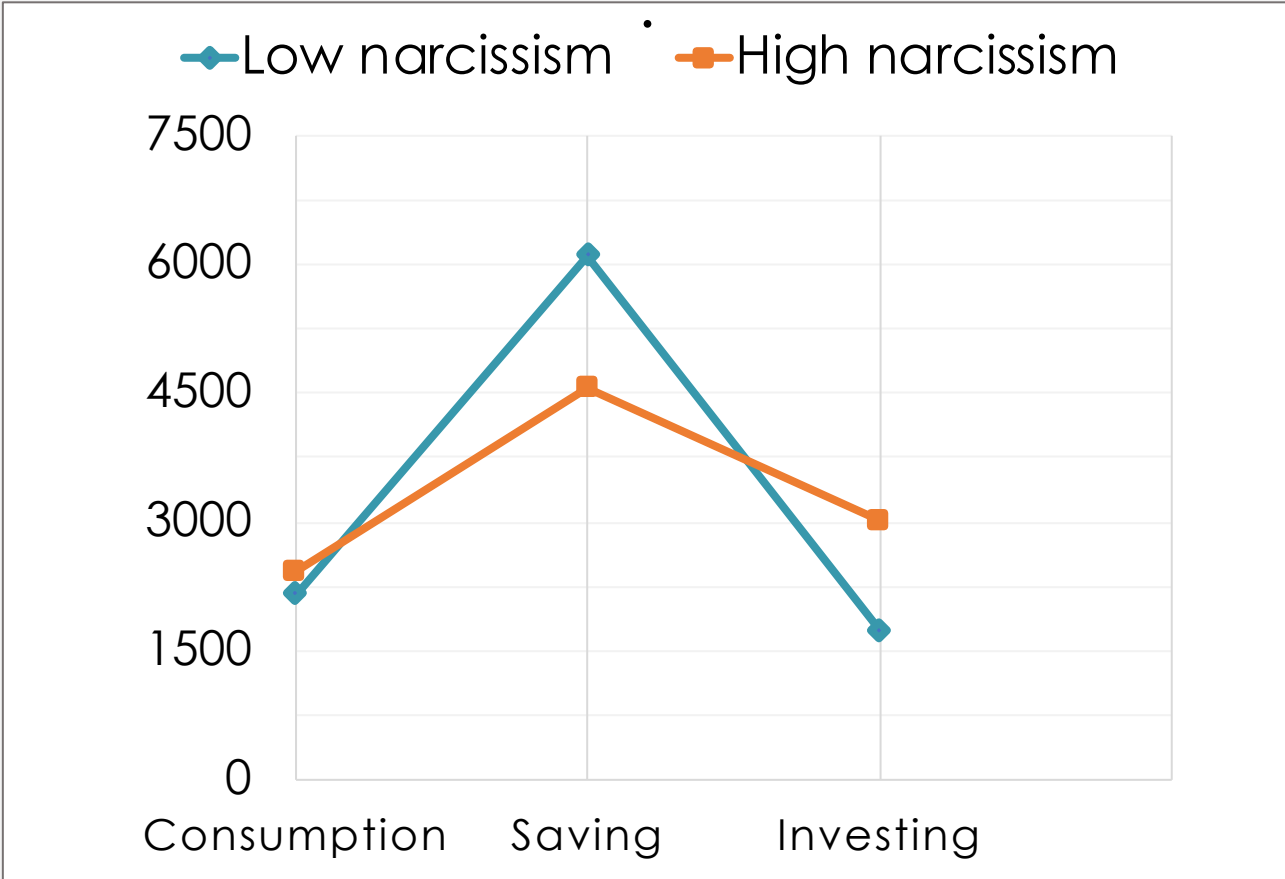
Money amount assigned to different financial and product's user categories.

	Mean [PLN]	Standard Deviation
FINANCIAL CATEGORIES		
Consumption	2366.40	2103.94
Saving	5348.15	2836.30
Investing	2285.45	2406.81
PRODUCT'S USER CATEGORIES		
Products and services for individual use	1163.81	750.28
Products and services for common use	1978.88	732.44

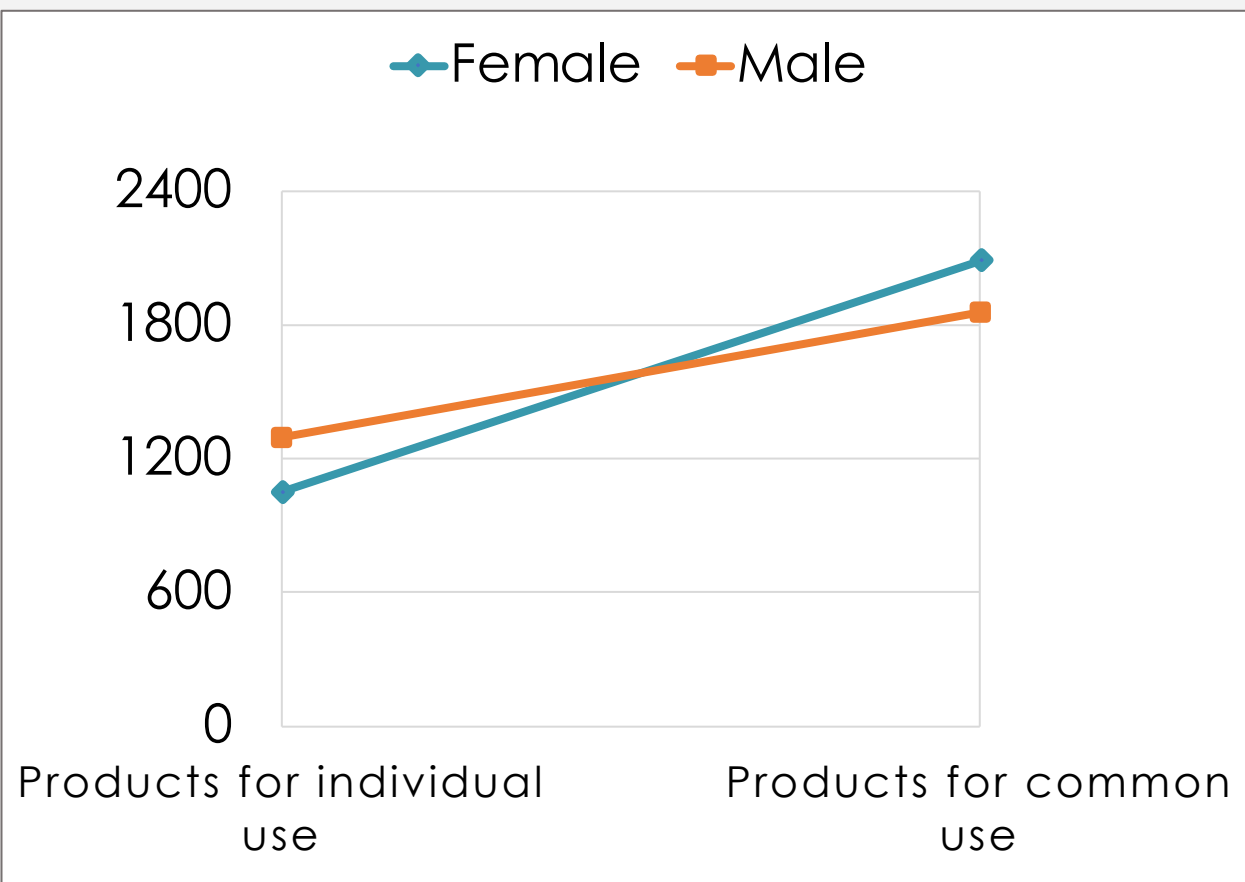
Interaction effect between financial category and narcissism level



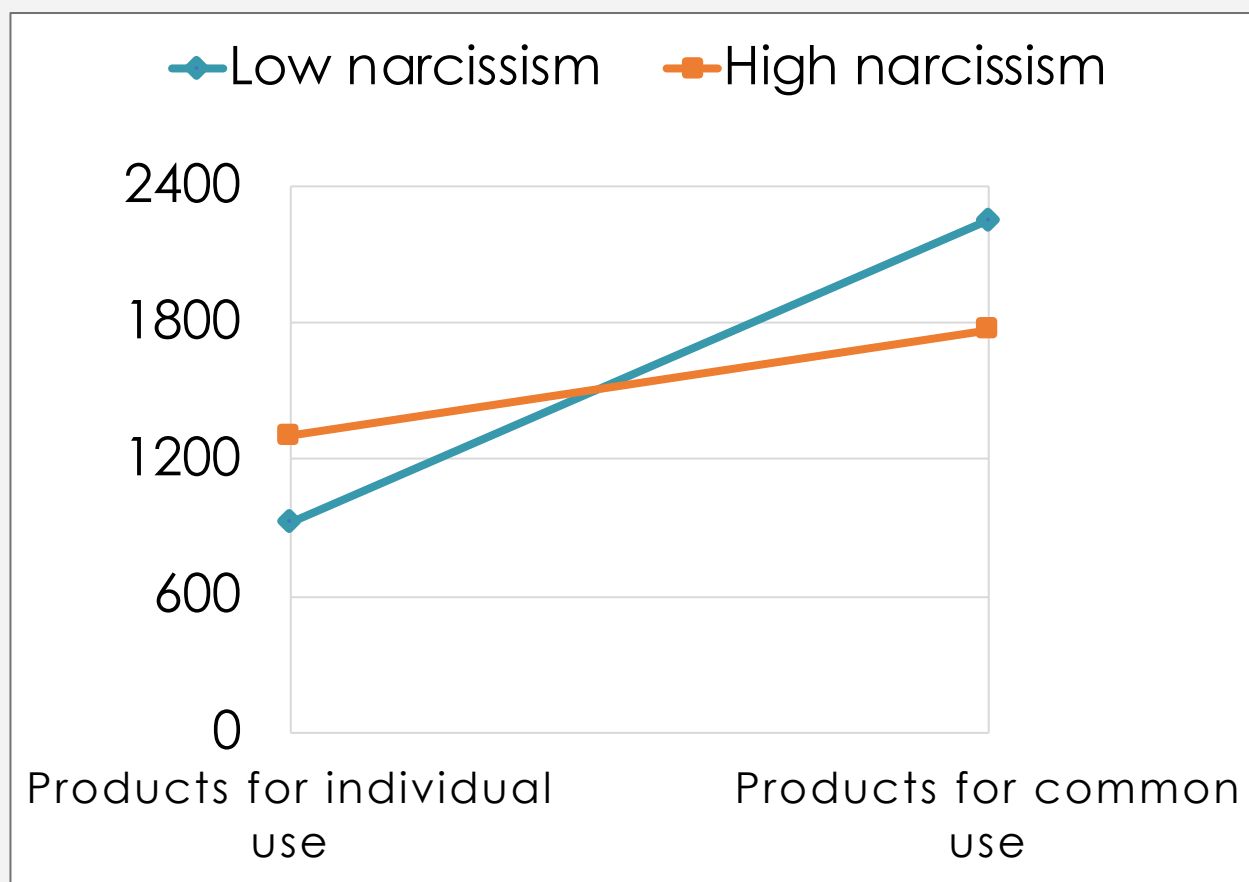
Interaction effect between financial category and narcissism level in the "home" condition



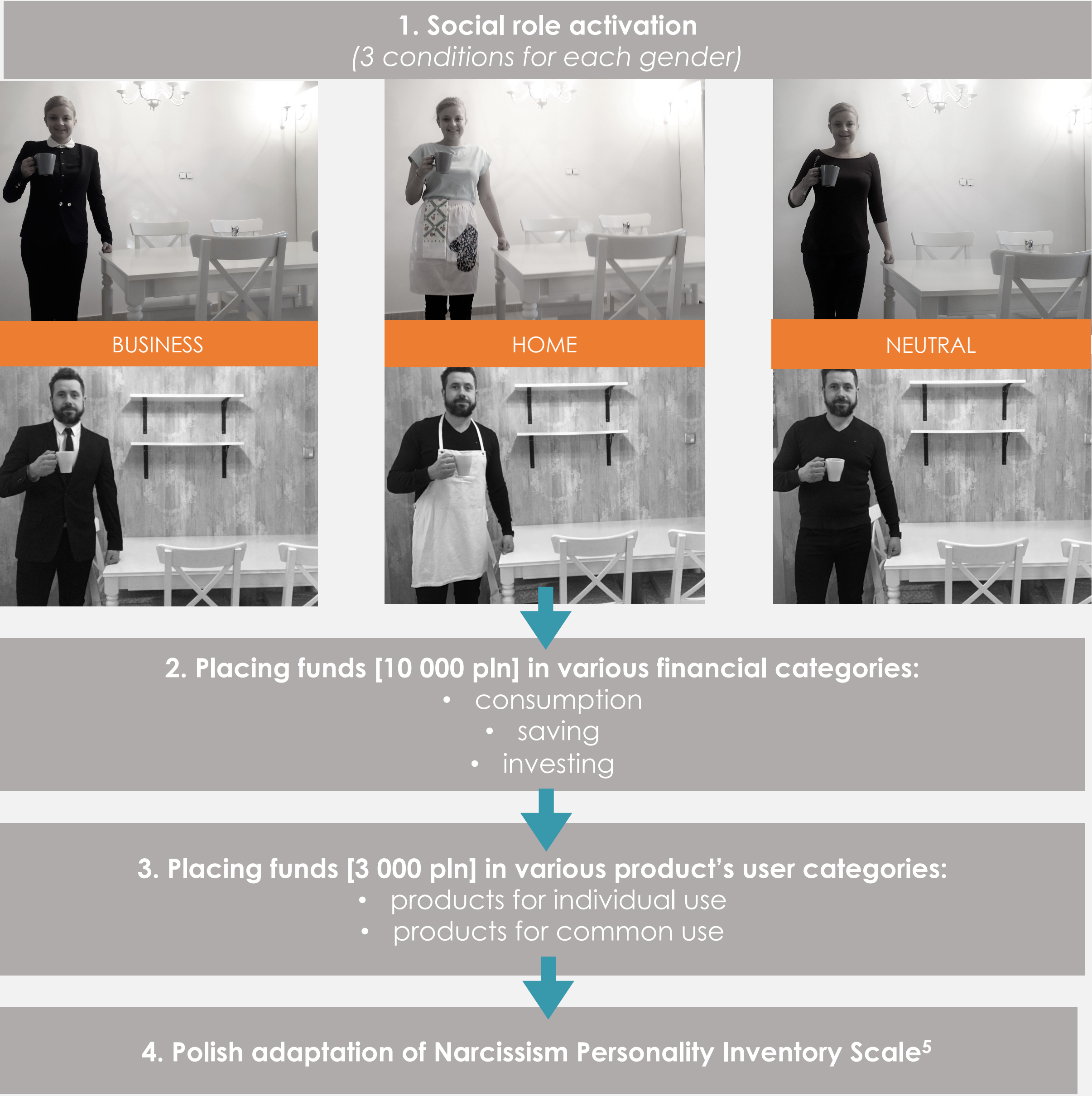
Interaction effect between product's user category and sex



Interaction effect between product's user category and narcissism level in the "home" condition.



MATERIALS AND PROCEDURE



CONCLUSIONS

1. Regardless of the level of narcissism or the activated social role, **participants allocated significantly more resources to saving** than to consumption or investing as well as **to products and services for common use** than to products and services for individual use.

2. **The propensity to save was higher in the low narcissism group** than in the high narcissism group whereas **the propensity to invest was higher in the high narcissism group** than in the low narcissism group.

3. **Expenses for products for individual use were significantly lower in the female group** than in the male group whereas expenses for products for common use were significantly higher in the female group than in the male group.

4. **The activation of stereotypically female social role ("home" condition) turned out to be crucial for the relationship of money amount assigned to different financial and consumer choices categories with narcissism level.** When the female social role was activated, the propensity for different financial and consumer choices depended on the level of narcissism.

Activation of female social role raises the tendency to spend funds on products and services for common use and to save when the narcissism level is low and it raises the tendency to spend funds on products and services for individual use and to invest when the narcissism level is high.

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UNIVERSITY
OF WARSAW



Wydział Psychologii
Uniwersytetu Warszawskiego

Contact: d.jaworska4@student.uw.edu.pl

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