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# THE FAKE IT, TILL YOU MAKE IT CONSUMERS: CAN SOCIAL CLASS BE FALSIFIED VIA ADVERSE METHODS OF CONSUMPTION?

SAMANTHA MAXTED

A thesis submitted in partial fulfilment of the requirements of the University of Sunderland for the degree of Doctor of Philosophy.

# Dedication

My family- those here and those who are unfortunately no longer with us.

Each one of you are special and unique in your own way. I love you all unconditionally.

## Acknowledgments

My parents, I truly don't believe I have known two people devote their life to their family quite like you both have. Your support is unparalleled, it is a constant for which I am truly grateful. To this day I cannot believe how truly lucky I am to know I always have your support. From proofreading my ramblings, providing constant support, boosting my confidence, being my source of unmatched strength, guidance, humour (and the best food ever!). Thank you, is truly not grand enough; it doesn't reflect my sheer appreciation to you both. I hope you both know how loved and appreciated you are. Without you both this would not have been possible. Everything I am because of you both. You made me into the person I am and for that I am forever in your debt, 143.

To my brother, my friend, my supporter, personal counsellor, and comedian. Stephen, I have always looked up to you as my big brother, you are an inspiration, a strength beyond belief, watching you balance your corporate life, personal life, and navigating everything in-between is an inspiration. I honestly hope you one day see your own incredible value. I truly hope you know how grateful I am to have such an inspiration as a brother. Whilst we may not see each other half as much as I would like your support from a far is always there and it will always be something I am extremely lucky to have. For your constant support, encouragement, wise words, humour, your strength, your love, and help throughout this journey has been priceless. For that, I thank you always.

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# Abstract

### Background

This thesis concerns itself with the ideology that consumers possess the ability to falsify their social class via adverse methods of consumption. In recent years there has been an exponential growth in consumers using buy now pay later services as well as purchasing counterfeit goods. This research aims to consider these methods of accessing goods in the context of falsifying social class. As well as explore the perceived motivational factors for such behaviour. Drawing from seminal literature (Bourdieu, 1984; Veblen, 1967; Goffman, 1956), this research builds upon the pre-existing foundations of consumption and social class, but it will also explore falsified behaviour, an area significantly lacking. This research critically explores the falsification of social class, the perceived motivating factors influencing this behaviour as well as explore the methods available to successfully falsify social class (adverse methods, including debt and counterfeit consumption).

By exercising a mixed methodology, encompassing an equally weighted sequential data collection using online questionnaires (146 responses) followed by online mini focus groups (14 participants), this research intends to contribute to the existing literature by exploring the falsification of social class within the geographical context of the United Kingdom. This research lends its conceptual framework to The Theory of Planned Behaviour (Ajzen, 1985) with the development of the Framework of Consumer Behavioural Fallacy. By doing so, the perceived motivational factors, methods of falsifying class and risks associated by doing so may be mapped with the overall aim to pay recognition to this behaviour which is becoming increasingly prevalent.

#### Context

Based upon the above, this thesis explores consumer behavioural fallacy in terms of falsifying social class via adverse methods such as buy now pay later and counterfeit consumption. Whilst this researcher aims to highlight this behaviour it also aims to understand why this behaviour occurs. The Framework of Consumer Behavioural Fallacy (FCBF) has been

developed to explore the perceived factors influencing and impacting a consumer's desire to falsify their social class via adverse methods of accessing goods.

### Methodology

This research exercises a mixed methodology underpinned with a pragmatic philosophical stance, starting with questionnaires followed by online mini focus groups. The questionnaire consisted of both quantitative and qualitative data allowing for the collection of demographic data as well as data regarding personal beliefs, attitudes, and opinions regarding the ideology of faking social class. Following from the questionnaires (146 viable responses), semi-structured mini online focus groups (14 participants) were conducted to further explore the subject area. As this study is based within the UK but not specific to an area, all participants were UK based and ranging ages between 18-65+. To analyse the data, appropriate methods were exercised including Chi-Square analysis and thematic analysis and coding.

### Analysis

The results gathered from the mixed method analysis proved enlightening in terms of understanding the perceive motivating factors influencing an individual to falsify their social class. The findings drew attention to both internal and external motivational factors that were recognised to differ depending on age and gender as well as draw attention to the perceived risks believed to be associated with both adverse methods of accessing goods and falsifying social class.

### Contribution to knowledge

Therefore, this research provides an original contribution both theoretically and practically through the development and application of the Framework of Consumer Behavioural Fallacy, which drew attention to the ability consumers possess to falsify their social class, the perceived motivating factors to do so as well as the methods available and any perceived risks. Considering the practical contributions, this research contributes to the general urge to all BNPL services to further examine the regulations associated with the attainment of debt.

# **Table of Contents**

Abstract	iii
Chapter One – Introduction	1
Chapter Two- Critical evaluation of literature	13
2.1 Social Class	15
2.2 Behavioural Fallacy	37
2.3 Consumer Behaviour	58
Chapter Three - Conceptual Framework	98
3.1 Introduction	98
3.2 Exploring the Theory of Reasoned Action and the evolution of The Theory of Planned Behaviour	99
3.3 Development of the conceptual framework	
· · · · · · · · · · · · · · · · · · ·	
3.5 Summary of chapter	
Chapter Four- Methodology	
4.1 Introduction	
4.2 Research philosophy and paradigms	
4.3 Research methods	
4.4 Phase 1: Quantitative Methodology (Questionnaire)	
4.5 Phase Two: Qualitative data collection - Online Mini Focus Groups	
4.6 Ethics, bias, and limitations	
4.7 Summary of chapter	
Chapter Five - Quantitative Data Analysis	
5.1 Introduction	
5.2 Data collection and analysis procedure	
5.3 Summary of key findings and demographic overview of participants	
5.4 Further analysis of descriptive statistics	
5.4.2 Theme two: Motivation to falsify class	
5.4.3 Theme three: Methods to falsify social class	
5.5 Hypothesis testing	198
5.5.1 Hypothesis One	
5.5.2 Hypothesis Two	
5.5.3 Hypothesis Three	
5.5.4 Hypothesis Four	230
Chapter Six- Qualitative Analysis	239
6.1 Introduction	239
6.2 Content analysis of semi-structured online mini focus groups	239

6.3 Theme 1 - Social class	244
6.4 Theme 2- Perceived motivating factors to falsify social class	250
6.4.1 Attitudes	
6.4.2 Subjective Norms	254
6.5 Theme 3- Perceived Behavioural control	259
6.5.1 Ease of falsifying class	259
6.5.2 Methods of falsifying social class (in terms of consumption via adverse methods)	264
6.5.3 Perceived risks	279
6.6 Summary of Chapter	
Chapter Seven- Discussion chapter	286
7.1 Introduction	286
7.2 Demographic information	
7.4 Analysis of the Framework of Consumer Behavioural Fallacy (FCBF) 7.4.1 Theme 1- Social class	
7.4.1 Theme 1- Social class	
7.4.3 Theme 3- Methods available to falsify social class (attitudes and subjective norms)	
7.4.4 End behaviour and risks	
7.5 Transformational development of the Framework of Consumer Behaviour	
	-
7.6 Summary of Chapter	
Chapter Eight – Conclusion	
8.1 Introduction	
8.2 Theoretical and practical application of this research	
8.2.1 Theoretical	
8.2.2 Practical	
8.3 Critical evaluation of research questions and objectives	323
8.4 Conclusions	326
8.5 Evaluation of limitations and future work	
8.5.1 Validity of research	330
8.5.2 Areas of future study	330
8.6 Personal development- my reflection	331
References	335
Appendix	387
Appendices pertaining to Chapter two- literature review	
Appendix 1 – Initial scope of the research	
Appendix 2- Social class, classical theorists	
Appendix 3- Impact of social class to marketing (key findings)	
Appendix 4- Theories pertaining to behavioural fallacy	
Appendix 5- Key theories (consumer behaviour)	
Appendices pertaining to chapter three- conceptual framework	395
Appendix 6- Variables of TPB and adapted variable in FCBF	
Appendix 7 - Comparisons of the various philosophical positions often utilised within b	
social science research adapted from (Saunders, et al., 2019; Denzin & Lincoln, 2018)	
Appendix 8- Table overview of methods of data collection, adapted from (Saunders, et	
Appendix 9- Form of question exemplified in the questionnaire	

	Appendix 10- Framework of Consumer Behavioural Fallacy and Questionnaire Design	. 404
	Appendix 11 Research Objective, aim and questionnaire questions	. 406
	Appendices pertaining to phase 1 of data collection: Questionnaires	. 407
	Appendix 12- Final questionnaire	. 407
	Appendix 13- Open ended questions within questionnaire	. 428
	Appendix 14- Question 10 (open ended, themes and direct quotes)	. 430
	Appendix 15- Question 11 (open ended, themes and direct quotes)	. 432
	Appendix 16- Question 20 (open ended, themes and direct quotes)	. 434
	Appendix 17- Q14 (Please list how you think people lie about their social class) (open ended,	
	themes and direct quotes)	. 437
	Appendix 18- Question 15 (open ended, themes and direct quotes)	. 439
	Appendix 19- Upper class stereotype (word cloud) (Q16)	. 442
	Appendix 20- Middle class stereotype (word cloud) (Q17)	. 442
	Appendix 21- Lower class stereotype (Word cloud) (Q18)	
	Appendix 22- Question 26 (open ended, themes and direct quotes)	
	Appendix 23- Word cloud pertaining to question 26	
	Appendix 24- Question 36 (open ended, themes and direct quotes)	
	Appendix 25- Conclusion of hypothesis testing	448
	Appendix 26 - Descriptive data from the survey	
Α		. 452
A	Appendix 26 - Descriptive data from the survey	. 452 <b>. 464</b>
A	Appendix 26 - Descriptive data from the survey	. 452 <b>. 464</b> . 464
А	Appendix 26 - Descriptive data from the survey ppendices pertaining to Phase 2 of data collection- Focus groups Appendix 27- Invitation to focus group	. 452 . <b>464</b> . 464 . 465
A	Appendix 26 - Descriptive data from the survey	. 452 . <b>464</b> . 464 . 465 . 466
А	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group	. 452 . 464 . 464 . 465 . 466 . 467
A	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's Appendix 31- Transcript of pilot interview (Interview 1) Appendix 32- Top 100 words featured in the pilot interview transcript.	. 452 . 464 . 464 . 465 . 466 . 467 . 470 . 472
A	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's Appendix 31- Transcript of pilot interview (Interview 1)	. 452 . 464 . 464 . 465 . 466 . 467 . 470 . 472
Α	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's Appendix 31- Transcript of pilot interview (Interview 1) Appendix 32- Top 100 words featured in the pilot interview transcript.	. 452 . 464 . 465 . 466 . 467 . 470 . 472 . 478
A	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group. Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group. Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's Appendix 31- Transcript of pilot interview (Interview 1) Appendix 32- Top 100 words featured in the pilot interview transcript. Appendix 33- Focus Group One (Transcript). Appendix 34- Focus Group One (100 key words). Appendix 35- Focus Group Two (Transcript).	. 452 . 464 . 465 . 466 . 467 . 470 . 472 . 478 . 486 . 490
A	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's Appendix 31- Transcript of pilot interview (Interview 1) Appendix 32- Top 100 words featured in the pilot interview transcript. Appendix 33- Focus Group One (Transcript) Appendix 34- Focus Group One (100 key words)	. 452 . 464 . 465 . 466 . 467 . 470 . 472 . 478 . 486 . 490
Α	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group. Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group. Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's Appendix 31- Transcript of pilot interview (Interview 1) Appendix 32- Top 100 words featured in the pilot interview transcript. Appendix 33- Focus Group One (Transcript). Appendix 34- Focus Group One (100 key words) Appendix 35- Focus Group Two (Transcript). Appendix 36- Focus Group Two (100 Key Words). Appendix 37- Focus Group Three (Transcript).	. 452 . 464 . 465 . 466 . 467 . 470 . 472 . 478 . 486 . 490 . 502 . 507
A	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b>	. 452 . 464 . 465 . 466 . 467 . 470 . 472 . 478 . 478 . 486 . 490 . 502 . 507 . 514
A	Appendix 26 - Descriptive data from the survey <b>ppendices pertaining to Phase 2 of data collection- Focus groups</b> Appendix 27- Invitation to focus group. Appendix 28- Consent form and general housekeeping for the focus group Appendix 29- Questions from pilot focus group. Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's Appendix 31- Transcript of pilot interview (Interview 1) Appendix 32- Top 100 words featured in the pilot interview transcript. Appendix 33- Focus Group One (Transcript). Appendix 34- Focus Group One (100 key words) Appendix 35- Focus Group Two (Transcript). Appendix 36- Focus Group Two (100 Key Words). Appendix 37- Focus Group Three (Transcript).	. 452 . 464 . 465 . 466 . 467 . 470 . 472 . 478 . 478 . 486 . 490 . 502 . 507 . 514 . 518

# Table of figures

Figure 1- Thesis roadmap	Error! Bookmark not defined.
Figure 2- Visual representation of the literature review to re-	affirm the factors impacting a
consumer falsifying their social class	
Figure 3- Various class schemes (Roberts, 2020)	
Figure 4- Model of social cognition (Kraus, et. al, 2012)	
Figure 5- USA based magazine regarding the 'Faux Middle Cl	ass' (2020) 39
Figure 6- Magazine article regarding what Reddit Users be	lieve people do to pretend
they are upper class	
Figure 7-Article sharing moments when people pretend to	be upper class (2021) 40
Figure 8-UK based tabloid sharing how to spot someone p	pretending to be wealthy
(2022)	
Figure 9-Self-efficacy diagram (Bandura, 1997)	
Figure 10- Cognitive Consumer Behaviour Models	
Figure 11- Theory of Reasoned Action (Fishbein and Ajzen	) 61

Figure 12- Theory of Planned Behaviour	61
Figure 13- Large Dior Book Tote Bag RRP £2,450	72
Figure 14- Gucci Men's Medium Backpack RRP £1,580	
Figure 15- Personal and sociodemographic influencers upon consumer behaviour	
(Ahmed, Samad & Khan, 2016)	78
Figure 16- Theory of Reasoned Action	. 100
Figure 17- Theory of Planned Behaviour	
Figure 18- Formulation process of the conceptual framework (Based upon The Theo	
Planned Behaviour)	-
Figure 19- The Framework of Consumer Behavioural Fallacy (FCBF)	108
Figure 20- Research Approach	. 116
Figure 21- Research Onion (Saunders, et al., 2016)	. 119
Figure 22- Questionnaire development	151
Figure 23- How the questionnaire questions inspired the focus group questions	. 163
Figure 24- Focus group plan (Marques, 2021)	
Figure 25- Word cloud of key words identified in pilot interview	165
Figure 26- Demographic profile of participants -age (question 1) / gender (question 2	
crosstabulation)	. 178
Figure 27- Level of education (Q3)	179
Figure 28- Employment status (Q4)	179
Figure 29- Job (Q5)	
Figure 30- Total household income (Q6)	181
Figure 31- Ownership of home (Q7)	181
Figure 32- Social class (Q9)	
Figure 33- Have the participants always been that social class (Q12)	
Figure 34- Can the participants identify an individual's social class (Q19)	
Figure 35- Indicators of social class (Q21)	
Figure 36- Do people lie about social class (Q13)	
Figure 37- Perceived motivating factors influencing individuals to falsify their social	
class (Q22)	
Figure 38- Do people lie about themselves online? (Q25)	
Figure 39- Perceived external factors influencing individuals to enhance themselves	
(Q27)	
Figure 40- Feelings from viewing content on social media (Q29)	
Figure 41- Do you believe people obtain debt to appear higher class (Q39)	
Figure 42- Do people lie about social class (Q13) / Do you believe people obtain deb	
BNPL to look wealthy or a higher class (Q39) Crosstabulation	
Figure 43- Would you obtain debt to fit in (Q41)	
Figure 44- Have you felt inclined to obtain debt to fit in (Q40)	
Figure 45- Are you aware of friends / family owning counterfeit goods (Q35)	
Figure 46- Counterfeit goods look like the 'real' thing (Q52)	
Figure 47- I can tell the difference between real and counterfeit goods (Q52)	
Figure 48- Counterfeits allow people to fit in (Q52)	
Figure 49- Counterfeits deter me from the 'real' thing (Q52)	
Figure 50- I wouldn't ever buy a counterfeit good (Q52)	
Figure 51- People buy fakes to fit in with trends (Q52)	
Figure 52- Have you purchased a counterfeit item (Q33)	196

Figure 53- Age (Q1)/ Gender (Q2) crosstabulation with purchasing a counterfeit good	
(Q33)	196
Figure 54- Key words from all focus groups (word cloud)	241
Figure 55- Focus group themes and application to research questions and objectives	3.
	243
Figure 56-Key words, defining social class (word cloud)	244
Figure 57- Key words pertaining to theme 2	250
Figure 58- Word cloud depicting methods associated with falsifying class	264
Figure 59- Original Framework of Consumer Behavioural Fallacy	319
Figure 60- Updated conceptual framework (FCBF)	320

# List of tables

Table 1- Research Questions, Objectives, Significant Literature and Rationale	118
Table 2- Pragmatic approach (Crotty, 1998)	120
Table 3- Mixed Methodology Matrix (Jogulu & Pansiri, 2011; Creswell, 2003/2009;	
Tashakkori & Teddlie, 1998)	137
Table 4- Demographic profile of pilot questionnaire participants	149
Table 5- Focus groups themes, questions, and applicable objectives	162
Table 6- Key words from the pilot interview	166
Table 7- Hypothesis tests (1-4)	198
Table 8- Summary of H1	208
Table 9- Summary of H2	217
Table 10- Summary of H3	229
Table 11- Summary of H4	236
Table 12- Demographic profile of Focus Group participants	240

# List of Abbreviations

Abbreviation	Full Form
SES	Socioeconomic Status
GBCS	Great British Class Survey
SCWM	The Social Class Worldview Model
B. F	Behavioural Fallacy
BOP	Bottom of Pyramid
ТРВ	Theory of Planned Behaviour
IBM	Identity Based Motivation
CGC	Consumer Generated Content
SPSS	Statistical Package for the Social Sciences
AE	Autoethnography
ТА	Thematic Analysis
TRA	Theory of Reasoned Action
ТРВ	Theory of Planned Behaviour
FCBF	Framework of Consumer Behavioural Fallacy
A	Attitudes (direct measure) (TPB)
B (1)	Belief that behaviour will lead to outcome (indirect
	measure) (TPB)
E (1)	Evaluation of outcome (indirect measure) (TPB)
SN	Subjective Norms (direct measure) (TPB)
NB (1)	Belief that the behaviour is socially desirable and
	expected (indirect measure) (TPB)
MC (1)	Motivation to comply with what is perceptually expected
	(indirect measure) (TPB)
PBC	Perceived Behavioural Control (direct measure) (TPB)
CB (1)	Control Beliefs (indirect measure)
LO (1)	Likelihood of occurrence (indirect measure) (TPB)
BI	Behavioural Intentions (TPB)
В	Behaviour (TPB)

# Chapter One – Introduction

This chapter introduces the research topic and the ideology of consumers falsifying their social class via their consumption patterns. The subsequent sections will lay the foundations as to the research topic, purpose and motivation of the study, theoretical background, research gap, questions and objectives as well as establish the theoretical contribution this research aims to provide.

### Introductory overview of research

This research intends to amalgamate social class, behavioural fallacy, and consumer behaviour to understand whether it is believed that social class can be falsified as well as establish the perceived motivating factors influencing this behaviour. Social class is a widely versed ideology that is continually being discussed (Warner, et al., 1949; Coleman, 1983; Savage, et al., 2013; Veblen, 1967; Goffman, 1956; Bourdieu, 1984; Manstead, 2018), likewise with consumer behaviour, developments and understanding of consumers are continually being made (Veblen, 1967; Patsiaouras, 2017; Eastman, et al., 1999; Belk, 1988; Levy, 1959; Martineau, 1957; Wattanasuwan, 2005) yet there is a significant lack of literature regarding the falsification of social class via consumption, specifically adverse methods such as Buy Now, Pay later (BNPL), counterfeit goods (Kempen, 2003) and the obtainment of debt (Berg, 2019). It can be argued that in a world that is overrun with social media, editing, and presenting oneself in the most appealing and attractive way, it is only natural that such pressure to fit in, own the latest items and live the most luxurious lifestyle is an arguably new phenomenon. Because of this, there has been a significant boost in the attainment of counterfeit goods (Hussain, et al., 2017) and access to BNPL financial agreements. Access to credit, such as schemes provided by Klarna, ClearPay and the likes have made it easier for customers to obtain their desired image at a fraction of the price with the ability to pay over several months. As well as this, the explosive popularity of the counterfeit market has made it easier, cheaper, and vastly more accessible to gain access to the high end look for a fraction of the price. Past research has vaguely recognised this behaviour, but it is an area that is significantly lacking within the context of the United Kingdom. Whilst there has been recognition of this behaviour within non-academic realms (newspapers, forums, and social media posts), academically this area is lacking. Therefore, based upon these factors the thesis research title is '*The fake it, till you make it consumers: Can social class be falsified via adverse methods of consumption?*'. Within this research a conceptual framework has been developed to explore and examine the perceived motivating factors alongside methods to falsify social class as well as any perceived risks.

The research conducted within this thesis highlights the gaps in the current literature in relation to the falsification of social class through adverse methods of consumption specifically in the United Kingdom. This research will establish the perceived motivating factors for this behaviour as well as any perceived risks. The concept of social class through consumerism is not new, authors (Durmaz & Tasdemir, 2014; Hayakawa, 1963; Brown, 1991) (Eastman, et al., 1999) have provided vast contribution but a gap still remains as to social class falsification and attainment via adverse methods. Factors influencing this behaviour are recognised to exist both internally (such as feelings and personal beliefs) and externally (possible perceived peer pressure). Corresponding literature like that of Van Kempen (2003) lean upon the ideology of the falsification of social class, however this research intends to explore this behaviour further. Nor does Van Kempen's work consider debt and BNPL as a method of falsifying class, as well as this, his research focuses solely within the geographical context of developing countries, whereas this research expands this ideology by focusing on the United Kingdom. To achieve fulfilment of the research objectives it was vital to ensure the most appropriate research methods were exercised. Upon examining the various philosophical lens', pragmatism was recognised to be the most suitable for this research as it encourages methods of data collection that is congruent with the research questions and objectives. As pragmatism encourages mixed methodology, questionnaires and semistructures focus groups were used. The data collected was from participants of various ages and genders all from the UK.

# Purpose of research

This research intends to contribute to such gap by drawing attention to the ability consumers have, to falsify their class via consumption as a method of appearing a higher social class. The purpose of this research is to firstly highlight and pay recognition to consumers and the ability they possess to falsify their social class by adverse methods of consumption, including but not limited to counterfeit consumption and BNPL schemes. Secondly this research intends to further explore this behaviour and understand what the motivating factors that impact this behaviour. To do so, this research intends to map such behaviour through the conceptual framework; The Framework of Consumer Behavioural Fallacy (FCBF), lending itself to the Theory of Planned Behaviour (Ajzen, 2011). In conclusion of this research there will ideally be, a fuller understanding of the falsification of social class, more recognition regarding adverse methods of consumption as well as the factors motivating these forms of consumption and an overall contribution of knowledge with regards to falsifying social class via the methods.

# **Overall research goals**

The overarching research aim is to highlight the notion that social class may be falsified by adverse methods of consumerism as well as map the perceived motivating factors of behavioural fallacy. Leaning upon the Theory of Planned Behaviour, the thesis aims to develop a framework to establish the behaviour as well as understand how and why this behaviour occurs, which may be further broken down into the following two aims:

 To establish that consumers possess the ability to falsify their social class by utilising adverse methods of accessing goods such as counterfeit consumption and buy now pay later services.

Upon the establishment and recognition of this behaviour, the secondary overarching aim of this research is to:

 Understand the motivation for this behaviour (to do so, this research will lend its theoretical framework to the Theory of Planned Behaviour, proposed by Ajzen and Fishbein (Ajzen, 2011; Fishbein & Ajzen, 1975).

# **Research Questions**

- RQ1- Can social class be falsified?
- RQ2 What are the key motivating factors influencing a consumer's choice to falsify their social class?
- RQ3- Are adverse methods of consumption used as a method to falsify social class.

Research question one **(RQ1)** is framed with the knowledge regarding literature surrounding behavioural fallacy and the notion that individuals have an innate desire to present what they perceive as most socially approved and desired. Leaning on theoretical foundations laid by research question two **(RQ2)** has been framed to consider the perceived motivating factors influencing an individual to falsify their social class. Specifically, this research question will view both internal and external motivating factors (attitudes and subjective norms within the FCBF). Research question three **(RQ3)** pays specific attention to adverse methods and the ability to falsify one's social class using buy now, pay later schemes and counterfeit goods.

# **Research Objectives**

- RO1- To establish whether it is believed that social class can successfully be falsified.
- RO2-Identify the motivating factors of behavioural fallacy.
- RO3- To establish that adverse methods of consumption are used as a method of falsifying social class.

The objectives have been framed in an exploratory manner as they are seeking to identify whether it is perceived social class can be falsified, the motivating factors influencing a consumer's desire to falsify their social class as well as establish the adverse methods in which this can be achieved. Such exploratory method corresponds harmoniously with the pragmatic philosophical underpinning established within this research.

## Rationale for undertaking research

Within the early stages of researching and exploring areas warranting further research, initial interest was focussed upon social class and how consumers may falsify their class through their consumption habits. It was made apparent that the concept of falsifying social class through adverse methods such as BNPL schemes and counterfeit consumption was an area significantly lacking within the context of the United Kingdom. Whilst this was a recognised gap, this topic was of great personal interest to the researcher having a personal affinity with consumerism and the impact social class can have.

### Theoretical Background

The application of knowledge is derivative of several seminal publishing's, that paved both the motivation and theoretical foundations for this research. As it is understood that this research branches various disciplines, it is imperative to recognise each in its own entity before attempting to interlink each of them. To explore each pillar of this research vast exploration has been undertaken and consideration of various seminal authors (Adler, et al., 2000; Ajzen, 2011; Festinger, 1954; Belk, 1988; Sirgy, 1985; Veblen, 1967; Coleman, 1983). The theoretical framework established within this research lends itself to the *"The Theory of Planned Behaviour"* (Fishbein & Ajzen, 2010; Fishbein, 1979; Ajzen, 1985; Ajzen, 2011), to map the perceived motivational factors influencing an individual to falsify their social class as well as understand the methods available to do so and the risks associated.

### **Research Gap**

Whilst it is acknowledged that the areas explored within this research; social class, consumer behaviour and behavioural fallacy are all well-established within their respected fields. It is apparent that connecting the three areas to provide an understanding of a consumer's ability to falsify a higher social class is academically lacking. Juxtaposed with previous literature, this research proposes another lens of viewing conspicuous consumption. It is offered that conspicuous consumption is no longer exclusively exercised by the upper and elite individuals within society but is actually evident within all classes. To articulate such observation, this research aims to highlight consumption of all classes to increase observation of the lower classes and the methods of obtaining status goods.

This research also builds upon the more recent contribution by Matthew Sparkes (2019) whom applied the Bourdieusian framework of viewing class and inequality to the obtainment of credit debt. Sparkes found that class inequalities often resulted in anxiety and "feelings of deficit" that manifested as the obtainment of debt with the hopes it would enhance one's image amongst peers and enhance their perception. Whilst it is apparent Sparkes' research borders this, his research did not take a detailed look at the motivating factors that fuel the behaviour, nor did he explore other methods of gaining the desired image such as BNPL schemes and counterfeit goods.

Similarly, Van Kempen (2003) offered an alternative view of conspicuous consumption within the context of deceptive status signalling (D.S.S) amongst the poor in developing countries. Van Kempen focused solely upon counterfeit goods and paid no regard to adverse methods of accessing status goods to achieve such desired status image. Searle (2011) also references this behaviour but similarly, disregards adverse methods of accessing goods. It is evident to see that the behaviour of deception and status has been considered but has yet to be explored in terms of accessing status goods via alternative methods such as BNPL schemes, credit cards or even forfeiting to afford. It can be recognised that there is a significant lack of literature regarding the ability to falsify social class in the context of purchasing counterfeit goods or buying goods via adverse methods such as BNPL and credit.

# Hypotheses

The following hypotheses were framed with the knowledge of the existing literature as well as the gaps that remain vacant. As well as this, the hypotheses formed are based upon the development of the conceptual framework; *The Framework of Consumer Behavioural Fallacy (FCBF)* and the research questions and objectives. The first two hypothesis intend to focus on the opinions of the participants whilst the third and fourth hypotheses focus upon the behaviour of the participants themselves.

# Hypothesis 1 (H1) External influencers may be perceived to motivate an individual to falsify their social class.

- H0: Individuals falsifying their social class remains the same regardless of external influences
- H1: External influences motivate an individual to falsify their social class
- H2: External influencers do not motivate an individual to falsify their social class

This hypothesis is based upon the subjective norms found within the conceptual framework. This hypothesis will specifically measure the impact external factors such as friends, family, celebrities, and co-workers have upon the desire to falsify social class. Previous literature has paved recognition that external factors such as those are vastly influential.

# Hypothesis 2 (H2) External influencers motivate an individual to obtain debt, BNPL to appear higher class

- H0: Individuals obtain debt and BNPL to appear higher class regardless of external influencers.
- H1: Individuals are motivated by external influencers to obtain debt / BNPL to appear higher class.
- H2: Individuals are not motivated by external influencers to obtain debt/ BNPL to appear higher class.

Hypothesis two further explores the impact of external factors but in the context of the attainment of debt. Specifically, this hypothesis intends to recognise which external factor is deemed most influential in terms of motivating an individual to obtain debt to falsify their social class.

# Hypothesis 3 (H3) Demographic variables influence an individual purchasing something to fit in

- H0: Individuals purchase goods to fit in, regardless of their demographic information.
- H1: Demographic information does influence an individual to purchase something to fit in.
- H2: Demographic information does not influence an individual to purchase something to fit in.

The third hypothesis (unlike the first two) considers the participants themselves. Specifically, this hypothesis intends to understand if any demographic variables influence an individual to purchase something to fit in. Such also corresponds with subjective norms within the FCBF.

# Hypothesis 4 (H4) Emotions influence an individual to purchase counterfeit goods.

- H0: There is no link between emotions and purchasing counterfeit goods.
- H1: Emotions do influence an individual to purchase counterfeit goods.
- H2: Emotions do not influence an individual to purchase counterfeit goods.

Hypothesis four leans upon attitudes in the FCBF by specifically focusing upon internal feelings that may motivate an individual to purchase a counterfeit good.

# Methodology and analysis

This research adopts a pragmatic philosophical underpinning alongside a mixed-methods approach. The data collection followed a sequential process in two phases. The first phase encompassed online surveys. A total of 146 viable responses were recorded then analysed via SPSS to allow for hypothesis testing. The second phase of the data collection aimed to gain further depth of understanding of the data collected within the first phase by adopting a qualitative approach in the form of focus groups (mini online focus groups with 14 participants) to gain rich data regarding consumer behaviour and to truly identify motives and attitudes towards falsified social class as well as encourage debate for differing opinions. To analyse this data, thematic analysis was conducted to solidify any repeating trends amongst the data as well as to interpret and aim to understand what had been collected within the context of the research objectives and questions.

### Structure of Thesis

To achieve the objectives stated previously this research will be divided into seven chapters.

Chapter one, *Introduction* will outline the research, as well as create a foundation for this research to build upon by establishing the main areas of focus, motivation for research as well as theoretical contribution it aims to make.

Chapter two, **Literature Review** will focus upon the core themes within this research. This chapter will present current literature as well as identify any gaps.

Chapter three, *conceptual framework* will establish the framework developed for this research by first discussing the Theory of Planned Behaviour in which it is inspired from.

Chapter four, *Methodology* will map the journey of exploration regarding the most suitable methods and philosophies to be exercised to achieve the research questions and objectives.

Chapter five, *quantitative analysis* will be presented with a general overview of the questionnaire data (using descriptives) with further exploration using chi-square analysis to test the hypotheses.

Chapter six will present the *qualitative findings* from the mini online focus groups. The results presented will be thematically analysed.

Chapter seven will offer *discussion* as to the findings from the mixed methods with focus upon the developed conceptual framework.

Finally, chapter eight will *conclude* this research. Areas of future research will be offered as well as comments made with regards to the limitations of this research. Finally, this thesis will conclude with a *personal reflection*.

# Representation of study

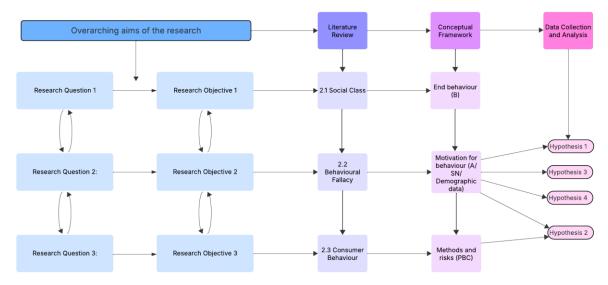


Figure 1- Thesis roadmap (Indicating the interlinking relationships between the research aims, objectives, questions, literature review, conceptual framework and hypotheses.

Figure 1 depicts the relationships between the various components of this research. It can be recognised that each research question links with one another, which feeds into a corresponding research objective. From there, both the research question / objective corresponds with a specific section within the literature review. From the literature review, there is a developed conceptual framework (FCBF), each component of the framework has links to the literature review as well as the RQs and RO's. For instance, RQ1 and RO1 consider social class and the falsification of social class, given this, they link to section 2.1 of the literature review that discusses social class, this then is represented in the conceptual framework as 'end behaviour' (b). Upon establishing the conceptual framework, the researcher was able to gather data (via mixed methods), given this the researcher was then able to test the hypotheses, triangulate the data and make final concluding comments for this research.

## Significance of Research

The significance of this research is within the application of an arguably outdated framework and applying it within the contextualisation of the falsified notion of a higher social class via consumer behavioural fallacy, specifically within the United Kingdom. There remain areas warranting further exploration and application to consumers in the 21<sup>st</sup> century. The contextualisation of both, The Theory of The Leisure Class (Veblen, 1967) within the application of the Theory of Planned Behaviour (Ajzen, 2011) also provides an area of significance within the understanding of consumerism within the United Kingdom, with specific focus upon falsified social class through adverse methods such as BNPL and counterfeit goods. This thesis amalgamates well discussed theories of all three core components of this research but applies them to modern consumerism focusing specifically upon the falsification of social class, the motivation for such behaviour as well as forming an understanding as to how this behaviour is performed (i.e., via adverse methods of attaining goods and counterfeit items.) The significance of this research resides in the gap, wherein there is a general lack of literature regarding the falsification of social class, the perceived motivators for this behaviour as well as the adverse methods available to execute the behaviour. As well as this, this research is based upon perception and beliefs with regards to why and how individuals believe people falsify their social class. As it may be difficult to map, ascertain and understand as to whether this occurs by directly asking participants if they behave in a way, as they may present responses that are untrue and perhaps frame their opinions in a way, they believe to be socially desirable.

### Contribution to knowledge

Unlike most research concerning social class, adverse methods of accessing goods and falsification of class that is conducted in developing countries, this research is conducted in the United Kingdom. Whilst various studies have viewed the core components individually, there is a significant lack of literature regarding consumers falsifying their social class, this research aims to contribute to this gap by focusing upon who, what, why and how. What being, it is apparent that individuals do falsify their class, but WHO are they? WHY are they motivated to falsify their class and HOW are they doing it? To answer these questions, the research based itself upon the framework, Theory of Planned Behaviour. Such framework is

well established in terms of predicting and mapping behaviour that considers attitudes, subjective norms, and perceived behavioural control.

# Summary of Chapter

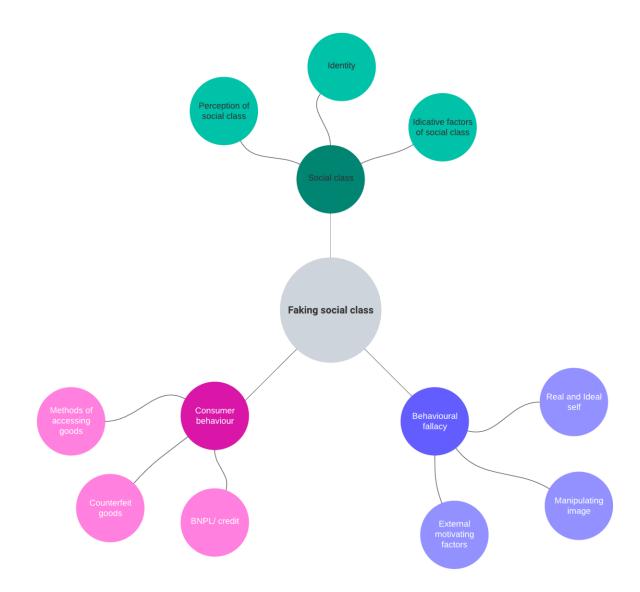
The current chapter has presented a foundational overview to the research as well as the rationale. The purpose of the research has been identified alongside the framed research questions and objectives. As well as this, this chapter has provided insight as to the contributions of this research from the mixed methodology and the proposed framework. Preceding this, the research will follow the journey as proposed previously (figure 1, thesis roadmap), beginning with a critical review of existing literature in relation to the core concepts of this research (social class, behavioural fallacy, and consumer behaviour), by doing so, the gaps this research intends to contribute to, may be unearthed.

# Chapter Two- Critical evaluation of literature

"The most common ego identifications have to do with possessions, the work you do, social status and recognition, knowledge and education, physical appearance, special abilities, relationships, persona and family history, belief systems, and often also political, nationalistic, racial, religious, and other collective identifications. None of these is you." - Eckhrt Tolle

### Introduction

The previous chapter considered the context and importance of this research as well as establish the research questions and objectives. Chapter two will discuss the existing applicable literature, which will be split into three sections dedicated to each theme: *social class, behavioural fallacy,* and *consumer behaviour (figure 2).* The rationale to review these areas specifically were based upon initial research that suggested they each played a pivotal role to understand the ability to falsify one's social class via consumption. 2.1 will establish social class, defining it and understanding the factors contributing to social class as well as authentic social class.2.2 discusses behavioural fallacy, this section delves into the nuances this behaviour as well as contextually apply it to areas closely linked within this research. Finally, 2.3 investigates consumer behaviour, motivation for consumption and adverse methods of accessing goods.



*Figure 2- Visual representation of the literature review to reaffirm the factors impacting a consumer falsifying their social class.* 

# 2.1 Social Class

# "Britain is the most class-ridden society under the sun".

- George Orwell

# "Class is a Communist concept. It groups people as bundles and sets them against one another."

- Margaret Thatcher, former Conservative Prime Minister, 1992

# INTRODUCTION: SOCIAL CLASS

Social class, an area of vast debate and continuous development and discovery. Due to this research being fundamentally built upon the underpinnings of social class and the notion of falsifying one's class, it seems imperative to provide a basis to build this research upon.

# **DEFINING THE BOUNDARIES OF SOCIAL CLASS AND STATUS**

The terms social class and status are interchanged with one another; while these terms have been recognised to show parallel dynamics (Swencionis, et al., 2017), the definition of each term has been debated with the general agreement that both are multidimensional complex constructs (Fiske, 2010; Kraus & Stephens, 2012; Connelly, et al., 2021). Strengthening this, various theorists have agreed that both social class and status suggest an understanding of power, either power they evoke, power they have or power they are lacking.

Sparkes (2019) highlighted the concept of class has been adapted many times but remains focused upon the exploration of inequality (Tyler, 2015). Similarly, Harvey et al. (2022) drew attention to the varying definitions of class, highlighting the conflicting opinions shared in terms of the foundation, formation, and operation of class. The most notable difference is that social status is largely based upon factors such as familial descent (Manstead, 2018) and economic position within society. In contrast, it has been highlighted that the definitions of social class often encompass similar objective resources, for instance, income, education,

occupational prestige, human capital, and moral values (Cohen, et al., 2017; Bourdieu, 1984). Cohen, et.al (2017) highlighted that each factor is often related to each other in a cyclical way. Acknowledging that income allows access to higher education, thus leading to wider job prospects and entry into professions leading back to a higher income, perpetuating the cycle of social class. Considering social class globally, it is understood that each is recognised as a method of subconscious differentiation and segmentation amongst individuals worldwide; China (Davis, 2000; Bian, et al., 2005; Li, 2017; Li, 2013), India (Dushkin, 1979; Driver, 1982; Surajit, 2020) USA (Lloyd, et al., 1949; Marshall, et al., 1996). While each country has their own culture and economic position, it is apparent there is a predisposed understanding of a hierarchical model implored within their society (Magee & Galinsky, 2008; Redhead & Power, 2022; Zink, et al., 2008).

It is recognised that there are three methods an individual may obtain status: 1. **Status by assignment**, such as royalty; 2. **Status by achievement**, such as working a well-respected and highly paid job; and 3. **Status by consumption** (Hayakawa, 1963; Brown, 1991; Eastman, et al., 1999), there will be predominant focus upon status by consumption as it is at the forefront of this research. More specifically, social class will be viewed as a product of consumption using adverse methods (purchasing perceived status goods through credit, buy now, pay later, or counterfeit goods).

In the United Kingdom, the recognition of class became apparent in the early 19<sup>th</sup> century (Ryan & Maxwell, 2016), since then there has been debate regarding the entanglement of factors indicating an individual's social class (Bourdieu, 1986; Manstead, 2018). Max Weber (1946) introduced the conceptualisation of social classes and introduced the stratification and segmentation of the boundaries of class. Weber's concept is now viewed as fundamental to sociology, acting as a seminal foundation for our understanding of social class and its importance now. Following Weber's theory of social class, more recognition was directed to social class by Pierre Bourdieu (1984), most noteworthy amongst his work being his publication of his theory of Social Distinction, Bourdieu's theory introduced the well-known three-level economic class system *(upper, middle, and lower class)*. Building from Bourdieu's work, theorists Dubois and Duquesne (1992) developed levels of social class *(Patricians, Parvenus, Poseurs and Plebs)* with predominant association with brand prominence, thus

leads to the understanding of the important role social class has upon consumer behaviour and consumption habits. Such have been widely accepted and discussed within the realms of consumer behaviour (Han, et al., 2008),

#### CLASSICAL APPROACHES REGARDING SOCIAL CLASS

Considering Marx (1818-1883) and his vast theoretical contribution to the understanding of sociology is the most relevant argue proposed; being that the expansion of economic and material forces (historical materialism) would create vast impact in society acting as determinants upon social structures and social relations (Marx, 1867). This early recognition of exchange then further acknowledged and argued the inequality between the bourgeoisie (those within the capitalist class whom owned the means of production (Harvey, et al., 2022) and proletariat (working class individuals whom earned a living by producing things used within society (Harvey, et al., 2022) causing polarised antagonisms within society due to the perceived exploitation of all wage workers (Dillion, 2020; Engels, 1878/1978). It is within this argument *'class consciousness'* is first communicated, which, led to an uproar against capitalism. Arguably this recognition remains remnant within today's society and has been widely agreed by many theorists that the United Kingdom has become one of the most divided landscapes worldwide with excessive discussion being based upon capitalism (Lansley, 2022; Azevedo, et al., 2019).

Whilst Marx focused upon the exploitation of wage works funding the capitalist society built by Bourgeoisie individuals, Emile Durkheim (1858-1917) focused upon social order, how it was established and maintained within social progress (Thorlindsson & Bernburg, 2004). Durkheim's predominant focus paid attention to the social relationships such as parenthood and marriage with the understanding that they create bigger impact and had greater impact upon society (Dillion, 2020). From Durkheim is the contribution of Max Weber (1864-1920). The works of Weber is often likened to Marx in that both theorists agreed of the inequality found within a society based upon communism, however Weber focused upon the noneconomic and cultural motivational factors (Dillion, 2020). Whilst he agreed with Marx, he too, also paid attention to the impact of religion within society, like Durkheim. However, Weber further analysed the way in which the following and belief of religions would impact institutional constructs. Similar to the work and ideology of Durkheim, is the vast impact of Pierre Bourdieu (1930-2002). Labelled as the most *"influential and original French sociologist since Durkheim"* (Callhoun, 2000, p. 696), Bourdieu agrees with nature of social life and how there is a specific social order that is maintained. While there is a general agreement, Bourdieu focused specifically upon social hierarchies and the inequalities found between the classes (Swartz, 1977). In comparison to the work of Marx, Bourdieu both agrees that economic capabilities are a determinant on class but also agrees with Weber that class is a multi-dimensional construct (Dillion, 2020; Desan, 2013). Whilst the focus primarily has been upon economic power and the different levels evoked by members of society, Bourdieu expands upon this by discussing three forms of capital all contributing to an individual's social status (Bourdieu, 1986). The three factors namely, **social capital, economic capital,** and **cultural capital** (Bourdieu, 1984; Pinxten & Lievens, 2014).

### **Social Capital**

Social capital is reliant upon mutual relationships and bonds within society (Bourdieu, 1986). Defining social capital is often difficult due to its multidimensional values (Eastis, 1998; Gannon & Roberts, 2020; Coleman, 1988). Bourdieu viewed social capital as a "sum of resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition". In contrast Coleman (1988) stated it, "is an important resource for individuals and may affect greatly their ability to act and their perceived quality of life. They have the capability of bringing it into being. Yet, because the benefits of actions that bring social capital into being are largely experiences by persons other than the actor, it is often not in his interest to bring in into being". Whereas Savage (2015, p. 130) believed these relationships are "not socially random and that there are strategic values in knowing certain kinds of people", Looking closer at social ties, social capital and networking within employment, nepotism is often discussed (Safina, 2015). There is the generalised agreement that kinship-based favouritism commonly monopolises the employment market (Granovetter, 1973). Jain et al (2022) further exemplified nepotistic hiring in terms of cultural and social factors highlighting that those with lower SES have less nepotistic intentions in comparison to their higher-class counterparts.

### **Cultural Capital**

Traditionally, cultural capital can be discussed within three realms: embodied, institutionalised, and objectified states (Throsby, 1999; Bourdieu, 1984; Kraaykamp & Eijeck, 2010). Embodied capital may be described as the actions an individual may take and integrate within themselves such as acquiring and nurturing skills. Institutionalised cultural capital encompasses any accreditation or recognition one may receive from an institution such as a bachelor's degree or a charted accreditation. Finally, objectified cultural capital refers to possessions or objects owned by that person that may be exchanged for economic value or may hold symbolic cultural capital such as a painting, luxury watches that may hold or increase in value (Yu, et al., 2020). Yu, Peng and Hu (2020) discussed the ideology that cultural capital may be transformed into economic value. This links to the belief that education is the gateway to more fruitful job prospects and opportunities (Yu, et al., 2020; Boweer, 2023; Tramonte & Willms, 2010).

Within sociology, cultural capital may be defined as compromising of all social assets obtained by a person, this can have many forms such as intellect, education, clothing (Goldthorpe, 2007). Similarly, Throsby (1999) recognised that valuing something economically may not fully encompass the value of the object, building etc. Whilst Bourdieu articulated that cultural capital is more commonly associated with the older generations, within the GBCS it was discussed that this may not be true. (Savage, 2015). It can be recognised there have been additions and adjustments made to the ideology of cultural capital. Bennet (2008), Holden (2010), and Thornton (1995) contributed to the more updated understanding of cultural capital with the addition of *technical, emotional, national* and *subcultural* forms of capital.

### **Economic Capital**

Bourdieu (1986) defined economic capital as *"material assets that are immediately and directly convertible into money and may be institutionalised in the form of property rights"*. Marx shared the same opinion regarding economic capital dictated to an individual's position within society. Both agreed that the more capital (all forms) possessed by a person, the more powerful they are. Various studies have explored the impact economic capital has upon various things such as sports consumption (Wilson, 2002), access to education (Fan, 2014) and digital media engagement (Yates & Lockley, 2020). In terms of consumption, Alvarez-Cuadrado et al. (2004) paid attention to the formation of consumption habits within the context of *Keeping Up with The Joneses* and the impact it has upon economic growth. *Picketty* (2014) highlighted the shifting trends of economic capital in recent years. Notably, he developed the wealth-to-income ratio. Arguably influenced by the work of Marx, Piketty further applied the understanding of capitalism amongst well developed economies in the 21<sup>st</sup> century.

Correspondingly, Côté et al. (2015) focused upon income and how higher income individuals tend to be less generous due to high economic inequality. Manstead (2018) also explored this, with his understanding that economic inequality plays a significant role in shaping attitudes and behaviours of higher-class individuals. As highlighted in the previous section, Ivana (2017) drew attention to imagined social capital. Interestingly, there is a significant lack of research regarding imagined economic capital. Wherein, resides the gap this research intends to contribute to. Considering more recent application of Bourdieu's ideas within the context of the United Kingdom is the work of Bennet et al. (2008) (developed the Cultural Capital and Social Exclusion project) and Savage et al. (2013) (developed the Great British Class Survey).

#### **Contemporary theory**

Talcott Parsons (1948) highlights that socialisation takes place in two stages; the first stage is learnt from family, where norms and values regarding family and community are established (Primary socialisation). Secondly, the universalistic values are conditioned within school and media (Secondary socialisation). 'Secondary socialisation' a term that encapsulates the opinion that schools teach children particularistic values and are compared to the universalistic values of society as a whole (Parsons, 2008). Parsons (1970) notably argued that contemporary society was built upon meritocracy, arguing that society is based upon equal opportunity and gaining success and high positions within society due to hard work and determination (Sciortino, 2021).

From there, Erving Goffman (1956) drew vast attention to the term's status, position, and role, highlighting that these terms have been commonly interchanged. Goffman focused upon items as 'status goods' and drew recognition to impression management whereby individuals are actors upon a societal stage and attempt to present themselves in a way that is least likely to evoke embarrassment for themselves or those around them (Goffman, 1956). Similarly, both Bourdieu (1984) and Veblen (1899/1994) considered consumerism and status. It can be recognised that these actions are largely social, and this behaviour is based predominantly upon gaining social approval. Correspondingly, George Homans (1958) was heavily influenced by the work of Talcott Parsons and Emile Durkheim. Notably, he contributed to the understanding of social exchange theory (Homans, 1958), the process in which a person will evaluate the cost of a social interaction against the possible reward of the interaction (Emerson, 1976). Emerson critiqued this, highlighting the psychological underpinnings of social exchange theory. This critique is shared widely, understanding that whilst the theory may aid the understanding of broad relationships it does not consider various emotions and impacting factors such as altruism and egotism (Zafirovski, 2005). More recently, Savage et al. (2013) offered a theoretical method of measuring social class (GBCS) influenced by the work of Bourdieu. Developed and distributed in 2013 in the United Kingdom, the primary goal of the survey was to measure economic, cultural, and social capital. After a few questions the participants were able to learn what social classification they were in. Historically, there were only three predominant classes at focus (lower, middle, and upper) however, Savage's efforts shone light to the fact that there are seven social classes: elite, established middle class,

technical middle class, new affluent workers, traditional working class, emergent service sector and precariat. This identification took into consideration various factors arguably closely related to the three factors recognised by Bourdieu used to identify someone's class (Social Capital, Cultural Capital, and Economic Capital). Savage (2015) recognised the interplaying roles between the capitals how they impact each other and contribute to one's social class. Similarly, Bennet et al. (2009) focused upon the foundations paved by Bourdieu and developed the Cultural Capital and Social Exclusion project. Their work branched the discussion regarding capital, assets and resources and specifically discussed embodied cultural capital within Britain.

Bourdieu's (1984) emphasis upon the 'homology' between the capitals and the understanding that each capital tends to coincide with each other (Wang, 2016) but at times may not be a true representation of an individual. Correspondingly, C. Wright Mills (2000) drew awareness to the interweaving relationships between how things are viewed socially and how they can interact and influence each other. As recognised by Goldthorpe (1980) it is theoretically assumed that individuals within a social class are predicted to share similar 'market situation' in terms of income level and economic security. Rose & Pevalin (2005) strengthen this identifying that individuals within a social class are also theorised to have similar lifestyles. It is apparent social class is continually being discussed (Calhoun, et al., 2022; Suls & Wheeler, 2024; Shildrick, 2024), for instance Stancea et al. (2024) discuss the re-emergence of social class within contemporary society, reaffirming the significance social class has upon economic and democratic beliefs.

### SOCIAL CLASS IN THE UK

The industrial revolution has often been labelled as the transformative period (Dillion, 2020) of the United Kingdom, a period (between 1760-1840) in which the country was witness to societal changes, advances within work and home life, developments of the British economy alongside a gradual introduction into a new way of living due to the technological progress made. This time also highlighted the changes of inequality through the social classes, with the differences between everyone's standard of living (Allen, 2019).

Karl Marx (1867) believed the working class were accountable for the economic success of the UK and the belief that there should be equal distribution of political opinions across the country and to think of the populous not just the wealthy upper class. Considering the vast expenditure and emergence of technology, enormous vibrancy descended within the UK. Economic and social change was the new norm, and the impact was infinite. Whilst seemingly positive, such emergence and change led to vast class divisions prompted by the desire shared by many to shift from agricultural roles to manufacturing (Mohajan, 2019). Large cities such as London and Birmingham were filled with individuals hoping for a better life with greater opportunities for economic growth. Fast forward to more recent developments, Ken Roberts (2020) offers a discussion regarding the transformation of social class in the United Kingdom between the late 1940's to the early 2000's.

The Registrar General's Class Scheme was originally established to analyse the 1911 census. The scheme offered a method of segmentation based upon occupation and their social standing. Following from this, is the contribution of the market research industry that developed its own class scheme which grouped households in accordance with their levels of spending and income. Arguably, the biggest development was that of John Goldthorpe (1963) who seemingly developed a scheme that provided reliable data linking various variables as a method of identifying class. Figure 3 depicts the various social classifications (Registrar General's Social Classes, Market Research, Goldthorpe / NS-SEC and the Great British Class Survey).

Registrar General's Social Classes	Market Research	Goldthorpe/NS-SEC	Great British Class Survey
1.Higher management and professional	A. Higher management and professional	1.Higher management and professional	1.Elite
2.Lower management and professional	B. Lower management and professional	2.Lower management and professional	2.Established middle class
3a. Other non-manual	C1. Other non-manual	3.Intermediuate office, sales, laboratory	3.Technical middle class
		4.Self-employed	
3b. Skilled manual	C2. Skilled manual	5.Skilled, technicians, supervisors	4.New affluent workers
4. Semi-skilled	D. Other manual	6.Semi-routine	5.Traditional working class
5. Unskilled		7.Routine	6.Emergent service workers
	E. Never worked, long-term unemployed	8.Never worked, long-term unemployed	7. Precariat

NS-SEC: National Statistics-Socio-Economic Classification.

#### Figure 3- Various class schemes (Roberts, 2020)

The final column (Figure 3) depicts the most recent development. As highlighted within the GBCS (Savage, et al., 2013) the three traditional segments of social class (lower, middle, and upper) have further expanded to seven different classes; elite, established middle class, technical middle class, new affluent works, traditional working class, emergent service sector and precariat. The GBCS attempted to provide an alternative to the Goldthorpe scheme (1963). Based upon the work of Bourdieu (1986), it is understood that within the GBCS, the economic factors have the most impact when determining social class. Yet it fails to question whether such economic factors are based upon adverse methods such as credit cards, debt etc. The GBCS has received a fair amount of criticism. Notably, Colin Mills (2015; 2014) recognised the miss representation of the 'elite' class within the data. Such criticism is echoed by once recognised co-authors of GBCS, Friedman, Laurison and Miles (2013) who discard the GBCS evaluation of elite in favour of the measure based upon ONS's occupational categories. Roberts (2020) agrees stating *'the limitation was that the response was not representative'*.

As recognised by Manstead (2018), the class system remains highly existent within the United Kingdom. Drawing from Savage et. al (2013), Manstead (2018) exemplifies the focus upon economic position as the biggest indicator of social class in the UK. Specifically, social prejudice is discussed within two contexts. The first, prejudice towards those of a different social class and secondly, prejudice towards those within a social group associated with their own social class (Manstead, 2018). It is understood political preference is often a key indicator of an individual's social class (Fiske, 2019; Brown-lannuzzi, et al., 2017). In short, it is commonly inferred that those supporting the conservatives are wealthier, privileged in comparison to the Labour voters. The polarisation of the classes has been a battle that began in the early 1980's, since then, the UK has been governed under both Labour and Conservative and the link between an individual's social class and political party preference is now weaker

(British Social Attitudes, 2012). Given the recent economic and political turbulence of the UK, there has been a general increase in the discussion surrounding the 'privilege gap'. It is apparent the gap between the 'haves' and 'have nots' has amplified. Labelled as the 'crisis of inequality', the cost-of-living crisis has impacted greatly those of an underprivileged background (Singh & Uthayakumar-Cumarasamy, 2022). It is understood the impact of the uncertainty had such an influence upon various factors including educational attainment (FE News , 2022) and health (Finch, 2022).

While there is vast literature regarding social class and the influence and significance it has upon everyday life, there is also a growing amount of noise labelling social class *'dead'* in both practical and theoretical application (Spencer & Castano, 2007; Roberts, 2020). Juxtaposed with the argument regarding class as a dead ideology, Savage (2015) alongside his co-authors emphasise the remaining importance it has upon Great Britain. Such recognition of the continuing significance of social class to the United Kingdom is reiterated vastly with regards to the stagnant social mobility or the perceptual ideology of inequality amongst the classes (Trend Monitor, 2018). It is established that these inequalities are not a new development within global society (Marx, 1867).

#### Indicative factors of social class

It is understood that indicative factors of social class can be non-verbal and verbal. Factors may include, accent (Hey, 1997; Friedman, et al., 2021), posture (Zandi & Rajabi, 2015), clothes (Seo & Lee, 2008), natural dominance within a social situation (Roberts, et al., 2019). Iftikhar (2013) recognised that while the UK and other affluent countries may use material wealth as a measurement of social class, individuals within developing nations such as Pakistan, commonly use manners, behaviour, and education as indicative factors of social class. Charlesworth et al. (2004) agree stating, *"in everyday social encounters, significance emerges through uncodified, non-verbal gestures and symbols, as a covert indication of, and claim to, worth, position and entitlement"*. Whilst their research focused predominantly upon social consequences due to economic change within the 1980's, their research highlights those interactions can change between individuals depending on their social class. Leaning upon Bourdieu (1992), Charlesworth et al. (2004) drew attention to *"social constituted acrophobia"*, an emotion that may motivate individuals to exclude themselves from a social

situation in which they feel structurally excluded - such may motivate an individual to falsify themselves as a method of minimising those feelings.

Considering social cues, it is important to recognise that they hold a substantial role within impression management subsequently leading to a positive or negative evaluation of an individual (Heman, et al., 2015). This ideology has both been widely discussed within the realms of academia (Ambady, et al., 2000; Zebrowitz, 1997). Correspondingly Kraus (2019) concluded that various demographic variables can be presumed via an individual's voice, the results found that individuals were most accurate identifying a person's gender (92%), age (66%), race (64%) and social class (55%) simply by a person's voice. These findings have gained traction from Forbes, encouraging individuals partaking in job interviews to consider what they are communicating via their speech and accent (Travers, 2019; Parker, 2016).

Donnelly et al. (2021) drew attention to viewing an individual's accent as a 'window' to view socio-economic differences geographically across the UK. Juxtaposed with this is the ideology of bidialectalism, meaning the ability to change one's accent within various social settings can simply be likened to your normal talking voice and the voice you use when answering a telephone call (Setter, 2019). Bidialectalism can occur both subconsciously and consciously (Parker, 2016; Cowser, 1972/2012). For example, someone leaving their hometown they may adapt and gradually lose their natural accent, however when they go home or reacquaint with family or friends, they may regain their lost accent. The geographic segregations of the UK hold various stereotypes and associations, thus resulting in the same opinions being formed about someone with regional accents and originating from various places within the UK. Regardless of whether an individual consciously or subconsciously speaks with a regional accent, it provides an insight into the social and cultural identity of that person (Heblich, et al., 2015; Bourdieu & Thompson, 1991). While at times these stereotypes can be positive, at times they can be largely unfavourable. Thus, lends to question, do people change their accent or attempt to hide their accent to appear more favourable in professional and social settings.

It has been recognised that various studies have concluded that individuals adapt or mask their accent to appear auspicious. Accent, dialect, and speech are well versed within a sociological background but has recently been accompanied with intragenerational social mobility (Donnelly, et al., 2019; Friedman, et al., 2021). While the aforementioned factors are superficial, they all aid an individual's method of subconscious judgement and perception of someone they first meet. All these indicative factors are interchangeable, allowing an individual the ability to adapt themselves given the situation they are within.

While the premise of premature judgement has been discussed and the ability to easily differentiate individuals of different wealth's easily based upon subtle cues such as behavioural mannerisms (Kraus, et al., 2017; Laurin & Engstrom, 2020). Within the context of consumerism, Rucker (2020) agrees hierarchy is a natural part of everyday life, however, argues that segmentation between consumers is predominantly made by brands via their various market offerings targeting different consumers, such as a company offering a standard, premium or luxury item. Kraus and Keltner (2009) found that individuals of a higher class disassociated themselves from social situations and were more disengaged in non-verbal mannerisms. Contrasting to this is the generally socially comfortable non-verbal cues such as engaged eye contact, nodding of the head and laughter, associated with lower class individuals (Kraus & Keltner, 2009; Kiebler & Stewart, 2023).

Whilst social class is widely versed in terms of political debate and inequality within the United Kingdom, commonly this area of debate has been taken and implemented into comedic sketches, and tv shows (Only Fools and Horses, Keeping Up Appearances, Fawlty Towers, Little Britain). It's not uncommon that the portrayal of the stereotypical upper and lower classes is massively overcompensated for entertainment purposes. The representation of the UK's lower social classes is often of a negative portrayal (Lockyer, 2010), with overexaggerated characters and comedic portrayal of the lower classes. The BBC Creative Diversity Report, published in 2020, found that *"often those from lower socio-economic backgrounds are depicted negatively, fuelled by stereotypes and seen as the object of ridicule"* (BBC, 2020). This resonates with the stereotyped class and geographic divide within the United Kingdom. Individuals from the North of England are often perceived as working class and predominantly 'blue-collar' workers, which dates to its largely labour heavy industry as well as its political

views whereas the South of England is arguably associated with the upper classes and 'white collar' workers that stereotypically hold a conservative political view (Red wall) (Burton, 2021; National Centre for Social Research, 2023).

Recent years have recognised a shift in political views with the Conservative party receiving support from areas in the UK stereotypically who more commonly support the Labour party (Independent, 2019). Looking closer at employment and social class, DeOrtentiis et al. (2022) suggested that social class plays a complex role in the job search process. It was found that convective social class had a negative impact relating to job acceptance, but parental income positively impacted the job acceptance rate. Such negative portrayal of all social classes may also motivate the behaviour to falsify one's class as they don't want to be brandished with the unfavourable stereotypical perceptions presented by the media.

#### Social class and the self (identity)

It is acknowledged that an individual's social class is built upon two components; subjective, and objective social class (Kraus & Stephens, 2012; Anderson, et al., 2012; Kraus, et al., 2009). Subjective social class refers to a person's individual perception of themselves and their position within society compared to those around them (Kraus & Stephens, 2012; Andersen & Curtis, 2012; Anderson, et al., 2012; Ritterman, et al., 2009). Commonly recognised variables of comparison include education, geographic location, occupation, and income (Bourdieu, 1984). These factors allow an individual to evaluate themselves and determine which class they believe they fall within as well as compare themselves to their family, peers, and associates (Kraus, et al., 2011). This is echoed within the Bordieuan theoretical outline of class, in terms of distinction made by individuals as a method of measuring themselves against those around them. It also may be likened to symbolic boundaries, the theory that describes how social groups are formed based upon social actors that share common factors and similarities (Lamont & Molna'r, 2002). Interestingly, they share interconnecting relationships with the three 'gateway contexts' of objective social class (Stephens, et al., 2014), namely, wealth, income, educational attainment, and occupation. Kraus et al. (2011) further focus upon social comparison and how it impacts the self-perception of social rank thus impacting various other aspects of social behaviour.

Manstead (2018) explores this within the context of thought, emotion, and behaviour. Whilst the formation of classes or boundaries allow for individuals whom share similar sentiments to engage (Epstein, 2002), many researchers draw attention to the growing inequalities and the perpetuating egalitarian regime it encourages (Lamont & Fournier, 1992; Sølvberg & Jarness, 2019). These opinions further highlight the vast entanglement of class and shed light into the argument surrounding the distinctions made of people regarding their tastes, attitudes, and manners and how this understanding of social stratification is rarely discussed within recent contemporary contexts (Jarness, 2015; Edgell, et al., 2020). In accordance with Fouad and Brown (2000, p. 382) is the understanding that social status identity encapsulates an individuals perceived access to economic resources, social prestige and social power in relation to others in society (Thompson & Subich, 2007). Echoing Rossides (1990;1997), Foud and Brown (2000) explore the impact of status identity and race and how it may impact four life activities: leisure, learning, parenting, and working. Their concept "differential status identity" allows researchers to measure the social class and the psychological impact it has upon an individual's sense of belonging within a particular social status (Thompson & Subich, 2007). Thompson and Subich (2007) provide validity and discuss their support to the 'differential status identity scale' (DSIS) as a new method of psychological measurement of social status. Their data collection took place in America and successfully examined a sample of 454 college students. Whilst this tool of measurement was deemed useful, there were limitations including the sample used. It was understood that most responses were collected from Caucasian individuals whom self-identified as middle class.

William Liu (2012) paid recognition to the notion of individuals basing their perception of their own social class against the environment they are within (Liu, 2012; Liu, 2001). Similarly, within a poll it was found that over half of the UK populous perceived themselves as working class (Glover, 2007) which since the 1960's seemingly had remained steady (Jones, 2020/2011) with only a small percentage (1-1.45%) of the population perceiving themselves as middle to upper class (Savage, 2007). Correlating to this is the survey British Social Attitudes Survey (Evans & Mellon, 2016), that also reported that the UK population predominantly perceived themselves as working class (60%) (Butler, 2016). More recently it was found that 1/5 of Britons earning a salary between £75,000 and £100,000 believed they were working class (Chakelian & Goodier, 2022), this statistic has been highlighted an extreme

overestimation as to what working class is. As well as this, it also highlights that Britons believe that social class is built upon more than income- such correlates with the work of Bourdieu and the three capitals (Bourdieu, 1986). Correspondingly Friedman et al. (2021) who intended gain further understanding as to why people from privileged backgrounds often misidentified themselves and their origins as working class. They concluded that misrepresentation is still widely present, they also found that individuals commonly misrepresent themselves: 1. to avoid negative perceptions, such as being perceived as pretentious; 2. they wish to downplay privilege- portraying an 'against all odds' meritocratic rise; 3. finally, they may reflect the extended family history identities.

Such corresponds with Dubois (2015), recognising that individuals may feel more inclined to act modest if they are within a higher social class segmentation to reduce negative associations made against themselves regarding perceived unethical behaviour. In contrast Belmi et al. (2020) discussed social class and overconfidence globally. In conclusion of their work, they discovered that those within a higher social class had an "exaggerated" belief that they were more competent than their counterparts. In contrast, Saltz's (2020) discussed methods of helping an individual to portray 'the picture of class' in a budget friendly manner by hosting a charcuterie evening for friends. Whilst this paper contributed no fact nor did it propose a hypothesis, it shed further light into the gap that is behavioural fallacy within the context of social class as well as strongly suggest that this is an area that is expected to grow. Considering the contribution of Kraus et al. (2012) is the model of social cognition. Their model (Figure 4) offers an alternative to viewing how the self is shaped with regards to perceptions of the external environment and the relationships they have with other individuals.

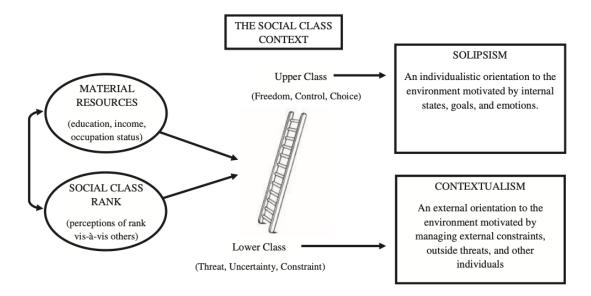


Figure 4- Model of social cognition (Kraus, et. al, 2012)

They also urged future research to consider attitudes towards class and how it impacts and influences behaviour as well as ruminate the experiences of individuals who cross the social class boundaries (Kraus, et al., 2012). Such advisement has been considered within this research as this study aims to contribute to such gap. Prior to the mentioned research, it is understood that the application of social class to psychology remains an area lacking clarity, with some researchers deeming the relation to social class to psychological variables as nuanced (Schmitz, et al., 2017).

#### Social Class and its importance to Marketing

Whilst social class had arguably always been recognised within the conceptualisation of sociology, it only gained relatively recent recognition with its significance within marketing and enabling further understanding to consumer behaviour (Aries & Seider, 2007/2010; Rossiter, 2012). Considering seminal work, W.L. Warner (1949), emphasised the multifaceted nature of social class, highlighting the vast influence it has upon various areas including social comparison, distinctions and attitudes (Henry & Caldwell, 2008). Warner also utilised the commonly used hierarchy of classes (lower, middle, and upper) as a method of stressing the disparities between the classes. Pfautz and Duncan (1950) offer an evaluation of Warner's work; they considered the reliability and validity of methodological approach adopted, in conclusion of their evaluation, it is deemed that Warner's work is encompasses many deficiencies (the method adopted was not proved satisfactory, the theoretical underpinnings

were not interrelated to. Transcending this is the notable work of Coleman (1983) titled, *"The continuing significance of Social Class to Marketing"*, to summarise, Coleman identified that without the understanding of social class marketplace behaviour would go misunderstood as it is recognised social class is noted to shape goals of consumers as well as influence choice within the marketplace. Coleman's findings provide basis for this research and solidifies the groundwork of the relationship between consumer research, marketing, and the understanding of the socioeconomic system.

Social class and its implication upon consumer behaviour have historically been considered a demographic variable to be considered within the realm of consumer behaviour. It is a widely versed area with vast theoretical contributions made by many authors spanning decades (Potter, 1997; Tomlinson, 2003; Fisher, 1987; Coleman, 1983; Khan, 2007; Schaninger, 1981; Mihic & Culina, 2006). Schaninger (1981) highlighted various studies conducted within the early 1970's paid vast focus upon social class and income as a basic segmentation for various durable and non-durable goods. For instance, there are studies regarding food consumption amongst the social classes (Warde, 1997) recognising that each class have different tastes (closely relating to the seminal work proposed by Bourdieu (1984), internet use amongst the social classes (Enyon, et al., 2018) discovering that internet usage bolsters social class mobility within the UK, studies implying that the higher social class an individual is the greater desire for wealth and status they have (Wang, et al., 2019) (lending its theoretical context to Social Identity Theory) proposed by Tajfel and Turner (1979) such diverse application further strengthens Coleman's argument that social class is still significant to marketing. Generally, there is agreement that those of a higher social class commonly have a higher level of disposable income / economic capital (Korndörfer, et al., 2015). West et. al (2006) support this by recognising that young people's disposable income commonly reflects the socioeconomic status of their family. Correspondingly, Mood (2017) recognised parental social class, and earnings may link to their child's projective earnings. Considering household expenditure, Ernst Engels (1857) developed a coefficient to describe how households' expenditure on certain goods and services varies with household income (Engel's Law) (Pope, 2012). Whilst it is seemingly beneficial, Zhang (2017) proposes that the coefficient encompasses many fluctuations that may provide invalid measurements. In summary, the coefficient does not consider an increase in income may not lead to a decrease of the coefficient.

Since its recognition, social class has continually been deemed as an indicative and predictive factor influencing consumer behaviour as well as aiding the identification of purchasing behaviour of consumers from various segmentations (Shavitt, et al., 2016). It is important to reiterate that this presence is not just purely found within the United Kingdom but globally, in countries such as Nigeria (Chinwendu & Shedrack, 2018), New Zealand and Australia (Wang & Liu, 2021). Williams (2002) discussed the segmentation of the classes and their characteristic variations, with the suggestion that the different social classes are likely to attach different degrees of importance to a product when evaluating the utilitarian purposes. Considering the buying decision making process, it is deduced that there are many impacting variables including motivation, attention, perception, understanding, memory, social class, psychological, personal and lifestyle values (Durmaz & Tasdemir, 2014; Rossiter, 2012). Looking specifically at social class and its influence upon the decision process, there is vast discussion as to how this factor creates impact. Such impact may be seen in various stages such as how consumers are informed about products / services, who influences the purchase of such goods, how they purchase the item, what method of payment they use etc. Na, et al. (2016) contextualised the decision-making process with social class. They found that working class individuals considered the opinions of others whilst the middle-class individuals were cognised to make choices based upon their own preferences. They drew attention to the behaviour of the lower classes that was shaped upon the perceived preferences of the higher classes (Na, et al., 2016). Vaswani (2021) applied social class as a predictor of consumer behaviour in India, Vaswani extends the findings of others by urging marketing strategists to consider the underlying connotations of social class as it may differ from person to persononce understood customers should be segmented in accordance with the understanding of social class.

#### Social mobility

Social mobility, a term first identified and brought into focus by Sorokin (1959) in his book "Social and Cultural Mobility". Social Mobility refers to the movement of individuals, families, or groups through the system of hierarchy and social stratification, a process that occurs over time. While it is pre-prescribed that those of a lower class are solely the individuals who wish for social mobility due to their 'have not' lifestyle that may motivate the journey for wealth and status (Wang, et al., 2019). This assumption can be contradicted with the appreciation that those of a higher class may aspire for more, whether that be due to greed (Piff, et al., 2012), or simply feeling unsatisfied with their current social standing. Social mobility has been used as a term to describe the facilitation of an individual's inner desires and motivation towards working towards a new role that is deemed to offer finer standards of life and greater rewards (Sorokin, 1959). Within this, Sorokin states there is no society that is completely open and no society that is completely closed. However, McElroy (1963) poses critique of this belief recognising the lack of sufficient consideration of diversification.

Social mobility can occur at any stage of an individual's life and there are various forms of social mobility (Horizontal, vertical, downward upward, inter-generational, Intro-generational). Considering 21<sup>st</sup> century Britain, social mobility has been considered as 'virtually stagnant' and has been widely discussed by the Government. From a report published in 2017, the Social Mobility Commission stated that the efforts made by the government in the last twenty years had actually failed at their initial goal of improving social mobility in the UK and reduce the gap between the 'haves and have nots' (Social Mobility Commission, 2017), while the initial goal was to reduce the segmentations and divides within the country, it was estimated that new divides had been established across various factors such as geographical locations and salaries. Various steps have been implemented to boost social mobility. To increase the prospects and opportunities, the government introduced a scheme for apprentices to increase job prospects and employability skills thus improving social mobility within the UK (Social Mobility Commission, 2020). In doing so, the aim would be to level the opportunities present for all.

The analysis of social mobility has been widely applied to understand social class and the mobility associated with each class. Studies have explored various factors such as education (Mugabe, et al., 2016) and internet accessibility (Enyon, et al., 2018). For many years, education has been viewed as the gateway to upward social mobility, providing the perception that with a higher education comes greater occupational opportunities, higher pay (Andersson , et al., 2014) and better lifestyle (Holland & Yousofi, 2014). Cross sectional studies have provided the basis for the understanding that education is a motivational factor that is both intrinsic and extrinsic depending on the geographic location of that individual and the culture they were raised within (Mugabe, et al., 2016). While this study is solely based and focused on the UK, these worldwide studies allow for insight and comparison as the opinions and views of higher education and the implications and positive affect it may have on the individual's life in the future.

Surprisingly there remains a relative lack of academic research and findings that explore the impact consumption has upon social mobility and using consumption as a method of portraying a different social class. This contrasts to the overwhelming amount of non-academic literature published with regards to looking upper class, what upper class individuals wear and how to look *"bougie on a budget"* (Charlotte Lifestyle, 2018; Reddit, 2020; Cook, 2024; Clarke, 2020). While there is not statistics and facts to consolidate this information, such vast discussion within non-academic realms will credit this research as it allows for further exploration to be conducted in aim of identifying relationships between consumption habits, social class, and behavioural fallacy. Given the current focus, the notion of falsified and superficial facets of class will be further explored within the following section: behavioural fallacy.

#### **Conclusion section 2.1**

In summary of this section, social class has been discussed at great lengths to ascertain the various definitions of social class (classical and contemporary), the indicative factors of class and social class and the identity. This section provides the foundation in which the research can further build upon by focusing upon the falsification of social class and perceived motivational factors for such behaviour. This section clearly corresponds with RQ1/ RO1, to establish whether it is believed social class can successfully be falsified. It may be recognised that whilst social class is an area greatly discussed there remains unidentified areas in terms of understanding motivation to falsify social class and the methods available to do so. Given this, the following section will build upon this ideology by focusing on behavioural fallacy, which intends to explore motivation for falsifying social class.

## **2.2 Behavioural Fallacy**

#### "The worst of all deceptions is self-deception" - Plato

#### Introduction

The following section presents literature regarding behavioural fallacy (from here it will be referred to as B.F) and the interweaving literature that may be correlated to many factors pertaining B.F. The notion of B.F is situated at the forefront of this research, within the context of this research B.F may be defined as *"an individual portraying themselves in a different way to make themselves feel good, feel pressured to act or be seen a specific way or to appear favourable within a social setting."* Whilst the past section introduced individual perception of social class, this section aims to further establish and gain depth of knowledge regarding authenticity and individual behaviour.

#### **Behavioural fallacy**

Levashina and Campion (2007) highlight there are many conflicting definitions of false and faking behaviour that have muddled the understanding and boundaries of B.F. Considering the term 'behavioural fallacy' it is no surprise this has been explored within many diverse realms. For instance, B.F has been discussed within first dates (Griffith, et al., 2011), interviews (Levashina & Campion, 2007), and online communication (Hu, et al., 2017); such application has been interlinked with cognitive dissonance, narcissism, inferiority, social desirability, impression management. Bridging sociology and psychology, is the theory of "Social Proof" (Cialdini, 1993), which explains the phenomenon of individuals copying actions of others to emulate their behaviour within any given social interaction. It has been widely applied and used advantageously within companies due to the high inclination consumers must conform to what is deemed acceptable. Social proof remains highly discussed within various scenarios, including social media shopping (Amblee & Bui, 2011) and panic buying seen within the Covid-19 pandemic (Naeem, 2021). Social proof has also been linked to social conformity (wherein an individual who is unsure how to act relies upon those around them to emulate what they perceive as socially acceptable) which also corresponds to selfenhancement tendencies (Heine & Lehman, 1997). Whilst this theory has commonly been applied for marketing purposes, this theory also offers another lens to view consumers

falsifying their social class, so they fit in. Whilst social proof has not been applied to such behaviour, it can be inferred that it could be highly applicable as a method of identifying motivation to carry out such behaviour.

#### Behavioural fallacy and social class

The journey and trajectory of social class and social mobility is an area widely discussed within academic and non-academic realms. The ideology of *'fake it till you make it'* has been used in terms of describing first generation students to attend university and the differentiated identity they are forming both professionally and personally (Southgate, et al., 2017; Roulin & Krings, 2020). Studying the *'fake it till you make it'* mentality is the recognition Granfield (1991) paid to the understanding that working class students were recognised to falsify their stature and conceal their class and background within the elite university they attend. The motivation for ambivalence rooted itself from feelings of inferiority amongst fees and desire to be accepted and gain favour within social groups and stigmatisation of certain social classes due to predisposed opinions regarding an individual's class representing their talent.

Such strengthens Southgate's (2017) paper, highlighting that many of the first-generation students attending university reported feelings of inferiority and highlighted their perceived lack of 'fit' within the institute. As a method of combatting such dissonance, it was reported that the students had tactfully refined themselves by incorporating certain middle-class attributes coupled with their own background. Whilst this may not be directly linked to the ideology of consumers faking their social class via their consumption habits, it does however indicate that feelings of inferiority (regardless of the situation) can cause an individual to become ambivalent thus encouraging them to adapt themselves within their surroundings. Similarly, Ulver and Ostberg (2014) conducted a study arguing that consumers are at times in conflict with their identity (old identity) and status (new status). It was identified that consumer behaviour within the social hierarchies remain rather complex and individualistic depending on the consumer. Ulver and Ostberg (2014) work resembles the work of Cody (2012) recognising that children transitioning to teenagers also face an identity transition "Slipping between the cracks of socio-cultural organisation". In conclusion of Ulver and Ostberg's work, was the generalised recognition that status related movement is an area of little discovery and discussion within marketing.

Considering the application of 'fake it till you make it' regarding social class and capital is the application of this towards 'imagined social capital' as proposed by Greti-Lulia Ivana (2017), who applied Bourdieu's framework to critically examine imagined social capital. Drawing from Quinn's (2005) understanding that "imagined social capital is the benefit that is created by participating in imagined or symbolic networks" (Quinn, 2010), Ivana focused upon the notion of imagined acceptance and belonging in communities to coincide with an individual's self-identity. Such recognition that imagined social capital is an area of discussion lends to question what other areas of social class and social mobility the ability must be falsified. Whilst this research doesn't deeply discuss social capital, it is appreciated that social capital capital capital with regards to one's social standing within society.

Linking closely to this is the novel authored by William Dean Howells (1885) focusing upon Silas Lapham, this novel follows the journey of a self-made businessman trying to fit in with high society in Boston. The novel discusses the materialistic rise of Silas, which exemplifies that the notion of social mobility and aspirations to fit in with the perceived 'great' is an area pre-existing many academic texts. Another literary example of such stigmatisation of class is the portrayal with The Great Gatsby (Fitzgerald, 1925), focusing upon the elitism within New York society and the pressure to fit in. As stated earlier, there is a significant amount of noise regarding faking social class within non-academic realms (such as forums, tabloids, and magazines). Whilst these publications are not tested nor hold any value academically, they further illustrate that this is an area that is growing and warrants discussion in terms of understanding the motivation for such behaviour as well as identity how individuals can fake their social class via consumption.



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## **Faux Middle Class**

When you're not rich enough to buy a house, but not poor enough to complain

Figure 5- USA based magazine regarding the 'Faux Middle Class' (2020)



©Unsplash,Ramiz Dedakovi

Figure 6- Magazine article regarding what Reddit Users believe people do to pretend they are upper class

# 17 people share the dead giveaways that someone is 'pretending to be upper class.'

MOLLY MULSHINE Apr 6, 2022 | 11:34 AM

Figure 7- Article sharing what are tell-tale signs someone is faking their social class (2022)

## Cringe Moments When People "Pretend To Be Upper Class"

by Daniel @ 16/09/2021

Figure 7-Article sharing moments when people pretend to be upper class (2021)

# How to spot someone PRETENDING to be wealthy: Elegance coach reveals the 6 traits people use to appear richer than they are - including a perfect Instagram feed and showing off in conversation

- School of Affluence founder Anna Bey shared traits of people faking wealth
- Posting on YouTube, she listed showing off in conversation and fashion faux pas
- The vlogger also advised looking if person is inconsistent with their behaviour

By LATOYA GAYLE FOR MAILONLINE PUBLISHED: 11:54, 3 April 2022 | UPDATED: 12:27, 3 April 2022

Figure 8-UK based tabloid sharing how to spot someone pretending to be wealthy (2022)

figures 5-8 present a minuscule representation of the volume of non-academic discussions regarding false social class, deceptive behaviour, and faking wealth. Whilst it is vastly understood, non-academic texts hold vast prowess within academic writing, these publishing's significance is twofold: 1. They clearly depict the discussion regarding falsifying social class; 2. They enable the researcher to explore this behaviour academically as well as compare findings to past research. The inclusion of such also highlights the researchers philosophical positioning and preference when undertaking research.

#### Perception and deception

It is generally agreed that self-perception is a psychological construct continually present at all stages of an individual's life (Nobre & Valentini, 2019). This process can encompass both feelings of positivity and negativity impacting an individual's overall opinion of themselves. *The Theory of Self-Perception* (Bem, 1972; Bem, 1967) acknowledged how individuals can interpret their own behaviour and experiment how they incorporate their own attitudes and behaviours within different social situations. Self-perception can change frequently depending on the individual and what goes on in that person's life daily. *Self-perception* encapsulates all opinions and attitudes formed about oneself (Rosenberg, 1979; Sirgy, 1982). This multi-dimensional concept links to self-esteem as well as self-satisfaction. Such ideology is vastly important within this research as understanding how someone sees themselves may shed light onto their motivation for a specific behaviour as well as act as a predicator for future behaviour.

Self-deception has been widely discussed by researchers predominantly within the realm of understanding personality and psychology. As stated by Plato, *"The worst of all deceptions is self-deception."* Whilst this quotation is directly associated with philosophy it exemplifies to what extent self-deception has been discussed. In terms of psychology, Albert Bandura (1997) contributed to the generalised understanding of self-deception by stating it is the process of disengaging moral self from detrimental conduct, such as convincing oneself that their actions are good when in fact they are harmful (Bandura, 1999) from this theorists have continually added to the body of literature agreeing that self-deception is usually an avoidance or wilful embrace of ignorance of undesirable information that may hurt the individual to avoid dissonance and distress (Bandura, 2011; Tuana, 2006; Lynch, 2016; Prelec & Mijovic-Prelec,

2010) . This action has often been likened to a self-serving action protecting oneself from the reality. Studies suggest that individuals of a lower social class possess greater self-deception tactics, within Hrgović & Hromatko (2019) paper regarding self-deception as a function of social class, it was noted that an individual has three options to warrant and gain recognition, those being by *merit, deception, and self-deception*. Demonstrating that research is edging closer to the understanding that individuals are discovering the 'easy' way of gaining the desired recognition by using methods of deception and B.F. While there is no specific answer as to why individuals exercise self-deception, it has been likened to acting as a protective mechanism (Hrgović & Hromatko, 2019) to ensure their reality remains hidden, acting as a strategy of self-enhancement to boost yourself if you're lacking self-esteem or feel inferior in a situation you have found yourself in. Such may correspond with research objective two (RO2) to identify the key motivating factors of consumer behavioural fallacy.

Linking closely to this is Bandura's theory of *self-efficacy* (please refer to figure 9). Selfefficacy refers to an individual's belief in their capacity to perform a desired action or behaviour. Most commonly self-efficacy is considered in correlation to motivation and has been linked to various disciplines including academic success (Hamann, et al., 2021), problem solving (Crippen & Earl, 2007), and weight loss (Nezami, et al., 2016). In terms of falsifying behaviour, self-efficacy has been applied to sharing fake news on social media platforms and impression management (Hopp, 2022; Mun & Kim, 2021; Krämer & Winter, 2008).

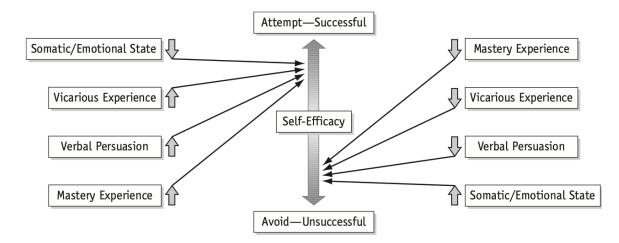


Figure 9-Self-efficacy diagram (Bandura, 1997)

Considering the impact gender has upon self-deception is the work of Kolesnyk et, al. (2021) who revived the impact gender has upon deceptive self-presentation on social media. Their research lent upon mating theories within two domains, physical attractiveness, and personal achievements. They defined deceptive self-presentation as *"impression-management behavior aimed at enhancing the image that others have of oneself by means of deliberate, incorrect disclosures about oneself in any form."* Whilst their research went on to discuss the behaviour, they did not offer an understanding as to what the determinants of such deceptive behaviour are. Their research viewed deceptive self-presentation with regards to attractiveness and personal achievements they did not consider the deceptive self-presentation within the context of social class or the motivational factors influencing this deceptive behaviour. Similarly, many studies such as the work of Hancock, Toma and Ellison (2007) discussed lying online on dating profiles. Their research followed a similar context of Kolesnyk et. al (2021) by viewing deceptive self-presentation in terms of physical attractiveness such as weight, age, and height.

# Social identity theory, social desirability bias, social comparison theory and Identity based motivation

*Social Identity Theory* (SIT) (Tajfel & Turner, 1979) highlights the premise of individuals basing their own persona and identity upon social groups (group identities) they are a part of or a group they desire to join (Islam, 2014). Social identity is a multifaceted factor of the persona, it has been recognised that social identity is comprised of two-dimensions, cognitive and affective dimensions (Johnson, et al., 2012). Both dimensions act together to create the full social identity. In recent years the application of SIT has been exemplified within the realm of understanding social classes and the motivation to strive for greatness, specifically this ideology has been focused upon understanding the upper class and how they remain goal orientated in terms of wealth or status (Wang, et al., 2019).

Closely linked is *Social Comparison Theory* (SCT) proposed by Leon Festinger (1954). Within SCT it is understood that individuals have a predisposed tendency to compare themselves to others, regardless of who they are. Whilst this is the initial outline of the theory, it closely explores the underlying psychological issues an individual may be experiencing, such as low self-esteem if upward comparisons are made (Vogel, et al., 2014), as well as highlight that whilst this process is not pleasant and can cause dissonance for an individual it natural. Since this initial identification, researchers (Brown, 1986) have continually added to the knowledge by aiming to understand why individuals compare themselves. It is understood that SCT has been successfully applied to concepts such as body image (Thompson, et al., 1999), intelligence (Richins, 1991), relationships and personal accomplishments (Wheeler & Miyake, 1992). Considering recent applications of SCT is the work of Valls (2022) who recognised the impact of social comparison and self-concept amongst students. Within the academic setting it was understood that girls had a higher inclination for upward comparison compared to their male counterparts.

There is a general agreement that there are three specific underlying motives for social comparison (Taylor, et al., 1995; Wood, 1989; Collins, 1996; Suls, et al., 2002) those being; self-evaluation, self-improvement and self-enhancement. A clear derivative of social comparison is the motive for self-evaluation. Self-evaluation as recognised by Festinger

(1954) is the understanding that this motivation often operates in two dimensions, opinions, and abilities. Researchers have continually added to the understanding of self-evaluation, extending it to the other aspects of the self-including self-accomplishments, traits and possessions or feelings (Gibbons & Buunk, 1999; Thornton & Arrowood, 1966). The differentiation between the self-evaluation in opinions and attitudes is that the primary question for abilities is "How am I doing?" whereas the primary concern for opinions is "How should I feel or think?" (Gibbons & Buunk, 1999; Festinger, 1954). Self-evaluation has been recognised to positively correlate with superiority beliefs and self-esteem (Brown, 1986), demonstrating that individuals often equate to being better with being good (Festinger, 1954). Dijkstra et, al. (2010) further expand upon this by identifying a process in which individuals compare themselves to others via various different comparison targets such as comparing themselves with people similar to themselves (lateral comparison) or comparing themselves to individuals they believe to have superior abilities (upward comparisons) (Valls, 2022). Closely linked to this, is 'Identity Based Motivation' (IBM) proposed by Oyserman (2009), which discusses motivations and goal orientations an individual may possess as well as the actions they perform to achieve the goal. Specifically, within the realm of consumer behaviour and social class is the generalised agreement that individuals appraise themselves and effectively manipulate their consumption habits to fit with their desired image (Klabi, 2020; Belk, 1988).

Closely linked to social signalling and self-presentation theory (Goffman, 1956) is social desirability bias, the process in which an individual has a higher tendency of providing responses and acting in a way that is reflective of what they perceive to be the most desirable response (Grimm, 2010). It is generally understood that the relationship between self and society is one that is largely complicated (Granfield, 1991) encapsulating various different factors for each person, there is however the general notion of understanding of stigmatisation of various forms such as the widely discussed notion of social desirability bias within the consumption of addictive or hazardous substances or activities such as smoking, drinking alcohol and gambling (Davis, et al., 2010; Dursum, et al., 2019). This form of consumption arguably is depicted negatively so consumers may avoid disclosing this consumption to remain favourable amongst their peers. Whereas the purchase and consumption of ethical goods may be showcased, as the individual may wish to be perceived

as environmentally friendly, arguably well off (based on the general understanding that ethically sourced goods are often priced higher) or to simply make themselves feel good as they are consuming ethical goods in the public eye.

#### Self-identity and concept of self

Rosenburg (1979) acknowledged an individual's self-concept consists of the subjective thoughts and feelings one has about themselves, further developed, self-identity and self-concept have been defined as a multidimensional cognitive structures (Sirgy, 1982; Sirgy, 1985) built upon an individual whom they are now, whom they were and what they may be like in the future (Oyserman & Destin, 2010; Sirgy, 1985; Sirgy, 1982). Considering the theoretical contributions of Higgins (1987), is *Self-Discrepancy Theory*. Within this theory, Higgins postulates there are three domains of self: actual, ideal and ought self. Actual self, referring to the characteristics that an individual believes they possess. Ideal self refers to an individual believes they should possess (often recognised as duties and responsibilities). Whilst the construction of identity and manipulation of perception seems relatively malleable to fathom, at times it can result in identity crisis. Such crisis has been recognised to result from a lack of congruence between an individual's real and ideal self, this dissonance can result in self- doubt leading to an individual to question who they are, what they believe, what they look like and what they would like to look like.

Initially identified by James (1890), was the recognition that self-identity is built very early in life, such finding then motivated later studies such as the research conducted by Oyserman & Destin (2010), further identifying that self-perception even in children is multifaceted and can affect a child's ability and motivation for academic and social progress (such as the ability to feel they fit in and have or can make friends). While this study will not analyse the behaviour of children, it is highly interesting and applicable to this research to identify that self-concept, and identity is formed at a very young age and can affect later behaviour and actions as an adult.

It is well established that the integration of self-identity and self-concept is well versed within the application of consumer behaviour. Arguably one of the strongest links is product symbolism paved by Levy (1959), further expanded with regards to the material self as proposed by James (1890), in addition of this is Belk's (1988) research arguing that possessions can act as an extension of the self. Specifically, consumer behaviour is largely at focus within this study as consumption of various products and services provide the individual the ability to communicate their identity to others through their purchases (Reed II, 2002), express their personal values and most importantly for this research, the ability to express differences between social groups (Bourdieu, 1984; Fischler, 1988) whether they be authentic or inauthentic. It is understood that the construction of one's identity is a multi-faceted process and takes place over a substantial period. The process is largely built upon various experiences, meeting different people, and being exposed to different situations that all contribute to the construction or adaptation of identity. Rooting from ideal and ought identity (Higgins, 1987; Sela & Shiv, 2009), real and ideal self-became a well-researched ideology within consumer psychology. Initially discussed by Carl Rodgers was the development of the 'Rodgers Triangle', a triangle depicting self-concept and the three comprising components (perceived self, real self, and ideal self). Real or ought self being the identity you possess, or you feel obliged to present to the world, and ideal self or identity refers to yourself that encapsulates your most desirable self. This connection between real and ideal self correlates closely and affects daily consumption habits of consumers.

Smith and colleagues (2008) bridged attitudes, past-self, and self-identity to consumer behaviour by utilising the Theory of Planned Behaviour. In conclusion of their work, it was found that past behaviour and self-identity were positively related to purchase intentions (Smith, et al., 2008). Closely linking to this, is the recognition within Saint Clair and Forehands research (2020) recognising that while consumers can interchange and differentiate between their many identities, salience between identities is always sought to resolve the dissonance between the identities. Connecting to this is the contribution of Erving Goffman within his book *"The Presentation of Self in Everyday Life"* (1956). This book presented the understanding of abilities possessed by an individual to present themselves in a way perceived most idyllic and favourable to the audience in which they are amongst to create a positive impression (Herring & Kapidzic, 2015). Within recent years various studies have incorporated the theory of self-presentation in conjunction with social media use and the selfpresentation that occurs on platforms such as Facebook (Mehdizadeh, 2010; Sekhon, et al., 2015).

Fisher (2000) recognised that self-presentation positively correlates with *Social Desirability* Bias, as both theories identify that individuals are naturally inclined to create a positive impression to those around them. Such correlates to Bushman (1993) whom conducted a study regarding buyer behaviour and publicly self-conscious individuals, to conclude it was found that publicly self-conscious individuals are particularly concerned with the impression others have of them (Nia & Zaichkowsky, 2000). Considering the implications of actual and ideal self upon consumer behaviour. Consumers possess the ability to make purchases that are salient with their ideal self. Strengthening this, Sirgy (1985) emphasised self-congruity and ideal congruity as a method of motivating consumption of certain goods to create salience between an individual's conflicting identities. Sirgy proposes a theoretical framework which fundamentally encapsulates the relationships between the various versions of the self and the way in which it affects self-esteem and self-consistency. After his research Sirgy concluded that consumers who possessed a low self-esteem were more affected by ideal congruity and that those with high self-esteem were affected by both ideal and self-congruity. Stuppy et al. (2020) also recognised that individuals of lower self-esteem chose products that confirmed their self-views. Their work contributed to the understanding of self-motives for consumption but also shed light upon consumers who have a lower self-esteem and how that impacts their consumption habits. In contrast, a study conducted in China in 2018, considered the impact of social class on materialism. It was found that students of a lower class who inherently had a lower self-esteem were more likely to possess the motivation for materialistic consumption as a method of compensating for their lack of self-esteem (Li, et al., 2018).

#### Manipulating image

Like that of manipulating your photographic image on photo editing apps to create the desired image, is it possible for an individual to adapt and manipulate their full life to create a more 'idealistic' lifestyle to portray to the world. Whether this occurs due to telling 'white lies' (Griffith, et al., 2011) possibly about education, income, home, family life and possessions. A person can be deceptive of every aspect of their life, they can communicate things they wish to highlight and choose to keep various aspects of their life undisclosed (Shin,

2002; Lee, et al., 2015). Currently there remains very little research that links manipulation of the real self and consumer behaviour together. The predominant focus is upon presenting a very different image of yourself on the internet more specifically on social media platforms (Attrill, 2015; Simpson, 2005). Such allows for further exploration into how manipulation of the image not only occurs in cyberspace but in the real world also.

Considering the most recognised form of manipulation- within the professional realm/ undertaking a job interview (Law, et al., 2016; Roulin & Krings, 2020) and first dates. Contemplating the realms of professionalism, many individuals have been recognised to use Impression Management (IM) tactics, to provide a manipulated image that is deemed desirable by employer or co-worker (Stevens & Kristof, 1995; Roulin & Krings, 2020; Bensch, et al., 2019). Whilst there are large gaps within the literature regarding behavioural fallacy in conjunction with social mobility and social class, there is however vast data showing the consequences of B.F as well as the motivating factors to forge a persona or manipulating their image in an attempt to create a more favourable image (Shin, 2002; Lee, et al., 2015). Considering image in its simplest form, it is understood that upon meeting individuals possess the ability to make preliminary judgments regarding a person simply from their appearance. Arguably highly shallow, individuals have a natural disposition to appreciate individuals they find aesthetically pleasing. Griffith et, al (2011), paid recognition to false behaviour and little white lies when on a first date, to appear most appealing and presenting the most attractive version of themselves. Whilst this doesn't directly apply to consumer behaviour and social class, it does however highlight the general desire individuals have to 'show' what they perceive to be the most positively accepted version of themselves.

Given this understanding, it is vital to recognise that image and attractiveness plays a large role within the perception process (Cash & Duncan, 1984; Naumann, et al., 2009). While it may seem implausible to assume an individual's social class from their appearance, within a study conducted in 2017, it was discovered that there is in fact a high chance that individual's can identify whether or not someone is wealthy or poor by merely looking at them (Bjornsdottir & Rule, 2017), thus allowing for an inference to be made regarding their social class. Preceding chapters will discuss the methods available to a consumer to manipulate their image.

49

#### Motivational factors of behavioural fallacy

The following section aims to understand the many factors motivating an individual to manipulate themselves. As defined by Ryan and Deci (2000) motivation "means to be moved to do something", considering this they further expanded to state that motivation is not uniformed, people may have different amounts of motivation, and the orientation of their motivation may be diverse. Within their influential workings establishing *Self-Determination Theory*, it was articulated that there are two forms of motivation; intrinsic and extrinsic that were discussed as a construct that control an individual's perceived locus of causality continuum (Hollert, et al., 2020). However, more recently intrinsic has been considered as internal desires and motivation to fulfil psychological needs and extrinsic has been considered as motivation based upon external pressure). Within this research, intrinsic factors may be considered as subjective norms- the external factors such as peer pressure.

Considering intrinsic motivation, it is understood inferiority is largely at focus within psychology but has increasingly become utilised as a predictive and indicative factor of further understanding the desire for upward social mobility, consumer behaviour and even the relationship bonds created in formative years. Commonly associated with Alfred Adler (1956), who shone light to the notion of inferiority, feelings of inferior and the more commonly used term 'inferiority complex' as per his research, inferiority encapsulates psychological feelings of inadequacy. Adler's observed that all humans experience feelings of inferiority when children therefore spend their adult lives attempting to create salience and compensate for those feelings. Considering social mobility, such may correspond as someone growing up in an underprivileged household may experience feelings of inferiority therefore goes on pursuit of finding the life, they want via social mobility (Naudet, 2008; Daenekindt, 2017; Joslyn, 1927; Mallman, 2017). Whilst feelings of inferiority can motivate an individual to enhance themselves in accordance with what they desire, it has been recognised that extreme overcompensation or exaggeration can create a negative impact namely, a superiority complex. Again, according to Adler both inferiority and superiority are tied together, by recognising that superiority complex often occurs when an individual is hiding feelings of inferiority (Greenwald, 2017).

Albert Bandura (1986) expands upon this with the development of Social Cognitive Theory. This theory explains that individual behaviours may be based upon past experiences, actions of others and the environmental factors around them. The theory of self-efficacy proposed by Bandura (1977) encapsulates the understanding that confidence and belief impacts an individual's decisions and motivation to perform a task or behave in a certain manner. For this research, self-efficacy was initially discussed in terms of conceptualising the study, however after further research was undertaken self-efficacy has been rejected due to its very specific nature and its lack of viewing behaviour holistically. This study identifies behavioural fallacy within the context of falsifying social class. It has already been established that such factors are complex with many facets so utilising self-efficacy was deemed unfulfilling of what this research intends to discuss.

#### Peer pressure, reference groups, and social approval

Peer pressure, as defined by Santor et al. (2000) is, *"group insistence and encouragement for an individual to be involved in a group activity in a particular way"*. Most commonly discussed in terms of adolescent research (Huan & Tomasello, 2011), alcohol (Iwamoto & Smiler, 2013; Morris, et al., 2020), smoking, and drug abuse are seemingly largely at focus of peer pressure and group acceptance (Jackson, et al., 2014; Morgan & Grube, 1991). Rather than focusing upon the consumption of alcohol, nicotine, and drugs, it is important to recognise that peer pressure can occur in many forms and have different focuses.

Considering the impact of peer pressure upon consumer habits, Haytko and Baker (2004) argue that shared experiences vastly impact shopping by influencing the decision-making process. Mangleburg (2004) agrees that retailers have recognised this influence, and the benefits associated with peer group consumption. Kotler et. al. (2017) echo's this by understanding that consumers are becoming increasingly aware of other people's opinions thus affecting their decision-making process in terms of consumption. Similarly, published in 2020 recognised that peer pressure can create a mediating effect of satisfaction in terms of online impulse purchases (Li, et al., 2021). This is strengthened with the work of Gentina (2014) recognising that exchange practices in adolescent females (such as swapping clothes) can bolster the creation and maintenance of their social identity. Such, links closely to the discussion within the introductory section discussing social proof and social conformity.

Whilst it is established that peer pressure is a form of social conformity due to its influence it has upon individuals to change their behaviour or beliefs to fit in with a group. Social approval and acceptance, explained by Leary (2010) highlights that other people signal that they wish to include you in their groups and relationships.

Looking closer at social conformity within the context of consumption habits, Childers and Rao (1992) extend upon the work of Bearden and Etzel (1982) regarding the impact of peers upon consumer decision making. Taking samples (Childers & Rao, 1992) from the United States and Thailand, it was summarised that reference group influence may differentiate depending on whether the influence is exercised by a member of a peer group or by a family member. Neeley and Schumann (2000) presents perceived social standards (opinions and attitudes of others) as a directly related factor consumers consider within the pre-purchase stage. They concluded that consumers purchasing publicly facing goods were more likely to seek out information from others whereas if the products were for personal private use, interpersonal information was not sought after- thus bolstering the notion of consumers being motivated to purchase goods that are publicly facing.

Viewing peer pressure and gender, various studies have aimed to draw conclusion as to how gender can impact peer pressure and increase the need for social approval. Generally, there is vast exploration regarding peer pressure amongst females, with many studies concluding that females have a higher correlation with regards to peer pressure and the implications social approval has. Most of the discussion has been centred around female adolescents and the peer pressure of conformity, reporting significant association of peer pressure amongst females (Brown, 1982). Considering the implication upon consumer behaviour, various studies also resonate that females have a higher inclination for peer pressure impacting their consumption habits. Within an article by Kanjer and Bhatia (2018) it was recognised that peer influence, specifically amongst women had an impact upon store choice. Their work echoed that of Prasad and Aryasri (2011), who discussed the demographic factors such as age, gender, occupation, education, and income have significant impact upon retail decisions made in India.

Looking closer to reference groups and women, the work of Fernandes and Rajesh (2018) who further highlight that woman as a segment are more influenced by reference groups compared to males. It was then further understood that the influence of reference groups was prevalent amongst groups of younger women who were heavily reliant upon friends' opinions. Finally, they recognised that the conspicuousness of a product often influenced female consumer behaviour. As previously ascertained within SCT, it is understood that gender has a significant impact upon behaviour. Specifically, it has been established that women tend to compare themselves in a negative manner (Bessenoff, 2006) when compared to their male counterparts (Beyer, 1990). Such recognition is like overcompensation, peacocking and gender dominance. Comparatively however, it has been found that men are more commonly motivated by the bandwagon and snob effect resulting in consumption of luxury goods. Verdugo and Ponce (2020) focused upon understanding conspicuous consumption in Latin America. Their findings agreed that males tend to seek social acceptance and validation by using goods, status, and resources.

#### Social Media

Schlosser (2020) highlights, online communication is vastly different to face-to-face communication. One contrast is that individuals possess the ability to exercise self-disclosure ("Verbally communicating personal information about the self to another person") (Forgas, 2011) and self-presentation ("the goal-directed activity of controlling information to influence the impressions formed by an audience about the self") (Schlenker & Wowra, 2003). Impression management may be likened to the work of Goffman (1956), in which those posting on social media are 'performers' who present an edited version of themselves, the version they believe will be most positively received by others (Huang, 2014). Correspondingly, Sheth and Solomon (2014) propose an extension of Belk's (1988) work (extended self) by applying it to the new generation of digital behaviour creating the 'digital extended self' in which discussion was focused upon users having the ability to personalise messages, adapt their own image, and tailor impressions (impression management). Vogel and Rose (2016) agree, stating "Self-presentation is a subset of impression management whereby individuals develop their identities and roles and gain social rewards through their interactions with others". They expand upon this by focusing upon Facebook and the psychological impact of self-presentation that may be motivated by social comparison fuelling the desire for self-improvement and self-enhancement on social media. Similarly, Scott and Ravenscroft (2017) conducted research into bragging on Facebook. They identified that positive and self-focused posts may be perceived as bragging, thus, leads to natural tendency individuals must compare themselves. Social comparison (Festinger, 1954) on social networking sites is an area of vast exploration.

Discussion has circulated upward social comparison and how it tends to negatively impact people's subjective well-being (Verduyn, et al., 2020). Whilst it is recognised that this comparison may evoke feelings of aspiration and motivation to self-improve, it is also comprehended that such may also cause feelings of inferiority and envy thus impacting an individual's psyche. Correspondingly, it has been found that passive social media use (PSMU) has a direct association with symptoms of depression (Aalbers, et al., 2019). The work of Vogel et al. (2016) amplify the negative impact social comparison on social media may have upon an individual's psychology, specifically within the context of upward social comparison and the negative impact it may have upon an individual's self-esteem. Such echoes the work of Brown et.al (1992) who highlighted upward social comparisons can be detrimental. Bessenoff (2006) agrees, recognising increased exposure to advertisements on social media that can create negative self-assessment, feelings of depression, and lowered self-esteem. Durak and Seferoğlu (2019) present the negative psychological implications commonly associated with the use of social media. They drew attention to the significant relationship between problematic social media usage and daily time of social media usage. Such usage was noted to have a high correlation to social anxiety and loneliness. Linking closely to peer pressure, is the work of Nesi et, al. (2018) who focused upon peer status, peer victimisation and peer influence and social media usage. Strengthening this is the work of Donna Freitas (2017) who recognised that adolescents aspired to impress others on social media rather than spending time with their friends. Similarly, work conducted in Singapore (Chua & Chang, 2016) highlighted the engagement levels of teenage girls on social media. It was understood that there were significant reports of self-presentation, peer pressure and comparison. It was reported that such idealized images on social media increase the feelings of low-self-esteem and insecurity.

Booker et, al (2018) researched the role of social comparison on social media and the differences of gender amongst 10–15-year-olds in the UK. It was understood that social media interaction increased with age and happiness decreased amongst both males and females. Specifically, it was recognised that worse well-being was reported amongst females aged 10. Considering adults and the impact of social media, Johnson (2021) conducted an online survey and gathered data from 163 adults. It was established that age, social comparison orientation, mood all contributed to social comparisons. Specifically, it was understood that younger users made more upward comparisons that were identified as negative impacts upon self-esteem and mood. Concluding statements of the article urged future research to consider exploring short term and long-term effects of social media and social comparison. It was also urged that future work would also consider investigating the many facets of social comparison (Johnson, 2021). Relating is an article published in 2020 titled 'How fake social media lives can leave you feeling inferior', within this article the author articulated how frequent users of social media are often left feeling inadequate when they compare their lives to the glamorous, exciting, and seemingly perfect ones they are constantly viewing. The article highlights the abilities everyone possesses to falsify their lifestyle rather than show a genuine representation of their actual life (Valiant Living Recovery, 2020). Whilst this is not an academic publishing, it is clear to evaluate that inferiority due to vast social media usage has a correlation. For instance, in 2018 a question was posted on Quora entitled "Does social media make you feel inferior?' (Quora, 2018). Such recognition of inferiority on social media may then translate into a motivational factor for behavioural fallacy.

Looking closer at social media as an outlet to express conspicuous behaviour, and highlight the perceived most desirable aspects of an individual's life, is the following definition of *New Luxury Attention Capital "A new form of social capital achieved by gaining attention and visibility, often through the use of social media"* (Eckhardt & Bardhi, 2020; Marwick, 2013). Delving further into conspicuous behaviour is the work of Wallace, Buli and Chernatony, (2017) who identified conspicuous behaviour within the context of charitable behaviour and donations as method of recognising that materialistic consumers were more likely to perform CDB (Conspicuous Donation Behaviour) on Facebook. Such was likened to real and ideal self and used their donations as a method of expressing the desired image of themselves. Such communication of ideal rather an actual self relates to the work of Pounders et. al (2016) whom like Chua and Chang (2016) recognised impression management and the impact it has upon selfies and the process of posting it. Sub themes highlighted were happiness and selfesteem were also recognised as motivators for such behaviour. Considering the application of conspicuous consumption and social media usage, is the general inclusion of self-esteem and the impact it has upon this behaviour. Wai and Osman's (2019) article discussed such behaviour within the geographical peripheries of Malaysia. It was established that social media usage had significant impact upon conspicuous consumption with self-esteem acting as the mediating factor. In conclusion of their work, it was recommended that future research would consider the wider implications social media has upon conspicuous consumption and research consumers from different geographic locations and socio-demographic data to provide comparable data. Given this urge to consider socio-demographic data, there are various studies analysing social class and social media usage. Yates and Lockley (2018) published work exploring the relationship between social class and social media. Based upon the seminal work of Bourdieu (social, economic, and cultural capital), Yates and Lockley were able to draw from data collected in a UK based survey published by Ofcom Media and the Department of Digital, Culture, Media, and Sport to draw attention to the impact the three capitals have upon social media usage. In conclusion of their research, they discovered economic capital to be the most influential factor of social class.

More recently, was the extension of their work that aimed to specifically consider individuals with social disadvantage. Latent class analysis aided the identification that social class remained a significant predictor and indicator of social media usage. Highlighting that those of social disadvantage often had less exposure to internet usage (Yates, et al., 2020). Michikyan et, al. (2014) present their research on false self-presentation and the impact upon emerging adults. Like the work of Li et, al. (2018), lower self-esteem also correlated to the tendency to falsify themselves on Facebook. Such recognition may be likened to psychological dissonance that causes an individual to rectify and resolve such feelings. In contrast however, there has been a recent decline in "Showing off" on social media due to the global Covid-19 Pandemic (Oakes, 2020), this correlates with the data collected in a survey conducted by We Are Social and GlobalWebIndex, it was found that less than ¼ (23%) of all social media users still felt the pressure to post content that portrays a more 'polished' version of their life (Kemp, 2020).

#### **Conclusion of section 2.2**

In conclusion of this section of the literature review, this section has specifically considered behavioural fallacy to understand the motivation for this behaviour. It has been established that motivation for behaviour can be influenced by internal and or external factors. Given this thesis concerns itself with consumer behavioural fallacy it is understood that motivation to falsify social class may be intrinsic, extrinsic or both. By understanding this motivation, the research can further explore this within the context of falsifying social class, thus leads to research question / objective 2 to identify the motivating factors of behavioural fallacy (RQ2/RO2) This section leads to the next with the intention that the following section (consumer behaviour) will build upon this section and the first by identifying methods that are readily available to falsify social class.

## 2.3 Consumer Behaviour

*"We spend money that we do not have, on things we do not need, to impress people who do not care."-* Will Smith

#### Introduction

The previous sections laid the foundational understanding of both social class and behavioural fallacy. This section will focus specifically upon consumerism and the ability to utilise goods to falsify social class. Firstly, this section will delve into the theoretical concepts, models and frameworks deemed applicable and relevant to this research. From there an analysis of various methods of consumption will be examined and contextually applied to the research highlighting the significant literature and data that all contribute to the overall understanding of this research.

#### THEORETICAL BACKGROUND OF CONSUMER BEHAVIOUR

Whilst the investigation of consumers and their mannerisms and behaviour have taken place internationally spanning various centuries, there remains very distinct seminal ideologies that are continually tested and discussed now. Due to consumption habits and social class holding such a strong connection to one another it is no surprise that leading theorists within sociology have also made contributions to the understanding of consumer behaviour (Corrigan, 1997). Speaking chronologically, the contributions made by Veblen (1967) highlighted the arguably cynical view that one is esteemed via one's wealth. Douglas and Isherwood (1979/1996) added to the knowledge, arguing that consumers use goods to construct a 'universe' in which they could construct and maintain social relationships. From there, Baudrillard (1970) claimed that consumption is not so much individualistic but concerns the overall and wider economic system. While this view is expressed through an economic prospective it clearly shows the development and understanding that consumer behaviour crosses various disciplines and cannot easily be mapped and predicted. Bourdieu (1984) expressed his ideology that consumers use goods and services to proclaim their social standing, with the understanding of the general competitive attitude there is around social classes.

#### Models of consumer behaviour

Zhang et al. (2021) recognised that consumer behaviour encapsulates many different stems of theory. It is understood that consumer decision making models have long been the focus of many researchers. Notably recognised by economists; Nicholas Bernoulli (1687-1759) John von Neumann (1903-1957), and Oskar Morgenstern (1902-1977), was the exploration of consumer decision making. Initially the understanding of consumer decision making encompassed an economic perspective, it soon further expanded and was viewed via many alternative perspectives. It is understood there are five major approaches to understanding and exploring consumer decision making (*Economic Man, Psychodynamic, Behaviourist, Cognitive* and *Humanistic*).

#### Economic Man

Within this approach, the consumers as entirely rationale, self-interested and were able to make decisions based upon the ability to maximise utility whilst expending the minimum energy (Zalega, 2014). As understood by Schiffman and Kanuk (2007) the consumer would have to be aware of all consumption options as well as possess the ability to evaluate each effectively until they choose the most appropriate and effective option. Rather than a conventional model depicting a flow chart of the process a consumer embarks upon, the economic man is rather a character profile of the consumer. A consumer that is totally rational, self-interested, concerned in the maximisation of the utilitarian purposes as well as the profit. Whilst this model is arguably the first of its kind, it has gained some criticism due to the elusiveness of what rationality may be defined as. Not only this, but the concept of rationality may not be present at all times of a consumer's journey.

#### Psychodynamic

In contrast to the economic man, this viewpoint posits that behaviour is derivative of biological instances. These 'drives' are thought to be acting outside of conscious thought (Pevlin & John, 2001). Most notable of the psychodynamic theorists is Sigmund Freud (1923) and his development of the three facets of the psyche (*ID, EGO, SUPER EGO*). Whilst this interpretation focuses upon biological drivers, it rejects environmental stimuli and individual cognition.

### Behaviourist

Comparingly the two previous opinions, the view of the behaviourist posits that behaviour can be learned by external influences and events. Given this, it largely rejects the ideology of the psychodynamic model by exploring the causation of behaviour is accredited to external stimuli, including actions, thought and feelings (Foxall, et al., 2011). As well as this, behaviourist view posits that each consumer behaves in a certain way (Blythe, 2013).

#### Cognitive

Unlike the other viewpoints of consumer decision making, cognitive models in consumer behaviour can be categorised into two major types: *analytical models* and *prescriptive models* (figure 10) (Bray, 2008). Analytical models often provide a framework that depicts the key elements that explain consumer behaviour. These models are used to identify the broad relationships between the factors. Broadly, these models may be called "Grand models" due to their wide range and application to consumer behaviour. Comparingly, prescriptive models look at the causal effects of the behaviour, commonly these models are guidelines used to organise and depict the process of consumer behaviour. Prescriptive models are vastly popular due to their nature of 'measuring' the elements that create the most impact (the consumers response). Considering one of the most renowned prescriptive models is that of Fishbein (2010) and Ajzen (2011) and their development of **The Theory of Reasoned Action** and **The Theory of Planned Behaviour** (Fishbein & Ajzen, 2010; Fishbein, 1979; Ajzen, 1985; Ajzen, 2011).

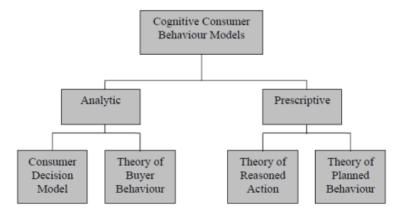


Figure 10- Cognitive Consumer Behaviour Models

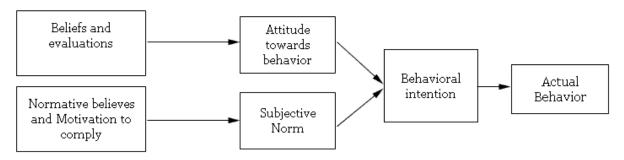


Figure 11- Theory of Reasoned Action (Fishbein and Ajzen)

Figure 11, developed in 1977 by Fishbein and Ajzen, The Theory of Reasoned Action quickly became a well adopted and highly explored framework within the behavioural and sociopsychological remit. This model allowed for researchers to predict human behaviour-but most used in terms of health behaviour such as substance addiction and food consumption (Nickerson, 2023). This model was later extended to the Theory of Planned Behaviour.

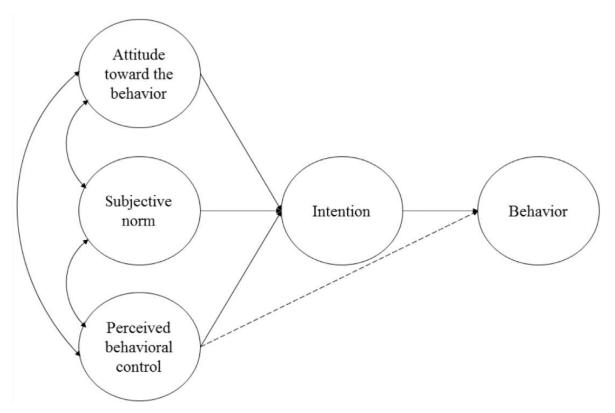


Figure 12- Theory of Planned Behaviour

Figure 12, comparatively, The Theory of Planned Behaviour, the antecedent of The Theory of Reasoned Action encompasses an added component that is believed to impact upon an individual's intention to perform a certain behaviour. The component, namely perceived behavioural control is a factor that encompasses the belief as to whether the behaviour is easy or difficult to execute. Chapter 3 will discuss both the Theory of Reasoned Action and Theory of Planned Behaviour in further depth as well as contextually apply the Theory of Planned Behaviour to this current research.

#### Humanistic

This approach discusses a consumer free will and responsible for their actions. This approach considers feelings and emotions as a method to understand how an action may be reached rather than assuming that each consumer is capable of a totally rational decision-making. Most distinguished was the contribution of Abraham Maslow and Carl Rogers. The Maslow Hierarchy of Needs (Maslow, 1943) quickly became the most notable humanistic model and has continually been applied as a method of understanding a consumer wants and needs (Gawel, 1996). Notably, Nataraajan and Bagozzi (1999) stated *"there is a pressing need in the field to balance the rational, cognitive side of marketing thought and practice with new ideas and research on the emotional facets of marketing behaviour"*.

# **VEBLEN- CONSPICUOUS CONSUMPTION / PECUNIARY EMULATION**

First identified and studied by Thorstein Veblen within his seminal work "Theory of the Leisure Class" (1899/1994). Veblen articulated the ability all individuals from all social classes possess, the ability to use their goods as a method to enhance and highlight their either falsified or authentic wealth and class. Veblen argued that individuals of a higher class were more inclined to consume highly conspicuous products with two aims, the first being to maintain or enhancing their status and secondly to create a sense of differentiation between themselves and those of a lower class. As understood by Trigg (2001) "Veblen's theory of conspicuous consumption, individuals emulate the consumption patterns of other individuals' situation at higher points in the hierarchy. The social norms that govern such emulation change as the economy and its social fabric evolve over time."

Contrasting to Veblen's theory is the argument proposed by Campbell (1995) who believed Veblen's theory was seemingly insufficient and is not clear enough to produce a clear definition. Campbell re-established 'conspicuousness' and labelled it as any non-utilitarian form of consumption which may be judged as luxurious, extravagant, and wasteful (Karunanayake, 2020). Campbell's critique interweaves various other arguments regarding the functionality of Veblen's theory. Namely, Robert K Merton (1957) who established an argument regarding the term 'conspicuous consumption' and what it entailed. Rather than dismissing Veblen's work, Merton applied 'greater precision' and applied it to various situations (Tilman & Simich, 1984) by aiming to evaluate and understand the latent and manifest functions to distinguish *"conscious motivations for social behaviour, and its objective consequences"* (Merton, 1957; Helm, 1971). As understood by Helm (1971), Merton defined manifest functions as *"those objective consequences contributing to the adjustment or adaptation of the system which are intended and recognized by the participants in the system"* contrastingly however, Merton defined latent functions as *"those which are neither intended nor recognized"*.

Tilman and Simich (1984) further explored the utilisation of Veblen's theory and explored the work of Daniel Bell (1973) and the "Utopianizing" of Veblen. Bell's incorporation of Veblen's theory within the context of western societies brought debate with regards to distribution of wealth within society. Tilman and Simich (1984) recognised the impact Veblen's work had upon the work of C. Wright Mills and his understanding of American society. Specifically, Mills (2000) was understood to have applied Veblen's status emulation heavily when discussing various topics. Notably, was the application of status emulation when discussing emulative consumption and ostentatious displays as a method of providing psychological understanding to the *"new middle class"*. Mills expanded this by recognising the political implications and applied it within his workings regarding *"The Power Elite"* (Mills, 1956/2000). Within this Mills established an agreed understanding to Veblen in that individuals at opposite ends of the status spectrum could not fully integrate and change to fit in within each other's worlds, so to mimic such membership these individuals would have to emulate status as a method of falsifying themselves for acceptance and approval (Tilman & Simich, 1984).

Such is echoed by Bourdieu (1984) and his understanding that conspicuous consumption is often an "excellent investment in social capital" (Bourdieu, 1984, p. 376). Similarly, Bullock and Stallybrass (1977) echoed the recognition of individuals behaving conspicuously to "...realize the goal of maintaining or enhancing an individual's social position" (Campbell, 1995). Comparably, Trigg (2001) highlighted three main critiques of Veblen's theory: 1. it is restrictive and relies heavily upon the 'trickle down' effect; 2. recognition had been paid to the ideology of consumers no longer using conspicuous consumption as a method of signifying wealth; and finally 3. via the lens of postmodernist traditionalists, consumer behaviour is no longer strictly shaped by positions of social class but by lifestyles. Whilst the first and third point may be agreed upon, the second point regarding signifying wealth may not ring strictly true. For instance, the application of conspicuous consumption has been made vastly across various diverse disciplines including; tourism (Correia, et al., 2016), luxury consumption (Griskevicius & Wang, 2013) and feelings of inferiority thus resulting in conspicuous consumption (Zheng, et al., 2016), as well as analysed globally via individual economies or cross-cultural studies; China (Podoshen, et al., 2011) China and USA (Jiang, et al., 2021; Podoshen & Andrzejewski, 2012), Russia (Vasilyev, et al., 2017), Sri Lanka (Karunanayake, 2020). Such recognition supports that conspicuous consumption remains important within established, or emerging economies.

Considering the contextualisation and application of the Theory of The Leisure Class within the UK, it has been recognised that this is an area still relatively untouched (Patsiaouras, 2017). Patsiaouras (2017) produced a study in aim of providing a historical overview of conspicuous consumption within the United Kingdom between 1945-2000. It was highlighted that conspicuous consumption is apparent throughout the history of the UK. However, juxtaposed with this is the work of Eckhaedt et, al. (2015) that recognised there is a growing recognition of the rise of inconspicuous consumption. They suggested that luxury is becoming ever more diluted and that some individuals prefer less ostentatious goods during times of economic uncertainty. Linking back to behavioural fallacy, whilst the term conspicuous consumption has become widely discussed within consumer psychology, it has also been discussed within psychology, with various studies analysing such as a motivational process aiming to understand the urge and desire to display a higher class within various social situations (Eastman, et al., 1999).

Juliet Schor (1998) identified the 'Aspiration Gap' meaning the gap between what people want and what they can afford. Corresponding with the work of Veblen due to its emphasis upon wanting purchases that are out of budget to only ensure they remain significant within their group of peers. Dittmar (2005) suggests that those deemed upper class or who are perceived to have a higher socioeconomic status are frequently used as reference points creating individual motivation and aspiration for materialistic consumption. Belk (1988), highlighted, consumers are inclined to believe purchases can reflect their identity effectively and efficiently. Such is congruent with the belief that brands have the ability to act as a symbolic representation or personification of a person's individual beliefs, attitudes, and feelings (Levy, 1959; Zhang, 2015; Martineau, 1957; Wattanasuwan, 2005). Astakhova et, al. (2017) highlighted the relationship between actual and ideal self-congruence and brand passion. Their findings suggest that a fit between brand personality and an individual's identity aids forming a love and passion for a brand. Viewing such via an alternative lens, such consumption has been likened to narcissism, specifically, there is the identification that grandiose narcist's (those who have self-absorbed, arrogant tendencies) (Wink, 1991) and vulnerable narcist's (those who indicate high levels of introversion and low self-esteem) (Miller, et al., 2011).

With an increasing understanding of conspicuous consumption, morality and ethics have been discussed and, at times conspicuous consumption has been perceived as wasteful and indicates an individual's lack of morality (Belk, 1988; Goenka & Thomas, 2019). Veblen (1967) recognised *"the element of waste that is common to both.... In the one case it is a waste of time and effort, in the other it is a waste of goods"*. Correspondingly, some research suggests that individuals who partake in conspicuous consumption possess negative personality traits in comparison to those who do not (Belk, 1978; Van Boven, et al., 2010). For instance, conspicuous consumption may lead to *competitive consumption* (McCracken, 1986). Which can be understood as the act of consuming goods due to the natural tendency to compare ourselves with peers and those around us and what they are spending and buying. In correlation to conspicuous consumption, competitive consumption has been likened due to the increase of overconsumption and wasteful consumerism to match what peers are purchasing.

Such behaviour may be compared to the mentality of 'Keeping up with the Joneses' or the 'Bandwagon Effect' (Duesenberry, 1967). Whilst competitive consumption is the process whereby a consumer makes purchases as a form of one-upmanship amongst their peers. The phenomena of 'Keeping up with the Joneses' shares similarities to competitive consumption. It has been widely explored as a method of assessing the effect comparison has upon individuals' ambition to change or adapt to fit in within their society, friendship group or even neighbourhood to protect one's self-esteem (McCormick, 1983). First established within a comic strip in 1913 by Arthur R Momand (Reagle, 2015) 'Keeping up with the Joneses' has been deeply discussed then applied to the understanding of conspicuous consumption, impulse buying behaviour, social norms and satisfaction (Gentry, 2013) and the motivation for social mobility. Ramakrishnan et, al (2020) amalgamated 'Keeping up with the Joneses' and conspicuous consumption. They focused upon Indian consumers and the adoption of cars and appliances, and successfully identified the importance of association with social groups create a significant impact upon car ownership. Their research found that the strongest increase in cars and luxurious appliances was within households from the middleincome portion.

Kraus et al. (2019) analysed the notion of 'Keeping up with the Joneses' in the context of Instagram usage and the influence it has upon conspicuous consumption. In conclusion, it was deduced that Instagram use, positively influences conspicuous consumption as well as identifying that user of Instagram perceive other users who spend their money on exclusive goods and services to impress others or evoke feelings of jealousy also engage in conspicuous consumption. Similarly, Widjatnta et al (2018) analysed the impact of social media upon selfesteem and conspicuous consumption specifically amongst Hijabers (A community of Muslim women), it was found that there too was a positive correlation between social media usage and conspicuous consumption specifically on Instagram, and it was also reported that selfesteem also links with an individual's motivation for conspicuous consumption. Spero & Stone (2004) recognised that conspicuous consumption of larger items was most common in middle aged individuals, whilst younger generations were understood to purchase smaller conspicuous items such as clothes (Shin, et al., 2021; Lewis & Moital, 2016). Sundie et al. (2011) contextually applied Veblen's theory in terms of men conspicuously consuming to attract sexual partners. Overall, it was found that whilst flaunting wealth and status goods, exemplifying conspicuous consumption was often related to short-term mating rather than long term motives. Such can be linked to the perceived desirability associated with conspicuous consumption and using material wealth as a method of appearing more 'favourable' amongst peers, gaining validation within a social group, or simply boosting and exemplifying their perceived prestige (Amaldoss & Jain, 2005; Belk, 1988). Charles et, al. (2009) reported that disadvantaged individuals (those from a lower social class) were more inclined to spend their income on conspicuous items such as jewellery and cars. From this identification it was then presumed that this consumption was undertaken to counteract the perception of being lower class and to overcompensate for their perceived shortcomings. Correspondingly Mandel et al. (2017) discovered that those who have a higher self-esteem may feel self-discrepancies do not warrant any concern, juxtaposed with those possessing a low self-esteem who were recognised to fixate upon their discrepancies and rely upon methods of escapism such as alcohol abuse and spending (Baumeister, 1990). Mead et al. (2011) further explored similar ideologies but consider social exclusion and the impact of consuming strategically to create an affiliation. Their research delved into the deep-rooted need for social inclusion and how social connection and lack of can create an impact into the spending and consumption habits of an individual. It was suggested that socially excluded individuals often showed signs of sacrificing personal and financial well-being for the sake of their social wellbeing. Whilst their research contributed to the understanding of the social motivators that guide consumer decisions and habits, and reinforced the knowledge regarding conspicuous consumption, it failed to highlight that conspicuous consumption may be achieved by methods other than working long hours.

Corneo and Jeanne (1997) developed a model to map a consumer purchasing conspicuous goods to signal a high income to create a greater social status. Their model consisted of understanding consumer behaviour and categorising them in two different sections: conformism and snobbism. Whilst their research closely borders the outline of this research (as it leans upon the understanding of paying membership fees or renting luxury goods), it fails to recognise that social class is no longer as strict and it is something that can be falsified via consumption, specifically via adverse methods. It also failed to understand the motivation

for this behaviour through both an intrinsic and extrinsic lens. Thus, leads to the question what is a conspicuous good or service, Perez-Trugila (2013) proposed that the term conspicuous may be different for each person depending on various external factors such as income and internal factors such as gender, social class, and geographic location. Considering the history of conspicuous consumption and the rapid development of technology, culture, and society, it can be identified the changing shifts as to what is deemed conspicuous. Paul Johnson (1988), established the historical timeline of conspicuous consumption between the Late-Victorian and Edwardian era. His work examined various texts that aided the establishment of the understanding of what goods were deemed necessity and luxury. Considering the above, further understanding of consumer goods may go beyond the perceived utilitarian purposes one good may possess. Given that conspicuous consumption remains prevalent within many societies, it is likely to assume that at times some of these conspicuous goods are purchased merely for the status symbol they encompass and the image they provide rather than the possible utilitarian benefits.

## **COMPENSATORY CONSUMPTION**

Dichter (1960) identified the importance of compensatory consumption. Whilst identified in 1960, notable recognition did not appear until Gronmo's (1988) research, theorising and conceptualising compensatory consumption. Gronmo's research shed light upon the significance of compensatory consumption and based his research upon the foundations laid by Dichter. Gronmo offered this definition, "compensatory consumer behaviour means that consumption is heavily emphasised as a reaction to, and as an attempt to make up for, a general lack of esteem or self-actualisation" (p. 68). Woodruffle (1997) expanded this by considering compensatory consumption and shopping behaviour. Woodruffle's input, focused upon on various forms of compensatory consumption and viewed such as regular behaviour for all not just 'repressed, suppressed or underprivileged in some way' (Woodruffle-Burton & Elliott, 2005). Woodruffle-Burton and Elliot (2005) further explored compensatory consumption in conjunction with narrative identity theory. Their research depicted a narrative journey of two women that examined materialisation and the maintenance of identity via compensatory consumption. They concluded that narrative inquiry was deemed highly successful as it was able to map when these women engaged in compensatory consumption for materialistic value and identity construct.

It has been recognised that individuals buy products for various reasons such as value, their functionality and their symbolic importance (Belk, 1988; Levy, 1959), such understanding has led to theorists to further explore signalling, the process in which an individual uses their purchases / goods as a method of sharing with those around them their status and wealth (Han, et al., 2008; Han, et al., 2010) thus providing the onlookers with information adding to the opinion you have of that person (Canon & Rucker, 2018). Compensatory consumption encompasses any purchase an individual has made that in the past they may not have been able to make, so they are now using this time to compensate for the past or a time they felt a discrepancy between their real and ideal self (Mandel, et al., 2017) or a threat to themselves. Within compensatory consumption is the initial understanding of the discrepancies between the real and ideal self and the salience that is created during compensatory consumption (Sirgy, 1982).

Correspondingly, is the recognition of social class acting as a 'trigger' of compensatory consumption (Rucker, et al., 2014). There is seemingly vast research regarding discrepancies of social class and other factors such as language (Aboud, et al., 1974), discrepancies between social class within a professional environment however, there remains a significant lack of evidence and research into discrepancies between the social class you are and the one you want to be. Rucker and Galinsky (2008) suggest that the desire for power may motivate high status products. Within their research, debt and the implications upon lower class individuals was briefly touched upon stating; *"our findings suggest that consumers exposed routinely to states of low power might be more prone to overspending and sinking deeply into debt due to their increased willingness to pay for status-related products"*. This recognition adds to the gap this research intends upon contributing to. Such desire for consumption of goods associated with status and the desire to create salience may be linked to aspirational consumption. This directly corresponds with the third research objective (RO3): to establish that adverse methods of consumption can be used as a method of falsifying social class.

#### ASPIRATIONAL CONSUMPTION

Aspirational consumption is a process that encapsulates the stages of purchasing and consuming goods and services that have been aspired by the consumer. This process is often described as a method of enhancing or expressing an individual's self-esteem and status within society (Srivvastav, et al., 2020). Similar to compensatory consumption is the recognition that aspirational consumption allows consumers to create salience between who they are and who they aspire to be (similar to that of real and ideal self) (Higgins, 1987; Sela & Shiv, 2009), and compensate for their lack of status via consumption of aspirational goods or services (Subrahmanyan & Gomez-Aries, 2007).

Often this form of consumption is depicted in lower income individuals who meet their aspirational needs and desires before their basic requirements to obtain a sense of stature within society (Srivvastav, et al., 2020; Truong, 2010). Forfeiting basic needs to obtain the desired goods (Trigg, 2001; Gupta & Srivastav, 2016), tightening budgets to afford aspirational purchases (Jaikumar, et al., 2018) have led to the term *Bottom of Pyramid* (BOP). It is apparent that these aspirational consumers are within the younger generations (Gen Z and Millennials) as they are the most aspirational in terms of what products and services, they deem will fulfil their desires (Kavanagh, 2019). Such coincides with the influx and vast infiltration social media has upon everyday life.

Commonly discussed, is the recognition that individuals often compare themselves to what they view on social media (Lui, et al., 2019; Adan, et al., 2020). Such strengthens the work of Duffy(2016), that recognised the desire and aspiration for status orientated goods and services in the objective of imitating those they deem higher up than themselves to avoid the deemed threat of upward social comparison (Mnisi, 2015; Lui, et al., 2019). Juxtaposed, is the impact this form of consumption has upon brands (specifically brands associated with prestige and luxury). Donned as the "Aspirational Poor" (Guillen-Royo, 2011) these consumers do not meet the stereotypical desired image that the brand is aiming to successfully target as these consumers do not have sufficient funds to make aspirational purchases. Srivvastav et al. (2020), found that while there is literature regarding aspirational consumption amongst BOP individuals, the literature remains fragmented with areas that remain undiscovered.

### Luxury consumption and status goods

The global luxury market was valued at \$2272.74 billion in 2022, with growth expected to continue to \$392.40 billion by 2030 (Fortune Business Insights, 2023). Considering the major consumers of the luxury market, it has been highlighted that America represents 31% of the global market, and had overtaken China, the previously recognised largest consumer within the luxury market representing 21% (Consultancy.eu, 2021). The concept of luxury can be defined in many ways as everyone may have a different perception regarding what attributes as a luxury good or service. It is recognised that luxury is a subjective and multidimensional construct (Godey, et al., 2012; Kauppinen-Räisänen, et al., 2019). Brun and Castelli agree (2013) highlighting that the concept of luxury is largely dependent on the individual, such as the price of the object, the materials used in the goods, the lifestyle of luxury.

Heine (2012), applied vast emphasis for a rejuvenated understanding and definition of what constitutes as luxury with the understanding that many academics consider the definition of luxury as a "blurry" area of understanding (Kapferer & Bastien, 2009). Atkinson and Kang (2022) agree, classifying luxury as a complex construct that is constantly redefining and evolving. Their research aimed to redefine new emergent luxury, and the values held by younger consumers (18-44) in the USA. It was emphasised that traditional luxury and consumption values may be based upon various factors including; the work of Veblen (1967) and the ability to use expensive goods as a display of wealth and status, the craftsmanship and quality of the goods, the exclusivity associated with the goods, the intrinsic or hedonistic benefits and as an extension of the self (Belk, 1988).

Comparingly, new luxury and consumption values were reconceptualised as the following values: attention capital, inconspicuous consumption, intrinsic experiential value, life enrichment, self-directed pleasure and finally sustainability. In conclusion, it was found that the research had successfully identified five new luxury consumption values that may be empirically used to define new luxury highlighting trends from conspicuous consumption to inconspicuous consumption. Whilst their research aided the refinement of new luxury, it purely focused upon young consumers within the USA and paid little attention to social constructs that may impact consumption. Comparingly, Mason (1993) evaluated the significant difference between status consumption and culture in Europe and the United

States from the 1950's. Leaning upon the work of Liebenstein (1950) evaluative research concluding the three *'external factors'* impacting a consumers desire for status goods, Mason was able to articulate and highlight that consumers in Europe. Atkinson and Kang (2022), found that five new luxury consumption values (inconspicuous consumption, self-directed pleasure, intrinsic experiential value, personal fulfilment, and sustainability). Whilst their research recognised the inconspicuous market of luxury goods, it is understood that luxury brands are continually producing goods with 'loud' branding. The following images demonstrate a few examples of recently released luxury items adorning loud conspicuous branding (figures 13 & 14)



Figure 13- Large Dior Book Tote Bag RRP £2,450



Figure 14- Gucci Men's Medium Backpack RRP £1,580

The process of purchasing luxury items is often linked to consumer vanity (Netemeyer, et al., 1995). Which undertakes a large role within the consumer decision making process as it identifies consumers that are conscious of their appearance, their status and the impression and image they are providing to those around them (Husic & Cicic, 2009). Palmer (2009) proposed that consumers often seek their own perceived personality through brand images. Such strengthens the ideology that brand choice can act as a method of self-expression (Cătălin & Andreea, 2014; Keller, 2008). Keller (1993) highlights that the consumers who identify strongly with the brand, allow for stronger consumer relationships to inherently promote future brand loyalty. Correspondingly, luxury consumption allows the consumer to portray their identity and image (Belk, 1988; Solomon, 1983; Keller, 1993), luxury goods offer two distinguished functions: luxury for the self and luxury for others. Luxury for the self (hedonism) by purchasing goods to boost self-esteem, happiness, and general satisfaction. Luxury for others have been widely discussed due to the perceived preferential treatment over individuals not sporting luxury goods (Lee, et al., 2015). Berger and Ward (2010) stated; "brands assist the signalling process through visible logos and explicit patterns". Kapferer (2014) also recognised that luxury goods allow individuals to highlight their status and position within society.

The status associated with luxury goods allow for a psychological accomplishment (whether that be upper class individuals emphasising their status or lower-class individuals consuming conspicuous goods to seem upper class (Veblen, 1967). Vignoles et.al (2006) drew attention to identity and the six motivating factors of conspicuous consumption, (efficacy, self-esteem, meaning, continuity, distinctiveness, and belonging. Congruently Pandelaere and Shrum (2020) applied the notion of identity and luxury consumption. Within their work, many seminal publishing's were lent upon, including Kapferer (2014) and Veblen (1967), that further built the understanding that purchasing luxury goods aid the fulfilment of identity. They highlighted the lack of discovery regarding audience knowledge required for successful identity signal as well as disregard the possibility of consumers purchasing counterfeit goods or utilising alternative methods of accessing luxury goods such as obtaining debt. Providing the ability to ostentatiously present and display their luxury goods to those around them. Such has been linked with brand consciousness, social and status signalling (Han, et al., 2010).

Within the context of the workplace, research suggests that individuals whom wear luxury clothing tends to be perceived as more competent for the role, whereas lower class employees may not be perceived as most competent in completing a task (Lee & Bolton, 2020; Binkley, 2019), such discovery is indicative that lower status consumers are likely to benefit from luxury consumption as it signals competence to higher status consumers (those in roles of seniority). Similarly, it is encouraged when attending a job interview the interviewee wears a brand, they believe is congruent with themselves that will aid the individual to communicate themselves effectively (Nelissen & Meijers, 2011) and exemplify that they are qualified, competent and capable for the role (Lee, et al., 2015; Olejarrz, 2015; Gustafson, 2015). Such effect exemplifies social and status signalling theory (Veblen, 1899/1994; Nelissen & Meijers, 2011).

However, such may lead to inferiority, as if the individual receives a job offer, they may feel the pressure to fit in within the employees by wearing luxury and living a lifestyle they cannot afford yet feel obliged to live just so they feel they belong with their associates, which may motivate them to look for entry level luxury goods (Shaikh, et al., 2017). As well as this, but it may be inferred that limited access and affordability for luxury items may lead consumers to considering alternative routes of accessing the status goods such as buy now pay later, credit cards or even counterfeit goods.

Shahid et al. (2021) shed light to the affordable luxury market within an emerging economy. They intended to understand what socio-psychological factors influence a consumer's attitudes towards affordable luxury brands in India. It was found that many factors (conspicuousness, status consumption, brand name and need for uniqueness) positively affect a consumer's attitudes towards affordable luxury goods. Correspondingly, Balabanis and Stathopoulou (2021) utilised data from consumers in the US to highlight the many factors (desire for status, price consciousness and price-luxuriousness) affecting an individual's price acceptability and willingness to pay for an item associated with status. Extending the work of Lichenstein (1988) regarding price acceptability who recognised the cognitive trade-off between price and quality when purchasing items.

Viewing luxury goods through another lens, luxury can be a lucrative investment (Mandel, 2009; Halwani, 2020). Designer apparel such as, Hermes Birkin Bags and Rolex watches are an example of a few goods that are commonly associated with incurring value. Considering Covid-19, all aspects of life were impacted, including retail. The pandemic saw vast encouragement of investing in luxury goods (Salmon, 2019; Krueger, 2020; Ashworth, 2020) due to the growth within the luxury stock market (Specifically LVMH, Hermes and Estee Lauder reported a significant increase).

Following closely is the briefly touched upon bandwagon and snob effect. Whilst these phenomena are more commonly discussed within politics, it has recently become viewed as an indicative factor of consumer behaviour as a method to predict probability for specific behaviours, ideas, and actions (Bahri-Ammari, et al., 2020). Leibenstein (1950) argues the bandwagon effect is the explanation an exponential growth of demand of a product due to its successful popularity. Within this paper, it is simply proposed that bandwagon effect is the process to appear to be, *"one of the boys"*. It was recognised that some commodities encompass non-functional utilities such as boosting ones image and prestige (Leibenstein, 1950). Within the realms of consumer behaviour, the bandwagon effect is used to define consumers that adopt the same attitudes and beliefs as the group (within this research, social class), they wish to identify within (Shayan, et al., 2017; Bahri-Ammari, et al., 2020). Correspondingly, Douglas and Isherwood (1979/1996) also emphasised the importance of understanding of the bandwagon effect, highlighting that bandwagon effect is often strongest when individuals feel the need to identify with a group and compete for status within an existing group rather than seeking mobility via display of ostentatious goods (Mason, 1993).

Considering the application to consumer behaviour is the vast noise correlating this phenomena to conspicuous consumption (Niesiobędzka, 2015; Veblen, 1899/1994; Kastanakis & Balabanis, 2011; Lewis & Moital, 2016; Page, 1992), due to the ability consumption has upon the consumer encapsulating their needs and motivation to obtain goods that they perceive to boost their personal association within a specific group or gain recognition within their existing group. Its ability to predict future consumer behaviour acts as a very powerful factor marketers can utilise to influence their behaviour (Kang & Ma, 2020). Highlighted within Leibenstein's (1950) work is the ideology that the bandwagon effect can

also take effect in reverse, meaning consumers are avoiding a product due to others not purchasing and consuming the items. This phenomenon has been found within luxury consumption becoming accessed by the "wrong" consumer or being cheaply imitated within the counterfeit market (Bekir, et al., 2013). Such associations led to negative perception on the brand thus leading the brand to be being boycotted by the desired consumer. An example of this is the largely discussed avoidance of Burberry, due to the extreme domination the Burberry brand had within the counterfeit market (BBC, 2019). Building from the body of literature regarding the cultural importance surrounding consumer goods. McCracken (1986) proposes the notion that consumer goods possess a mobile quality within the social world. McCracken's research specifically analysed the journey of fashion, the process in which fashion trends flow vertically from the upper classes to the lower classes. Such correlates to Paget's (1883, p. 463)'s remark "the reason why fashions change so rapidly now is because they at once spread through every stratum of society, and become deteriorated and common" thus correlates to the recognition of brands being avoided due to undesirable consumers adoring the apparel (for example, Burberry) (Munson & Spivey, 1981; Brennan, 2018; Fisher, 1987; Han, et al., 2010; Kim, et al., 2016),

# SOCIAL CLASS AND CONSUMPTION

It is generally agreed that it is vital for marketers to ensure they understand their target audience effectively. The impact social class has upon consumer behaviour is a welldeveloped and discussed area with contributions being made continually (Ramya & Ali, 2016; Bourdieu, 1984; Coleman, 1983) highlighting that whilst social class is a traditional indicator of behaviour it still remains a highly influential determinant to understand consumption habits and behaviours (Tomlinson, 2003). As within the initial section: Social class, it has been identified that status may be obtained in three ways (Status by assignment, status by achievement and status by consumption) this subsection aims to delve into the third method, status by consumption (Hayakawa, 1963; Brown, 1991; Eastman, et al., 1999).Considering the relationship between social class and consumerism, various studies have explored the impact it has upon various forms of consumption spanning eating habits and brand preference. The next section will look specifically at status obtained by consumption.

#### Status obtained by consumption

The generalised agreement is that the purchase of luxury goods (or goods associated with wealth and status) will provide perceptual status or social prestige (Gao, et al., 2016; Berger & Ward, 2010). Eastman (1999) paved the understanding of the interlinking relationship between status and consumer habits. Eastman (1999) hypothesised that individuals would exhibit mannerisms of status by consumption to improve their social standings. This research made significant reference to the seminal workings regarding conspicuous consumption (Veblen, 1899/1994). Since its establishment, status by consumption has been likened to the term "Keeping up with the Joneses" (Hopkins & Kornienko, 2004; Gao, et al., 2016), with the belief that purchasing goods associated with status would provide the consumer approval within a group or society. Clark et, al (2007) proposed there are two forms of customers at focus, the status consumer, and the role-relaxed consumer. It was established, that a status consumer is someone concerned with purchasing what is relevant, thus boosting status. Whereas the role-relaxed consumer makes their purchasing decisions based upon the salience they feel towards products. Kahle (1995) argues, targeting both status consumers and role-relaxed consumers provide a lucrative marketing strategy as there is not pressure relying upon one form of consumer.

Myers' (1971) understood the difference between social class and income and the products owned at the time by the participants, it was concluded that generally the participants whom had the products on hand had both a higher level of income as well as a higher social class, but overall income would be a more predominant factor when purchasing products. While income is still extremely important when purchasing items Ahmed and Khan (2016) argue that social class is as equally as important within the decision-making process due to its ability to predict and map future purchases and consumer aspirations. Applicably, Ahmed et, al. (2016) recognised consumer's propensity to obtain credit and the impact it has upon consumption. Within their proposed framework, they highlight the impact of various personal characteristics and sociodemographic indicators have upon consumer behaviour within developing nations. Figure 15 depicts their proposed framework. Whilst they consider various factors such as self-control and age, they lack consideration of the impact gender may or may not have upon the attainment of debt (Ahmed, et al., 2016).

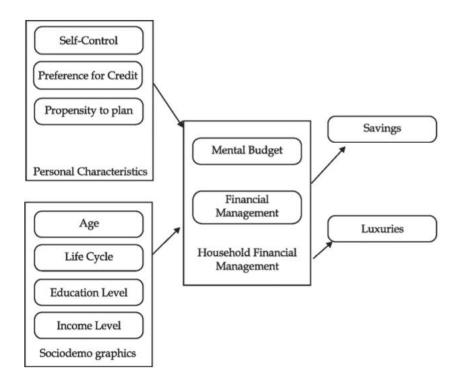


Figure 15- Personal and sociodemographic influencers upon consumer behaviour (Ahmed, Samad & Khan, 2016)

Bourdieu (1984) proposed that class or culture can be bought and identified with regards to what taste each person has, what food they enjoy, what music they enjoy listening to and whom they spend time with. Similarly, Harry Wallop (2013), identified that social class is not as clear as it once was, and how consumers can use their consumption habits as a method of defining themselves. Thus, indicating that the ideology of buying class is not new but remains highly prevalent within today's society. O'Cass and McEwen (2004) sought out to expand the literature regarding conspicuous consumption and the interweaving relationship it has upon status. They recognised that there was a relationship between conspicuous consumption, however they only collected data from individuals aged between 18-25 thus meaning the data was a marginal representation of the total populous. More recently, Chen et al. (2022) highlighted that individuals from different social classes often exhibit different conspicuous consumption behaviour.

### SOCIAL SIGNALLING / IDENTITY SIGNALLING

Closely linking to status by consumption is social signalling. The process by which individuals attempt to convince others that they possess attractive qualities (Burks , et al., 2013). Reflecting upon social identity signalling, it is understood that naturally humans are social and the mediation between growing technology and users there is a changing social dynamic (Donath, 2007). Often recognised within correlation to the behaviour exercised on social media platforms such as Facebook that allow users to show parts of their life they deem most 'attractive'.

Drawing from the work of Veblen (1967), it is apparent that individuals have a natural disposition to portray the areas they deem most appealing to those around them (Veblen, 1967). Leaning upon the term 'Poseurs' (Dubois & Duquesne, 1992) is the recognition that individuals posing as 'well off' has gained recent acknowledgement with predominant focus into the 'attention seeking' behaviour shared by various individuals on social media (Boursier, et al., 2020). Social media has been deemed as a place individuals can create and portray a fake self-image, which has been associated with the pleasing the individual's ego or desperate attempts at seeking approval or attention by their audience (Gallinukkad, 2020). Whilst this is a non-academic recognition, it provides understanding that this 'issue' has been recognised and accepted as a norm on social media platforms. Thus, coincides with status signalling, the process by individuals 'signal' their status with 'high-status consumer goods' (Kempen, 2003; Han, et al., 2008).

Garcia et, al. (2018) proposed 'Status Signals Paradox'- a term describing the process when making new friends, individuals believe that the display of high-status goods will make themselves more appealing. Status signalling has received extensive recognition in the context of green consumerism and ethically sourced or organic goods (Luomala, et al., 2020; Dixon & Mikolon, 2020) and conspicuous consumption. Within the understanding of conspicuous consumption, it has been recognised that status signalling is often popular amongst individuals earning less than what seems but purchasing goods associated with status thus creating an illusion of wealth and stature. This behaviour has been recognised to encourage the attainment of debt as the individuals are attempting to maintain their desired image. Kempen (2003) introduced the term deceptive status signalling, his research explored the deceptive abilities poorer consumers have to deceive an observer of their falsified status and wealth, it was concluded that whilst poorer consumers would opt for counterfeit goods to provide the image of status the success of the deception depends upon how effectively the observers is deceived. Juxtaposed with this is the similar recognition of the importance of status signalling but in terms of Chinese elite consumers further solidifying that conspicuous consumption is motivated by seeking for status (Jin, et al., 2015). Drawing signalling theory is the understanding that signals are sent and received, signals may be honest, or dishonest and may be received positively or negatively given the situation.

### Consumerism and deceptive status signalling

Considering the term 'deceptive status signalling', the work of Van Kempen (2003) drew recognition to the ideology of using deceptive goods conspicuously as a method of falsifying their status to onlookers. The predominant focus of such deception was upon the use of counterfeit goods. Van Kempen understood that counterfeit act as welfare enhancing items as they encompass both status and functionality that are associated with the authentic goods. Whilst Van Kempen's work is arguably one of very few academic pieces that discuss deceptive status and the methods to achieve such, it was focused upon developing countries and did not consider the use of credit cards, loans, buy now pay later schemes, forfeiting to afford etc.

Searle (2011) offers a literary overview of findings regarding deceptive status signalling. Most significant of Searle's findings was that of the discussion regarding status signalling in terms of senders and receivers. Within the discussion, Searle dew attention to the relationship between both actors in this exchange, as Searle states *"the sender (consumer) publicly consumes the status good which is observed by the receiver. The receiver, noting the status aspects of the good, then denotes a level of status to the sender."* The preceding section is the area in which this research intends to contribute to. The ideology of consumers may utilise adverse methods of accessing status goods to falsify their own social class. It is apparent this area is significantly lacking in terms of consumer behaviour and marketing.

### Methods of obtaining the unobtainable (adverse methods)

Section 2.2 drew attention to the discussion regarding methods of looking rich or upper class *"breaking the bank"* (Johnson, 2020). Berg (2019) paid recognition to the commercial pressure applied to consumers of various social classes concluding that those deemed middle class are more inclined to consume conspicuously in forms of designer bags and expensive branded clothes. Berg identified that upper class individuals may implore a frivolous attitude towards debt and credit loans with the 'enjoy today, pay tomorrow' mentality this paper also shone light to temptation of debt to those with depleting resources (stereotypically those of a lower class). Thus, providing a gap within the literature aimed to add some clarification regarding the motivational factors influencing behavioural fallacy.

### Debt

Linking back to the work of Bourdieu (1984), his seminal text Distinction encompassed a brief discussion regarding credit. Similarly, Veblen (1967) made the argument that there are groups of individuals that aspire 'to possess that which the group just ahead already have' he then further went on to explore the vast desire individuals have to obtain credit stating: "Alternatives are credit, which allow immediate enjoyment of promised goods but implies... 'imitation'- mock luxury cars, mock luxury holidays and so on." Bourdieu's recognition of credit and how it can be utilised for imitation of the classes is further explored by Matthew Sparkes (2019) whom explored this in the United Kingdom. Sparkes' research consisted of 21 interviews with individuals managing debt and highlighted that the intent to obtain debt was often manifested due to their desire to be perceived by others in a more enhanced and positive way. Whilst Sparkes' research closely relates to this current study, this research intends to build upon this observation by also exploring debt as well as other adverse methods of consumption (counterfeit consumption). Sullivan (2008) highlighted that credit and debt are an ever-growing area warranting discussing within the context of social stratification. Specifically, Sullivan drew attention to the blurred boundaries of social classifications due to debt within geographic confines of American society.

In the UK, it can be identified that consumers have various forms of 'short-term' credit available namely, credit cards, buy now pay later schemes and store credit. Observing the history of obtaining debt, the most common form of lending came in the form of credit cards

and purchasing items and paying for the item on a regular basis often weekly or monthly (buy now, pay later scheme). While both forms of debt still exist, there are now more methods a consumer may exercise to obtain items and the popularity surrounding credit cards seem largely generational and are not the most common form of lending for the younger generations. According to data collected by Experian, it is apparent that Baby Boomers on average held 4.8 credit cards at the end of 2019 comparing to the average 3.2 held by Millennials (Stolba, 2020). Looking at the impact of the pandemic is the general uncertainty regarding the economy that remains a sufficient concern. It was reported that in 2019, 63% of UK adults had personal debt, the unsecured debt per adult (as of November 2020) was £3,838 with £2,114 equating to the average amount accounting for catalogue debts in 2019 (Strugar, 2022). Within the context of social class, there is limited literature paying recognition to the implications of obtaining debt, specifically within the UK. In comparison, there is various contributions alluding to the obtainment of debt in various countries including China (Wang, et al., 2011) and the USA (Dwyer, 2018).

Berg (2019) recognised that consumers now have endless forms of available credit. The article's predominant focus was to understand class related consumption and how the various social classes respond to the temptation of gaining debt. The article drew attention to the vulnerabilities within commercialism and the ease of obtaining debt to make purchases. It was concluded that whilst those of a middle to upper class show least ability to resist credit temptations, the individuals of a lower class were deemed more vulnerable to buying things they cannot afford (Berg, 2019). Correspondingly, Poppe et. al. (2016) recognised that poorer individuals commonly encompass payment problems and debt. Various studies have found contradictory data that at times suggest those of a higher household income have higher instalments of debt (Katona, 1975) whereas other research has indicated that those with a lower household income incur more debt due to the lower income unmatched by the higher outgoings (Cameron & Golby, 1990). Reasoning and motivation to incur debt is also a widely discussed theme within economics and consumer behaviour as it provides the ability to make purchases of items an individual could not afford without lending money from a debtor.

Debt and conspicuous consumption have been discussed within various disciplines: psychology, economics and sociology branching various countries and economies such as

India (Jaikumar & Sharma, 2021) Singapore (Lee & Mori, 2021) USA and Canada. Jaikumar and Sharma (2021) highlighted that in general, household debt and conspicuous consumption has increased in India, explicitly it was found that debt and loans were higher within rural households and the utilisation of debt often decreases with higher education. Similarly, Lee and Mori (2021) measured status seeking incentives in conjunction with the housing market (private and public housing) in Singapore. They acknowledged that those living in a condo had a greater motivation for conspicuousness and had more credit card debt, it was expanded that amongst the condo residents, males were recognised to spend more on conspicuousness and had a higher credit card debt. However, whilst it is recognised debt and conspicuous consumption has been discussed in correlation with each other, the application within the well-established UK economy has yet to be discussed in terms of debt, conspicuous consumption, and the motivation to falsify one's social class.

Linking back to the ideology of '*Keeping Up with The Joneses*' is the work of Banuri and Nguyen (2020) who conducted lab experiments to identity the relationship between inequality, status, debt, and conspicuous consumption. Their research consisted of a discussion regarding borrowing and briefly touched upon loans and conspicuous consumption. In result of their work was the understanding that accessing debt can create a "vicious cycle". In conclusion their work identified three key points: first, it was understood that consumption increases when it is conspicuous; secondly, the use of loans increased when the consumption is conspicuous; and finally due to vast loan taking inequality is further intensified. Whilst their research builds upon the work of Veblen, their chosen methodology identifies that (the causal relationship between the aforementioned factors) this behaviour is evident, but it doesn't include the personal lens that this research will expand upon.

Drawing from the factors of higher education and geographic location, it is generally agreed that those who have a higher education is often less inclined to encompass debt due to their understanding of the possible negative implications associated with debt (Jaikumar & Sharma, 2021) (contrastingly however, it is well understood that higher education often encompasses student debt). Similarly, Houle (2013) noted that young adults from college educated high income families are *"relatively protected from debt"*. Houle's (2013) research aimed to understand the link between parents' income and education to young adults'

student debt. Houle (2013) concluded that those who grew up in a middle income have a higher risk of debt than those from a low- or high-income family but those from low social economic backgrounds that a higher risk of accumulating debt burdens that exceed the USA's average.

Recently, there has been specific focus paid regarding the relationship between the various forms of debt and impulse buying/ over-consumption (Fook & McNeill, 2020; Khan & Hague, 2020; Lia & Natswa, 2021). The previously mentioned research focused upon the increasing user base of BNPL and credit specifically within the context of younger generations. Whilst their research provoked the recognition that there is a positive correlation between impulsive consumption and BNPL/ debt, social class and the falsification of status was not regarded. Possibly more applicable to this, is the work regarding debt and luxury consumption. Mrad et, al. (2020) discussed brand addiction within the context of fast fashion and luxury goods within the US. They discussed motivation for such consumption and the methods in which consumers may maintain their desired lifestyle. They established financial management was an area that was significantly lacking with the understanding that a lot of the sample populous referred to financial trouble regarding debt.

# Credit cards - usage within the contexts of social classes

Credit cards or a consumers *"flexible friend"* provides a gateway into consumption allowing consumers to make purchases they desire knowing that they are only required to make month repayments (a fraction of what was spent). While this financial aid seems effortlessly idealistic, it not only provides the entry into consumption but also the entry into a cycle of debt. Whilst users of a credit card are contracted to make monthly repayments, if for some reason a payment is missed the effects of debt and the methods of retrieving the finances can be catastrophic for some, effecting their mental and physical wellbeing due to the stress of not being able to make the monthly repayments (Hodson, et al., 2014; Amit, et al., 2020), as well as a negative impact upon their credit rating (which can be detrimental with those wanting to obtain a mortgage or a car on finance). Within the UK in January 2021, there were 62.8 million credit cards issued to UK residents (Lilly, 2021). Mathews and Slocum (1969) determined that each social class exhibits different patterns of credit card uses. It was concluded that individuals of a lower class tend to utilise their access to credit cards more

than those of an upper class, thus correlates with the findings of Lloyd Warner (1949) stating that the purchasing habits of the lower class are very different to those of the upper class. Mann (2008) offered an analysis of credit card usage amongst low and moderate households, his research shed light to the initial introduction of credit cards recognising that low risk customers were lured with a low interest rate to encourage borrowing whereas their higher risk counterparts were offered a higher interest rate to provide a margin for delinquencies. Correspondingly, Ross (1971) hypothesised that consumers tend to have preference to conspicuous products that correlate with their ideal self.

#### Buy now, pay later (BNPL)

Whilst BNPL schemes date back to as early as the 17<sup>th</sup> century as a method of speeding up production and productivity. They have recently gained exponential recognition and popularity (as well as vast scrutiny). It has become widely infiltrated and expected that consumers can either delay or split the cost for their goods (commonly interest free). Johnson et al. (2021) describe BNPL as an *'agreement between the consumer and lender for the provision of credit to the consumer to purchase goods or services, with the debt being paid off later by consumer.'* Whilst these schemes are widely accepted recently there has been a lot of negative noise regarding the possible implications associated with obtaining goods through BNPL schemes. Consequently, to the Covid-19 pandemic and the effect it has upon employment there was a massive increase of individuals turning to BNPL.

Schemes such as Klarna, Clearpay, PayPal credit have arguably 'revolutionised' the traditional methods of retail payment. Allowing consumers to make (at times) interest-free purchases via monthly instalments. Such access has been regarded as 'easy' and makes shopping for goods extremely accessible by individuals regardless of income and disposable income. In the UK, it is understood that BNPL is popular with Barclays Bank reporting that 30% of Britons have used BNPL to buy goods and nearly 31% stated that the lending then led them to problems with debt (Jones, 2022). Whilst BNPL has always been relatively accepted, it had seen exponential growth during the pandemic, for not only discretionary items but for living essentials such as groceries. Whilst the numbers of customers using BNPL is high, there is significant concern regarding the cost-of-living crisis and the repayments expected to be made. It was reported that more than a third of UK BNPL consumers are finding BNPL schemes

appealing with the surging inflation (StepChange, 2022). Khan and Hague (2020) published an article regarding BNPL, credit cards and the impact it has upon impulse purchasing within the geographic location of Dhaka city. They brought attention to the pre-existing literature regarding credit and consumer behaviour (David, 1975; Hirschman, 1979; White, 1980; Feinberg, 1986; Maki, 2000), highlighting a positive link between consumption behaviour and credit growth, as well as identifying that such methods of payment significantly impact consumers by encouraging them to spend more. Fook and McNeil (2020) researched 'retail credit', such as BNPL and over-consumption. Focusing specifically on younger consumers, articulating that they have transitioning identities and are associated with impulse consumption of "non-essential" goods such as fashion apparel. Their research was gender specific, focusing upon female consumption, contributing to the literature regarding consumer perspectives on BNPL and unsustainable or over-consumption. Whilst their research is vastly thought provoking, it disregarded other genders and did not expand upon individuals above the age of 25, thus creating a limited sample.

David (1975) shed light with regards to how debt, credit and BNPL is perceived within society, recognising that debt is becoming more socially acceptable. Recently there has been vast discussing with regards to the relationship between BNPL usage and impulse buying. In 2020 Which? published an article calling for more regulations when gaining access to BNPL. They highlighted that within a survey of 2,000 members of the public, 24% of BNPL users had stated that they often spend more because of BNPL being offered when they check out. They recognised that 26% of respondents stating that they hadn't planned to use the BNPL services until they had been offered it at checkout, with 13% of respondents stating that the BNPL option was the default selection so had accidentally used the service without intending to do so. Their article referred to the debt charity StepChange drawing attention to future implications and risks customers may face when using BNPL (Gifford, 2020). Recently, it has been confirmed that the UK government are enforcing strengthened regulations (GOV.UK, 2022). Such regulatory adjustments include lenders to carry out deeper affordability checks to ensure they are affordable for consumers and lends must be approved by the Financial Conduct Authority (FCA). The economic secretary to the treasury stated, "By holding Buy-Now Pay-Later to the high standards we expect of other loans and forms of credit, we are

protecting consumers and fostering the safe growth of this innovative market in the UK." (GOV.UK, 2022)

Similarly, many tabloids have discussed the financial 'trap' of BNPL (NSS Magazine, 2022; Aratani, 2022; Shaw & Hughes, 2020). Such strengthens the work of Schromburgk and Hoffman (2023) who conducted research into how mindfulness may increase consumer financial self-control and money management. Whilst their research was specific to Australia, it does however correspond to UK consumers given that impulse control and overspending have been discussed. Jiang (2006) understood that younger consumers often experienced impulse buying behaviour and often had differed payments on a credit card. Such strengthens the point made by Citizens Advice in (2015) and then further echoed in (2021) by CNBC highlighting that Gen Z had the highest debt growth between 2019 and 2020 with the average balance increasing by 67.2%. Whilst this recognition was made within the context of US based consumers similar has been recognised within the UK. It has been reported that 29% of young adults felt concerned about their ability to pay back what they had borrowed and 8% had reportedly been contacted by debt collection agencies. It was also stated that 44% of BNPL users felt overwhelmed with their repayments. Linking back to younger consumers, it was also established that 68% of 18–24-year-olds had used BNPL resulting in 12% seeing an impact upon their credit score due to BNPL usage which has inherently created regret (Winter, 2022).

Guttman-Kenney et, al (2022) looked at the UK market & BNPL. Specifically, they focused on the lack of regulations prior to the attainment of a financial agreement. Their quantitative research aimed to identify BNPL is more prevalent amongst young consumers within the most deprived geographic locations within the UK. Similarly, Relja et, al. (2023) viewed BNPL via the lens of the consumer, specifically looking at the psychological determinants of BNPL. Their research echoed stating that the obtainment of BNPL may encompass various consequences. Various studies have aimed to explore and map attitudes towards finance to predict future trends regarding the obtainment of debt. Białowolski et, al. (2020) examined attitudes towards credit in Poland. They agreed with Haultain et, al. (2010) that attitudes towards debt is complex and multidimensional but could not identify gender as a significant predictor to the obtainment debt and the attitudes regarding it. The work of Almenberg et. al (2021) intended to draw attention to household debt behaviour. It was concluded that there was a

relationship between attitudes towards debt and their parents, implying that culture impacts the inclination to obtain debt. Correspondingly, Lia and Natswa (2021) authored an article exploring the relationship between impulse buying and overconsumption of generation Z (those born between 1996 and 2000) in conjunction with the use of BNPL. They recognised a positive correlation between BNPL and spontaneous behaviour, low cognitive control, and disregard for financial consequences. Whilst their research drew attention to the outcomings of BNPL it briefly touched upon motivation for BNPL by recognising that the Gen Z users may not have a fixed income.

Houle (2014) established generation Z as the *"generation of borrowers"*. Whilst Houle may have been referring to student loan debt, it does however further strengthen the recognition that the attainment of debt had become more socially accepted and common. Such recognition evokes further areas warranting discussion. A report published in 2021 (Finder, 2021), stated 9.5 million British customers avoided buying from a retailer if they did not offer BNPL services. It is expected that the obtainment of debt will steadily increase given the impact of the pandemic and the recent cost of living crisis. It has been estimated that BNPL payments are anticipated to account for approximately 24% of all global eCommerce transactions by 2026 (Juniper Research, 2022). As highlighted, there is vast noise surrounding regulatory considerations to be made in terms of obtaining a BNPL agreement. It is understood there is very little theoretical understanding of why BNPL is so popular and what are the motivating factors of this obtainment of debt. Such recognition adds to the gap within the literature this research intends to contribute to. Which directly corresponds with both research objective two (RO2) and three (RO3), to identify the motivating factors of consumer behavioural fallacy and to establish that adverse methods of consumption can be used as a method of falsifying social class.

Considering debt and the luxury market, Ramirez (2021) articulated that the offering of BNPL services has opened the market for the aspirational consumers. Highlighting that the younger generations are those economising on the BNPL services stating, *"as younger shoppers build their income, these services allow them to splurge on high-end goods without compromising their budget"*. Whilst this is seemingly advantageous, as the brands can explore new demographics and access new customers, they also run the risk of losing their original

consumers who liked the brand due to the exclusivity if it. Congruently, it was reported that Christmas 2022 saw the all-time high of BNPL services in the UK with 34% of shoppers opting to spread the cost of their purchases. Surprisingly, such increase of BNPL users has not been accredited to the recent cost of living crisis but in fact inflation. Equifax reported that 38% of users stated they would have struggled to afford Christmas without the option of BNPL (Cameron, 2023). Within the report was a breakdown of product categories most popular amongst the BNPL users. 41% of BNPL purchases were fashion closest followed by electronics at 31%. It appears the notion of increased availability of BNPL services has increased attention, Forbes (2022) recently discussed BNPL users and their ages. It was reported that those aged between 18-24 had the highest reliance of the services (80%), closely followed by users aged between 25-34 (75%). It appears the increase of age, decreases the average BNPL debt with those aged 65 and over reported only 56% using BNPL services. Such links with the recognition that BNPL services often use social media as a method of targeting potential and existing users- it was found that 76% of all users had discovered the BNPL services via social media with a staggering 49% of users between 18-24 stating they had been targeted via social media. Whilst the rationale for such increase in lending has not been accredited to individuals wanting to bolster their own social image, it may be insinuated that it may be a motivating factor. Various recent articles have also reported the general increase of lending as well as the increase of misses or late payments, whilst this research will not explore the impact of late payments upon metal health, finances etc it would however be an avenue for further discovery in the future.

It is understood the literature surrounding the attainment of goods via adverse methods is relatively sparse thus creating an area in which this research intends to contribute to. It is apparent that the evolution of BNPL is continually growing with the services being offered in bricks-and-mortar stores (Pathe, 2022). Given the recent publications regarding the general increase in borrowing via BNPL, it is also expected that consumer behaviour and decisionmaking models will inevitably need to consider adding BNPL as a factor for consideration.

## Klarna

Established in 2005, the Swedish company Klarna provides consumers methods of flexible payment solutions allowing for consumers to make purchases even if they do not have the financial ability. As marketed by Klarna themselves, they encourage consumers to simply pay them back on pay day. While this service has exponentially grown in popularity and is offered on most popular online retail stores such as ASOS, Boo Hoo, H&M, Flannels. it has received backlash due to its marketing and aesthetic making debt seem an attractive thing and almost encouraging individuals to gain short term debt with the illusion that they can spend more than they have. With regards to the backlash Klarna has received, at this stage, there is no academic literature regarding the pitfalls of using Klarna, there is however, a significant amount of non-academic literature that share similar views of Klarna, that being that it encourages debt, specifically within young consumers and are selling gaining debt as an attractive quick fix to financial in capabilities (Collinson, 2020; Williams, 2020; Megaw & Cornish, 2018; Peachy, 2020; Fishwick, 2021).

Currently there is no academic literature indicating whom Klarna is targeting, however due to the websites it first appeared on, an inference can be made as to whom they are targeting; that being young consumers, students, women (due to its feminine aesthetic and placement on many stereotypical female brands), those under the age of 35 (Hupka, 2021; Arslanagić-Little, 2023). These inferences are largely based upon the demographic data indicating the consumers that use those websites and the recognition Klarna has gained within non-academic realms such as magazines and social media platforms (Copilah-Ali & Brown , 2023). With this, an assumption can be established that female consumers under the age of 35 are more likely to utilise BNPL. Such inference has also been shared by Forbes, who recognised that younger consumers were directly targeted on social media sites.

Recently, Klarna updated their customer agreement notice resulting in Klarna reporting the use of BNPL to credit reference agencies within the UK. Whilst Klarna released a statement stating such reporting would have no impact upon an individual's credit score it has created negative noise around the use of Klarna with a decrease of customers using it. Whilst this can be seen negatively (in terms of Klarna), it may mean individuals are more effective when budgeting and the debt nationwide may decrease. In recent months, it is understood that

Highstreet stores have introduced BNPL (specifically Klarna) in store, stores including Ernest Jones, Flannels, B&M Bargains, H&M and Halfords. Whilst this introduction allows for more individuals to make purchases, it does however also mean perceived exclusivity of brands and stores may now be blurred with any individual having the opportunity to make a purchase (such eligibility is determined upon age and credit history/score).

#### Counterfeit consumption

Counterfeit is used to describe the process of manufacturing, distributing and selling on goods that replicate that of an original branded piece, they replicate the dimensions, colour, logo and any other distinguishable and identifiable characteristic (Wilcox & Sen, 2009; Ha & Lennon, 2006; STA Law Firm, 2020).Counterfeiting occurs in two forms: deceptive and nondeceptive. Deceptive refers to the consumer being unaware that the goods they are purchasing are fake (Cordel, et al., 1996). Whereas, non-deceptive is the term that describes the process by which the consumer is aware that what they are purchasing is illegitimate resulting in willing collaboration with the seller (Grossman & Shapiro, 1988; Quach & Thiachon, 2018; Souiden, et al., 2018; Cordel, et al., 1996). The process of non-deceptive counterfeiting is agreed to be fuelled by dark motives (Purwanto, et al., 2019). Within this study nondeceptive counterfeits will be at focus as it provides a basis to focus upon the psychological drive to gain counterfeit items and the reasoning backing the purchase. Cordel (1996) identified three motives for counterfeit consumption: 1. the status symbolised and associated with the brand; 2. the channel of distribution of the goods; and 3. the price they are. Such motives then allowed other academics to further explore the motivations for purchasing counterfeit goods (Cheung & Prendergast, 2006). Okonkwo (2007) highlights the predominant idea that a consumer thinks of when they think of luxury is "brand". Due to the growth of the market, it is understood that research regarding it has also increased (Hamelin, et al., 2013). Various studies conducted, globally aim to determine the consumer intentions of purchasing counterfeit luxury (Ting, et al., 2016; Hussain, et al., 2017), predominant focus is recognised to be upon the Asian market (Cheung & Prendergast, 2006).

Continuing the discussion will be focused upon luxury counterfeit goods with the prerequisite understanding that luxury goods can aid a consumer in the fulfilment of identity motivation (Pandelaere & Shrum, 2020). The status symbol or symbolic value associated with luxury brands encourage and reinforce communal connections made between the consumers of the brands as the consumer find 'common ground' with one another (Hawkins, 2020). Cova (1997) agrees, stating that social linking provided by a brand, encourages, and facilitates the formation of relationships. If, however, the legitimate item cannot be purchased the desire to acquire the item or image associated with the item may overcome to the ethical and moral dilemma of whether to purchase a counterfeit item. In doing so, this individual is very simply conducting an illegal form of consumption. Wattanasuwan (2005) explored the theoretical strings tying the self and consumption together and concluded that consumption can not only be a self-serving act to sustain the self, but it may also allow creation of self via symbolic consumption. These findings remain seminal and resonate within the ever-growing conceptual understanding of consumer behaviour and habits and are continually being built upon and added to.

Considering the UK, it is apparent the counterfeit market and popularity is continually growing. As stated within the IP Crime and Enforcement Report 2019/2020 (published on behalf of the Intellectual Property Office), is the recognition of trends within the counterfeit market with the generalised understanding that the two predominant drivers of counterfeit consumption and production is greed and need (Intellectual Property Office, 2020). Considering the understanding of non-deceptive counterfeiting is the statistics of consumers within the UK that were knowingly purchasing counterfeit goods. It was stated within the 2017 (Then updated 2019) report of Trade in Counterfeit Products and the UK economy that: *"More than the half of imported counterfeit and pirated goods into the UK in 2016 were sold to consumers who actually knew they were buying fake products."* 

Hussain et, al. (2017) propose a juxtaposition of intentions to purchase counterfeit luxury goods in Pakistani and the UK. Further widening the understanding of the influencing factors that impact a consumer's intentions (namely, perceived quality, status consumption, low price, and ethics). They found that there are differing factors that impact the intention to purchase counterfeit goods. Specifically, it was found that Pakistani customers exhibit less

ethical consumer behaviour compared to UK consumers. Within the geographical context of the United Kingdom, it is apparent that research regarding counterfeit consumption is seemingly sparse.

Pham & Nasir (2016) analysed the counterfeit marketplace within the UK and the consumer attitudes regarding counterfeit luxury goods. Whilst counterfeit consumption was generally viewed negatively, they recognised that some consumers had both positive and negative attitudes towards counterfeit goods and production. These results may not be a true indication of the UK consumers opinions due to the data collection being made in person, thus allowing the assumption to be made regarding the participants responding with what they deem socially desirable (a psychological construct inherently associated with bias).

The need to belong, encompasses the desire to form social relationships with others (Leary, et al., 2013) has been recognised to derive itself from feelings of inferiority, loneliness, or fear of rejection. Purchasing counterfeit items may fulfil the immediate need for affiliation and the initial image of wealth and status, however it will not mediate the long-term desire to form social relationships with the brand they aspire to use/ wear. Such may then lead to embarrassment due to the weak relationship and understanding of the brand, as they will not have the understanding and consumer knowledge of shopping with that brand, thus causing embarrassment, lack of authenticity and an image of deceptive behaviour. Congruently Wang et, al. (2018), also agreed that the desire to obtain counterfeit good is often driven by social motives. They also identified that when counterfeit goods have a high authenticity signal there is a decrease in moral engagement with increased intent to purchase the fake goods, juxtaposing is the understanding that when a counterfeit has low authenticity signals the consumers exhibit higher moral engagement and a decreased intent to purchase. Their research recognised that the consumption of counterfeit goods is congruent with falsified, dishonest behaviour that may be motivated by both or either social or personal factors. Whilst their research further explored counterfeit consumption, the research was based purely on female consumers within the United States and was not inclusive when discussing the possible differences between the genders.

Regardless of the items being counterfeit, this form of consumption remains as a form of status consumption, allowing an individual to portray a desired image thus resulting in low status/ or low-income individuals forming a favourable attitude towards purchasing and owning counterfeits items (Moon, et al., 2018). Eisend & Schuchert-Guller's (2006) focused upon the motivations for counterfeit consumption there was the recognition that various factors can encourage counterfeit consumption. These various factors were then classified into four broader categories (Bian, et al., 2016): person (Demographic and Psychological), product (Product attributes and price), social and cultural context (cultural norms) and situation (being at home or on holiday).

Correspondingly, Malik et al. (2020) researched self-concept and individual characteristics was conducted within an emerging market. They applied the Theory of Reasoned Action to investigate the links between attitudes and self-concept and how they may influence purchase intentions of counterfeit goods. It was deduced that the findings were in alignment of the hypotheses and the notion that individuals within an emerging economy were motivated by desired social image provided by the counterfeit status goods. Whilst this research considered the implications of attitudes and societal factors influencing purchasing decision, there was a significant disregard for social norms and societal willingness to consume counterfeit goods. While purchasing counterfeits may provide immediate satisfaction due to the new ownership of an item often associated with image benefits and prestige (Bhatia, 2018), within data collected by the University of Kent it was discovered that purchasing counterfeits provided a psychological thrill for the consumer, allowing access to a "secret society" (Bian, et al., 2016), that acted as a motivator for the purchases. Nia and Zaichkowsky (2000) explored the perceptions and attitudes towards the consumption of counterfeit luxury goods. It was found that within their questionnaires, participants were extremely open about their past experiences with counterfeit consumption with 59% of all respondents having purchased at least one counterfeit luxury good in the past three years. It was also found that the participant's believed that counterfeit goods were inferior to their authentic counterparts and that the actual luxury products held more prestige.

Upon the purchase of counterfeit goods, there are two possible outcomes, a positive or a negative experience. If a consumer has a positive outcome from purchasing a counterfeit, such as the quality being deemed as good, the cheaper price is more cost effective and beneficial for that person's budgets or that their friends or even themselves cannot tell the difference between the real and fake item. Such outcomes may result in repeat purchases of counterfeits. If, however, there is a negative experience they may deem buying counterfeits as a waste of money and understand why the authentic brand demands such a high sale value, this could in theory could then ensure that they do not and no longer support and believe in the counterfeit market. It is also important to consider that if there are repeat purchases of counterfeits, the long-lasting psychological impact may be quite large as they may feel fraudulent in themselves as deep down, they know that what they are purchasing is not real but in fact a very good replica.

Comparatively, this consumption habit could cause negative connotations such as jealousy and envy surrounding that person, as they might be loathed due to the high accessibility of such luxurious goods at such a quick turnaround. In addition, the credibility of the individual continually adorning counterfeit goods may affect their own credibility if they are discovered to be purchasing and supporting the counterfeit market. Such discovery may lead to negative assumptions regarding the user such as their support of unethical production and consumption. Whilst there is the possibility their peers may assume they are 'cheap' and judge them negatively, learning the truth may have the opposite effect and may encourage them to shop for counterfeits also, thus increasing the popularity of the counterfeit market. Considering the implications upon the market and brands, it has been confirmed that vast market saturation of a specific luxury brand (that has been counterfeited) has resulted in consumers boycotting the legitimate brand as it is no longer perceived luxurious due to its highly replicable logo or style or the association that they might be deemed as supporters of the counterfeit goods market. Thus, affecting the reputation of the brand as the consumer no longer trusts the brand. Incorpro found that 76% of UK consumers would be less likely to purchase from a brand if their reputation was closely linked to counterfeit goods (Incopro, 2020), corresponding to this is brands continually finding methods to heighten the possibilities to replicate their items and battle the counterfeit market (Fotana, et al., 2019). Various methods have been exercised by brands to ensure authentic products flooding the

market such as ensuring the materials used within the manufacturing process are the highest quality and style emphasising largely upon their craftsmanship and the heritage associated with the product. Considering the previous identification of conspicuous consumption and its remaining importance and prevalence within modern day consumerism specifically within the UK, this may lead to question whether conspicuous consumption can also occur if the items are counterfeit. Within a study previously discussed by Pham and Nasir (2016), it was found that a significant number of consumers would choose to purchase one counterfeit rather than an authentic luxury good. Whilst it is recognised that conspicuous consumption of counterfeit goods has been marginally discussed, this area is seemingly minimally researched specifically within the geographical context of the UK.

### Conclusion of section 2.3

This section concludes the literature review by focusing upon the methods available to falsify social class (with specific focus upon debt, BNPL and counterfeit goods). The focus upon consumerism and the methods available to falsify social class coincide with the final research question and objective, to establish that adverse methods of consumption are used as a method of falsifying social class (RQ3/RO3). Together these three sections (2.1,2.2 and 2.3) present a holistic overview of the falsification of social class, the motivation for such behaviour and the methods available to falsify social class.

## Conclusion of literature review

This chapter has focused predominantly upon three core pillars of this research namely, social class, behavioural fallacy, and consumer behaviour. Each section provided a comprehensive overview of applicable literature deemed imperative to the research as well as identify the gaps. Given this, this research aims to further explore these gaps and contribute to the knowledge surrounding the falsification of social class. Whilst the literature review provided a comprehensive overview of available literature surrounding the three core areas of discussion within this research, nevertheless, it is apparent there remains gaps within the knowledge that the literature review identified. The gaps may be listed as:

- Discussion is regarding falsifying social class is often limited to discussion regarding Veblen's leisure class. Whilst there is literature surrounding the consumerism, there remains very little information regarding consumerism via adverse methods to portray a different social class.
- Linking to the gap, it is apparent that whilst there is research regarding conspicuous consumption and the motivation for such is not commonly applied within the geographic location of the UK.
- There is a significant lack of academic literature (specifically within the consumer psychology) regarding consumption via adverse methods, whilst it can be recognised there is vast discussion regarding the motivation for the attainment of goods via BNPL and the counterfeit market. Neither method have been applied within the context of falsifying social class.
- There is seemingly insufficient discussion regarding the impact gender has upon behavioural fallacy, more specifically the falsification of social class. As this research is not specifically analysing a gender or age group it allows for a holistic view of this behaviour. Such will allow for collection of data from across the country, across genders and age groups, thus acknowledging the contrasts between the data.

The succeeding section: chapter three conceptual framework, intends to build upon the gaps highlighted as well as identify a framework in which this research intends to follow.

# **Chapter Three - Conceptual Framework**

# 3.1 Introduction

The previous chapter consider the existing literature, whilst this chapter will build upon the concepts via the development of the conceptual framework for this research. By understanding each core concept individually, the conceptual framework will allow for a visual representation of the relationships and interlinking bonds they may have which will also aid the fulfilment of the research questions and objectives. The literature review paid recognition to social class, the indicative factors of social class, behavioural fallacy and the several motivating factors influencing an individual to falsify their social class as well as establish the consumption of goods using BNPL, debt and counterfeit goods. The analysis of these three core concepts allowed for recognition of the current gaps and limitations of the existing literature. The predominant gap recognised is that there is insufficient discussion surrounding the fasciation of social class via methods such as BNPL, debt and the consumption of counterfeit goods, specifically within the United Kingdom.

Reflecting upon this gap recognised in the literature review, it was apparent this research may be able to contribute to the wider body of literature as well as present an ability to map consumer behaviour in terms of behavioural fallacy and the extremities consumers are perceived to go to, to portray a higher social class (adverse methods). Therefore, it has been identified that to gain a better understanding of this behaviour and the perceived motivating factors and risks, this research will explore this behaviour in the United Kingdom, with the intention to contribute to the gap in the literature. Based upon this overall gap, it is understood that there is a need to understand this behaviour and to highlight whether this behaviour is believed to occur and why. This further strengthens the needs of the development of conceptual framework to recognise the key dimensions recognised to both motivate and execute the falsification of social class in relation to the use of adverse methods. The use of a conceptual framework allows the researcher to visually depict the hypothetical relationships between the variables as well as the areas to be tested within the data analysis stage. According to Miles and Huberman (1994), a conceptual framework *"lays out the key*  factors. Constructs, or variables, and presumes relationships among them" (P.440). Considering the contextual application to behaviour, Levering (2002) states that whilst conceptual frameworks do not provide 'hard facts', they do however provide "soft interpretation of intentions". As per the recommendation of Jabareen (2009), the conceptual framework applied within this thesis is based upon existent literature (The Theory of Planned Behaviour, and literature found in the context of the three core concepts).

# 3.2 Exploring the Theory of Reasoned Action and the evolution of The Theory of Planned Behaviour

Originally proposed by Fishbein and Ajzen (1977) both Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) have become well respected informative models designed to both map and predict future behaviours as well as identify motivational influences (Madden, et al., 1992; Montaño & Kasprzyk, 2015). The two models (TRA and TPB) offer explanation as to an individual's behaviour (Sideridis, et al., 1998), the models both postulate that all behaviour is conscious, reasoned and planned. It predicts that all behaviour is a result from intentions that are influenced by attitudes and subjective norms (with the addition of perceived behavioural control in TPB).

It is understood that both theories have vast application spanning many diverse disciplines including medicine (Alhamad & Donyai, 2021; Vieira & Leles, 2014), fast food consumption / organic food consumption (Dunn, et al., 2011; Shin, et al., 2018), application of technology (Salleh & Albion, 2004; Teo & Lee, 2012), and green consumerism (Sreen, et al., 2018; Pardana, et al., 2019). Given this wide application is the general agreement it can be an extremely fruitful tool in terms of gaining a depth of understanding as to motivation and behaviour. Similarly, there has been wide utilisation and acceptance of both models in terms of predicting and mapping consumer behaviour, both models have been likened to the work of Bandura (1997) and his model of self-efficacy, given the understanding and interlinking relationships between intentions and behaviours (Kraft, et al., 2005). Specifically, Bandura

(1997) and The Theory of Planned Behaviour (1988) have been compared due to their similarities between perceived behavioural control and self-efficacy (Godin, et al., 1992).

## Theory of Reasoned Action (TRA)

TRA was the initial framework proposed Fishbein and Azjen (1977). Originally postulating an individual's behaviour is determined by their intent to perform a behaviour and their attitudes and subjective norms regarding their behaviour. Fishbein (1979) recognises that the TRA holds many opportunities for application due to its ability to map behaviours of various kinds, such as habitual, spontaneous and impulsive as a result of craving or general need (Hale, et al., 2002). Primarily encapsulating all core principles of TPB, TRA proposed *behavioural intentions, attitudes*, and *subjective norms* as primary predictors of human behaviour such can be seen in Figure 16.

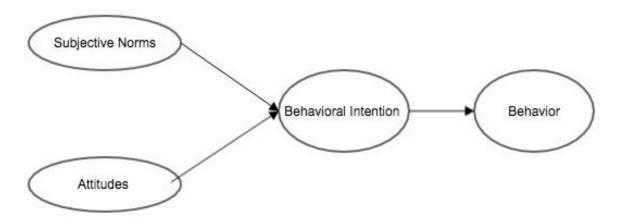


Figure 16- Theory of Reasoned Action

TRA has been highly regarded within many fields, for instance, Lyong Ha (1998) integrated the aspects of brand loyalty to the TRA to investigate the relationships between each aspect. It was concluded that the application was successful and allowed an academic insight that was previously lacking. Similarly, Otieno et, al. (2016) applied TRA to research within the context of the adoption of technology. Which allowed for conceptualisation of the diffusion and acceptance of technology. It was understood that the application of TRA was largely successful due to its strength in terms of understanding attitudes and acceptance of technology. Whilst the application of TRA remains seemingly popular, it was deemed the

application of TRA specifically to this research may encapsulate areas of weakness that may cause issue within the methodology and data collection process. Specifically, concern centred around the inability to account for situations in which an individual's behaviour does not match the intent (Sheppard, et al., 1988). As well as this, TRA negates any other variables that may factor into behavioural intent and motivation such as past experiences. With that in mind, further exploration was conducted, and the Theory of Planned Behaviour was in a better alignment for this research and what it intends to achieve.

## The Theory of Planned Behaviour (TPB)

An extending product of *The Theory of Reasoned Action* is the *Theory of Planned Behaviour* (Ajzen, 1988). Whilst both models operate within the same realms of predicting and understanding human behaviours, each model shares their differences. Ajzen (1985, p. 36) explains that 'the two theories are identical when the subjective probability focuses and the degree of control of internal and external factors reach their maximum values...When subjective probabilities of success and actual control are less than perfect, however, we enter the domain of Planned Behaviour'.

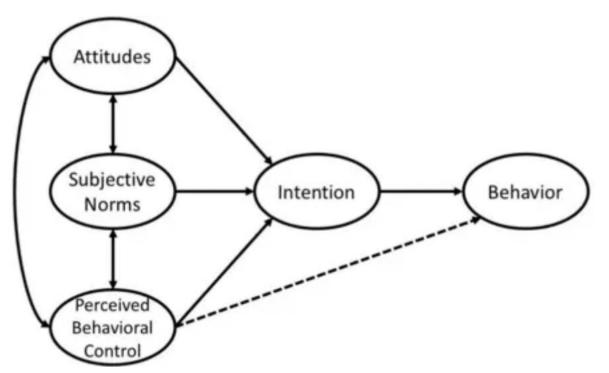


Figure 17- Theory of Planned Behaviour

Figure 17 depicts a visual representation of TPB that highlights the three variables: attitudes (A), subjective norms (SN) and perceived behavioural control (PBC). Established by Icek Azjen in (1988) the TPB provided a visual map that highlighted the process in which a behaviour is executed and all the factors contributing to the end behaviour. The goal of applying the TPB can be summarised as a "comprehensive framework for understanding determinants of such behaviours" (Azjen, 1991). As can be seen in figure 18 each attributing factor has a double ended arrow indicating the relationship they have with each other. Unlike TRA there is a broken arrow between perceived behavioural control and the behaviour - thus symbolising the link between perceived behavioural control and the behaviour is anticipated to appear when there is an agreement between the "perceptions of control and the person's actual control over the behavior" (Ajzen, 1988). The first component attitude (A) refers to individual attitude towards a given behaviour. As defined by Fishbein and Azjen (1975), attitudes can be explained by *behavioural belief (b)* (belief about the consequences of carrying out the behaviour) and outcome evaluation (e) (this evaluation can be positive or negative with regards to the consequence following the behaviour.) These attributing factors have been widely discussed to form such an attitude is the sum of all knowledge, understanding and prejudices towards the behaviour regardless of it being positive or negative. With regards to attitudes and the application to consumer behaviour many researchers have regarded attitudes as a core influencing factor (Ding, et al., 2022). Considering the application and measurement of attitudes within the context of consumer behaviour is the wide utilisation within the context of food consumption decisions (Ajzen, 2015).

Secondly are subjective norms (SN) that concern itself with the external influences and perceived pressures applied to an individual, specifically the focus of subjective norms is the attitudes family, friends and peers may formulate if an individual displays a specific behaviour. Subjective norms can be defined as an individual's *"perception of social pressure to perform or not perform the behaviour under consideration"* (Ajzen, 1988, p. 117). Subjective norms also have attributing factors; *normative beliefs (nb)* (perceptions surrounding the societal expectations laid upon the individual by significant others in their life). Normative beliefs are largely based upon referent beliefs, commonly these referents include partners, spouses, family members and close friends. It must be understood that these referents are variated depending on the individual. Considering this study, referents may include but are not limited

to, friends, family, and friends on social media. Reflecting upon the second aspect *motivation to comply (mc)* (the motivation to behave in a way that is the perceived expectation of others). Within the TPB the motivation to comply can be determined as the extent of willingness and individual possesses to engage in the behaviour. It has been recognised that subjective norms hold a significant relationship between attitudes and buyer intention (Al-Swidi, et al., 2014). Within the literature review, the external and peer influences were discussed with the understanding that such may impact a consumer's behaviour (Haytko & Baker, 2004; Bearden & Etzel, 1982; Tajfel & Turner, 1979; Leary, 2010).

Succeeding is Perceived Behavioural Control (PBC) which was initially introduced within TRA (antecedent of intentions) (Ajzen, 1985) then built upon and expanded by Ajzen within TPB. Unlike attitudes and subjective norms, perceived behavioural control is not a motivational factor contributing to the intentions and behaviour, but it is a factor representing the degree of control the individual has upon the execution of the behaviour. Such extension was rationalised by the ability to predict behaviours that were not under volitional control (Armitage & Conner, 2001). Such belief is largely dependent upon perception regarding internal factors; including ability to execute behaviour successfully, motivation to perform the behaviour as well as accounting for the external influences such as available resources required to conduct the behaviour. Corresponding to attitudes and subjective norms is control beliefs (cb) (the degree in which an individual believes / perceives they could control the behaviour) and control frequency (cf) (how often barriers to the behaviour may occur). It is indicated that together, they each impact behavioural intention (BI). As recognised by Ajzen (1985) and Fishbein (1979), intentions hold a highly influential role within human cognition. Given the understanding that intention is the product of attitudes, subjective norms, and perceived behavioural control it is assumed intention is the process in which an individual decides the behavioural intention they will then execute.

Whilst it is understood that the application of TPB is widely accredited there is criticism of TPB. Notably, is the distaste voiced by Sniehott et.al (2014) who stipulated it may be time to retire the usage of TPB. Within their argument, it was highlighted that validity had commonly been questioned as they noted TPB does not explain variability in behaviour. Another area of discussion is the disregard for external factors and unconscious influences that have been

recognised to impact behaviour (Sheeran, et al., 2013). Whilst it is acknowledged that all factors motivating and facilitating consumer behavioural fallacy may not be considered within TPB. Barber (2011) draws attention to the noise surrounding TPB being "too logical" and "too rational". In contrast, Ajzen (2011) argues that the substantial detailed determinants can be found within the three predominant factors (attitudes, subjective norms, and perceived behavioural control). Ajzen (2011) also highlights that the other impacting variables or background factors such as social class, gender, mood, culture, and media intervention also influence the intentions and behaviour in an indirect manner. To combat any perceived weaknesses, the researcher will ensure background factors will be considered (age, gender, social class, culture), recognising that they can and often do impact an individual's behavioural intentions. As recognised by Azjen, each attributing determinant is an amalgamation of beliefs and understanding relevant to the behaviour. Whilst TPB has been well executed within research in the context of health and science, it has also been successfully applied to research in the context of sociology and consumer behaviour. As TPB is a theory that can determine and predict an individual's behavioural intentions and their behaviour, various researchers have deployed it. For instance, Bashir et al. (2019) published an article applying the TPB to understand consumer behaviour towards environmental consciousness, specifically green hotels. In conclusion of their research, it was highlighted that the application of TPB was vastly successful and aided the identification of the individual importance personal norms and behavioural intentions had upon a consumer choosing green hotels. Similarly, Gu (2019) deployed TPB as a theoretical framework to explore and explain customer online purchasing intentions. In short, TPB was deemed highly advantageous as it successfully indicated that whilst all three antecedents impacted online purchasing intentions, perceived behavioural control was more impactful of the behaviour.

# 3.3 Development of the conceptual framework

The development of the conceptual framework considered three imperative things; 1. The gaps in the literature, 2. The purpose and aim of the research and lastly 3. The philosophical lens in which the research would adopt. The development and implementation of the conceptual framework allows for continual adaptation (whilst the literature search was ongoing) as well as creating direction for the research by highlighting the key interlinking variables recognised to influence and impact an individual's ability to falsify their social class via adverse methods. The developed framework has been titled **'The Framework of Consumer Behavioural Fallacy'** (FCBF). This framework aims to link the findings within the literature review alongside the variables within FCBF aid the fulfilment of the research aims and objectives. The three core dimensions of TPB have been adapted and included in the FCBF framework. Namely, *attitudes, subjective norms,* and *perceived behavioural control and risks*. Each dimension has been applied to identify the perceived influences upon consumer behavioural fallacy as well as the methods to execute the behaviour and any perceived risks.

# 3.4 Conceptualising the framework.

Within the literature review, it is apparent that the three core pillars of this research have not been discussed within the context of falsifying social class by adverse methods. For this research, The Theory of Planned Behaviour has been utilised as an informant framework in which this thesis has been based. **TPB** was deemed most appropriate due to it being and effective tool to map human behaviour. Figure 18 identifies the approach in which the conceptual framework was formulated.

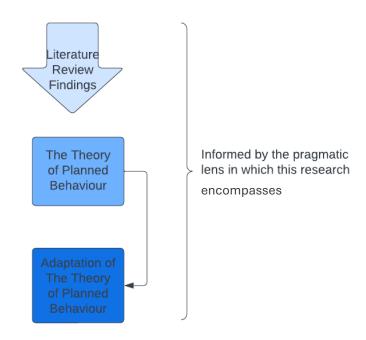


Figure 18- Formulation process of the conceptual framework (Based upon The Theory of Planned Behaviour)

# Objectives

This research aims to explore consumer behavioural fallacy via the model based upon The Theory of Planned Behaviour. Namely, **The Framework of Consumer Behavioural Fallacy** aims to identify and understand the perceived motivating factors as well as the perceived control and risks when falsifying social class via adverse methods.

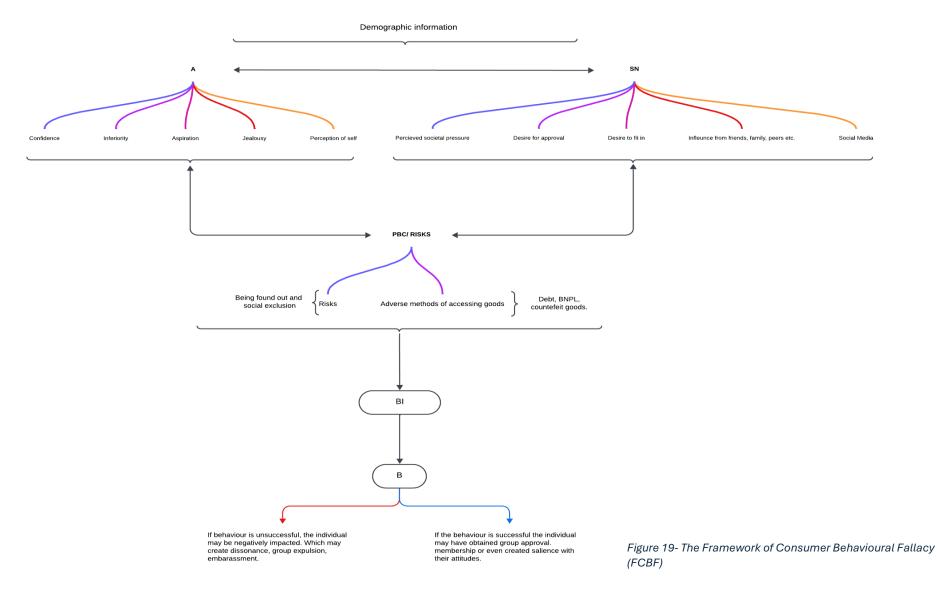
### Modified conceptual framework

Having considered various behavioural models (as discussed previously), The Theory of Planned Behaviour was deemed the most applicable in terms of fulfilling the research questions and objectives (previously mentioned in the introductory discussion of this chapter). As the conceptual framework was constantly changing and adapting in correspondence to the literature discovered. As the variables have been identified (attitudes, subjective norms, and perceived behavioural control) the researcher then must identify the relationships between them and the end behaviour. Given the exploratory nature of this research each component of the **Framework of Consumer Behavioural Fallacy** aims to identify the key perceived motivating factors influencing an individual to falsify their social class as well as methods available to execute the behaviour and any perceived risks associated.

This research intends to consider TPB via an alternative lens to consider the perception of others. This research (which will be further explored in the following chapter) intends to minimise social desirability bias (one of the criticisms of TPB) by focusing on the opinions of others to highlight that behavioural fallacy does occur in the context of falsifying social class by adverse methods of accessing goods such as debt, BNPL and counterfeit goods. Like the TPB the variables of discussion are labelled the same but have been adapted accordingly to the findings within the literature review, highlighting the key literature in relation to the core concepts of this research (social class, behavioural fallacy, and consumer behaviour). In doing so, a holistic understanding of this behaviour may be considered.

As well as modifying the variables and their application to this research the researcher intended to build upon the areas of critique voiced regarding TPB. Specifically, as established above, TPB has received critique in terms of the bias associated as commonly participants present responses that they believe to be desirable and may minimise any perceived judgement. To combat such, the FCBF considers the opinions of others as well as probing the behaviour of the participants themselves.

# The Framework of Consumer Behavioural Fallacy (FCBF)



Exploring the variables of the Framework of Consumer Behavioural Fallacy (FCBF)

The inspiration for the development of the FCBF (figure 19) roots itself from the TPB. The factors to be explored have been informed by the existing variables in TPB as well as the existing literature. Whilst the variables share the same name, their method of measurement and meaning differ. The FCBF will explore each variable to articulate the impact each has upon an individual falsifying their social class (end behaviour). The exploration of each of these variables allow for an understanding of the perceived motivating factors influencing an individual to falsify their social class as well as consider any perceived risks associated with this behaviour. The framework highlights the core concepts interlinking together which are explored in further depth in the following sub sections. Before considering the variables recognised, there is an overarching theme that considers demographic variables. The rationale to include and consider demographic variables was informed by literature with regards to there being very little discussion circulating this behaviour in the United Kingdom therefore by considering potential differences between genders, ages etc the researcher is able to view the topic in a holistic and exploratory manner to possibly unearth patterns and trending opinions from different groups of individuals (possibly differentiated by age, gender, perceived social class). Appendix 6 offers an overview of the variables within the FCBF and the application to the research objectives and questions as well as recognition of the applicable literature contributing to this research.

### Analysing the attitudes (a) dimension within the FCBF

Within the literature search it was established that there are several noteworthy motivational factors influencing an individual's behaviour. These will now be contextually explored in this section to highlight the influence they may have upon an individual's decision to falsify their social class using adverse methods of accessing goods. As per the subtitle, this section will be considering attitudes, this variable will **aim to understand any perceived internal motivating variables an individual has that may influence them to falsify their social class via adverse methods**. Whilst exploring these motivational factors within the literature review it was understood that feelings of inferiority (Adler, et al., 2000), lack of confidence, self-esteem issues (Gronmo, 1988), and dissonance between real and ideal self (Higgins, 1987) were all recognised to influence an individual's behaviour. From the diagram depicting the FCBF it can be recognised that under (A) there are various factors; confidence, inferiority, aspiration (Oyserman & Destin, 2010; Sirgy, 1985; Sirgy, 1982; Oyserman, 2009), jealousy, and perception of self (Bem, 1972; Bem, 1967).

Within this research attitudes may be described as both the feelings and opinions with regards to falsifying one's social class as well as the internal beliefs regarding themselves which may also be viewed as a possible motivating factor for behavioural fallacy. By understanding the perceived internal motivational factors influencing this behaviour a research question and objective two may be fulfilled. As the researcher is aware that individuals may frame their responses in a socially desirable manner, the questions within the surveys and focus groups have been framed generally to avoid any bias, in doing so the researcher endeavoured to provide a comfortable environment in which individuals may wish to share their own opinions and experiences. As ascertained within the literature search, internal feelings, of inferiority, lack of confidence (Higgins, 1987; Ryan & Deci, 2000; Bem, 1967; Tajfel & Turner, 1979) held significance in terms of the impact they have on consumer behaviour (discussion may be found within chapter two). As this research is viewing adverse methods of consumption as a way of falsifying social class, it was deemed imperative to consider the generalised influential factors of consumer behaviour. As understood within the literature review, there are both internal and external factors influencing behaviour (which within the context of the FCBF may be viewed as attitudes and subjective norms). It can be

seen (in the diagram of FCBF- (Figure 20) that there is a double ended arrow linking attitudes and subjective norms, this arrow indicates that both variables may be impacting an individual's behaviour, and that there is a relationship between the two variables. Subjective norms (SN) will now be discussed.

### Analysing the subjective norms (SN) dimension

Unlike attitudes, subjective norms consider the external motivating factors. Specifically, this component will view all perceived external factors that may be believed to motivate this behaviour such as friends, family and co-workers. Again, these external factors have been informed by the literature search that unearthed the following areas of consideration; perceived social pressure (Haytko & Baker, 2004), desire for approval (Leary, 2010), desire to fit in, influence from friends, family and peers (Bearden & Etzel, 1982) and finally social media (Vogel & Rose, 2016). As established within the literature review, social identity theory highlights the process wherein an individual shapes their own identify upon a social group they are a part of or wish to join (Tajfel & Turner, 1979; Islam, 2014), expanding upon this is the recognition of social comparison theory (Festinger, 1954) wherein individuals compare themselves those around them. These theories provide basis for further research with regards to falsification of social class. This behaviour has been recognised within Erving Goffman's (1956) work and his understanding that individuals tend to present themselves in a way that is perceived more socially desirable. Various studies have applied these theories (Mehdizadeh, 2010; Sekhon, et al., 2015) but they have not been considered in terms of falsifying social class. Looking at the FCBF (figure 20) subjective norms are positioned in alignment with attitudes, and they relate to a double ended arrow, indicating the relationship the two variables have with each other. As recognised attitudes and subjective norms connect themselves to PBC with a double ended arrow. Again, like the application of attitudes, both variables (attitudes and subjective norms) correspond to research question and objective two, as both variables intend to understand the motivation to falsify social class.

### Analysing the perceived behavioural control (PBC) and risks dimension

Unlike the two previous dimensions, perceived behavioural control and risks do not consider the perceived motivational factors influencing an individual to falsify their social class, but rather, this dimension considers **the ease in which the behaviour may be executed as well as methods available to execute the behaviour and any perceived risks associated**. It has been widely discussed that perceived behavioural control links closely to the work of Bandura (1997) and his proposition of self-efficacy. Within the context of this research PBC may also be considered in both online and in person realms. Ideally, this research will draw attention to the possible risks associated with falsifying class and how it may impact individual credibility in the future if they are found to be falsifying themselves. Juxtaposed however, this research also aims to highlight the possible benefits of falsifying class which may allow an individual to sooth any individual dissonance they have or even allow them access into a societal group they never thought possible. Whilst this area is seemingly broad, it is purposefully designed this way to allow exploratory discovery in this seemingly insufficiently discussed area of consumer behaviour.

Unlike the proposed factors from Azjen (1991) (Control beliefs and Control frequency), this research will also view possible risks when conducting this behaviour. For instance, if an individual is found to be falsifying themselves, they may face negative opinion from those around them which may result in societal expulsion and embarrassment. If, however, the falsified behaviour goes unnoticed and is welcomed the individual has successfully executed the behaviour. As well as this, it will also understand the ease of accessing BNPL services and counterfeit goods. As this research pays specific focus upon adverse methods of consumption, it is however possible that the methods exercised may draw attention to other methods individuals may exercise to falsify their social class, of which may inspire possible future research. As recognised in the third section of the literature review (consumer behaviour), it was established that there are an increasing number of methods of accessing status goods. Specific attention was paid to debt, BNPL and counterfeit goods. Within the context of falsifying social class, Van Kempen (2003) drew attention to the consumption of counterfeit goods as a method of signalling a higher social class. As well as this, Sparkes (2019) considered the attainment of debt to be perceived in a more enhanced and positive way, his research

was conducted in the United Kingdom and drew attention to the risks associated with the attainment of debt due to the perceived pressure to fit in. Such directly corresponds with the discussion above regarding subjective norms. Looking at the framework in (figure 20) it can be highlighted that there are double ended arrows from both attitudes and subjective norms to the perceived behavioural control and risks variable, thus symbolising that both attitudes and subjective norms impact the perceived behavioural control and control and control and opinion on risks.

#### Analysing Behavioural Intentions (BI) dimension

Behavioural intentions consider the motivational factors and any risks. When considering the execution of this behaviour it is likely that the likeliness of behaviour being performed is largely dependent on the strength of the motivators. Upon establishing the desire to falsify social class (motivated by either or both **A/SN**), methods to do so have been identified and any risks have been evaluated (**PBC**). Within this stage of the **FCBF**, an individual may decide whether they will attempt to falsify their social class. It is vital to recognise that whilst an individual may wish to falsify their social class and may have strong motivation to do so, their attempts may be futile as they may not be successful in the execution of the behaviour. Figure 20 depicts the relationship between the variables and behavioural intentions, upon consideration of PBC and risks the individual may intend to carry out the end behaviour, of which will now be discussed.

### Analysing Behaviour (B) dimension

As highlighted within the discussion regarding behavioural intentions, evaluation as to the success of the falsification of social class can only be evaluated once the behaviour has been conducted. It can be recognised that there are two likely outcomes of the behaviour. There are two arrows from B which indicate two various scenarios. The first, could be positive and the individual successfully falsified their social class which may encourage group involvement or perceived approval (the blue arrow). On the other hand, however, the behaviour may be unsuccessful meaning the individual was not able to successfully falsify their social class. It is possible that such failure to execute the behaviour may create negative scenarios for the individual such as a loss of credibility, social exclusion or even isolation (the red arrow).

# 3.5 Summary of chapter

This chapter initially began with an introduction postulating the gaps in the literature discussed in terms of identifying and exploring key contributions of knowledge within the context of social class, behavioural fallacy, and consumer behaviour. From there, recognition was paid to the research questions and objectives which allowed the introduction of the models TRA and TPB that were deemed most influential and applicable to this research as well as the fulfilment of the framed research questions and objectives. Upon establishing the importance each model has upon understanding and mapping behaviour, conceptualisation of the framework explored within this research was discussed. Namely The Framework of Consumer Behavioural Fallacy was presented, attention was paid to each individual component of **FCBF** (attitudes, subjective norms and perceived behavioural control and risks) with consideration of the gaps in the literature. The FCBF will be used as a navigational route for this research which informs the methodology, of which will be discussed in the following chapter.

# **Chapter Four- Methodology**

# 4.1 Introduction

The previous chapter explored the conceptual framework exercised within this research, this present chapter aims to reinforce the purpose of this thesis as well as explore the methods undertaken to fulfil the research questions and objectives. 4.2 outlines the research approach, aims, objective and hypotheses. 4.3 debates paradigms within research, justifying the chosen philosophical underpinning. 4.4 discusses research methods and juxtaposition with the chosen philosophical underpinning. 4.5 considers the purpose of the research as well as discusses the two-phase approach when administering the data collection methods. 4.5 considers the questionnaire whilst 4.6 will explore the focus groups. 4.7 considers the limitations, ethical issues, validity, and possible bias within the research, finally 4.8 summarises the chapter leading to chapter 5 which will present the quantitative findings.

# **Research Approach**

Figure 20 depicts the approach undertaken in this research to fulfil the research questions of this thesis. The pragmatic philosophy supports the use of mixed methods (which have been informed by the conceptual framework). A combination of both quantitative (questionnaires) and qualitative (focus groups) methods have been exercised to ensure an effective data collection.

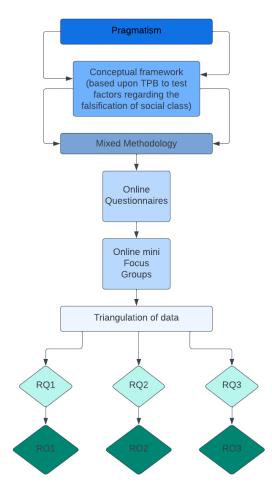


Figure 20- Research Approach

# Overarching research aim

The overall *research aim* of this thesis is to explore the notion of consumers using their consumption habits as a method of falsifying their social class, thus creating the image of higher class. The ambition of this research is to highlight this form of consumer behaviour in the United Kingdom. This may be split into two aims:

1. To establish that consumers possess the ability to falsify their social class by utilising adverse methods of accessing goods such as counterfeit consumption and buy now pay later.

Upon the establishment and recognition of this behaviour, the secondary aim of this research is to:

2. Understand the motivation for this behaviour (to do so, the Framework of Consumer Behavioural Fallacy has been developed lending its theoretical framework to the Theory of Planned Behaviour (Ajzen, 2011; Fishbein & Ajzen, 1975).

# Objectives, research questions and hypotheses

The literature review established that there is plentiful research regarding the three predominant areas of focus (social class, behavioural fallacy, and consumer behaviour). It is apparent that the literature available had focused predominantly on one of the areas without recognising the interlinking relationship, they have with each other. This gap is widened by the lack of academic literature, specific to the UK highlighting that consumers can utilise adverse methods of accessing goods (including but not limited to, BNPL, debt, Klarna, and counterfeit goods) to aid their attempts to mimic a higher social class. In comparison however, there is substantial noise regarding this within non-academic realms (of which has been recognised within the literature review, figures 4-8). To ensure the fulfilment of research, the following research questions have been framed:

- RQ1- Can social class be falsified?
- RQ2 What are the key motivating factors influencing a consumer's choice to falsify their social class?
- RQ3- Are adverse methods of consumption used as a method to falsify social class.

To answer the overarching research aim, as well as the supporting research questions the following research objectives have been acknowledged:

- RO1- To establish whether it is believed that social class can successfully be falsified.
- RO2-Identify the motivating factors of behavioural fallacy.
- RO3- To establish that adverse methods of consumption are used as a method of falsifying social class.

Table 1 identifies the rationale as to why the research questions and objectives were formulated as well as the significant literature.

Research Question	Research Objective	Significant Literature	Rationale	
RQ1- Can social class be falsified?	RO1- To establish whether it is believed	(Bourdieu, 1984; Bourdieu, 1986; Coleman, 1988; Coleman,	To establish a foundation wherein the other objectives may be explored. By	
	that social class can successfully be falsified.	1983; Goldthorpe, 2007; Manstead, 2018; Marx, 1867; Martineau, 1958; Savage, 2007; Savage, 2015)	delving into the facets of social class and inference may be made as to whether it is believed that social class can be successfully falsified.	
RQ2- What are the key motivating factors influencing a consumer to falsify their social class?	RO2- To identify the motivating factors of behavioural fallacy.	(Tajfel & Turner, 1979; Festinger, 1954; Bem, 1972; Rosenberg, 1979; Ryan & Deci, 2000; Adler, 1956; Sirgy, 1982; Goffman, 1956).	To understand both internal and external factors that may or may not encourage behavioural fallacy. Whilst it was made apparent that motivating factors are extremely well versed, there is a lack of connection of the motivating factors to consumer behavioural fallacy.	
RQ3- Are adverse methods of consumption used as a method of falsifying social class?	RO3- To establish that adverse methods of consumption are used as a method of falsifying social class.	(Srivvastav, et al., 2020; Truong, 2010; Tajfel & Turner, 1979; Veblen, 1899/1994; Kempen, 2003; Schor, 1998; Gronmo, 1988; Eastman, et al., 1999; Dubois & Duquesne, 1992)	This area is deemed the most insufficiently discussed. Discussion regarding the falsification of social class through adverse methods of consumption is significantly lacking.	

Table 1- Research Questions, Objectives, Significant Literature and Rationale

## Research plan

Saunders et al. (2016) propose there are many 'layers' to ensure consistency between the tools, techniques and the underlying philosophy (Melnikovas, 2018). In accordance with Saunders proposition of the research onion, each 'layer' has been considered (Figure 21). Looking outside in, the first layer considers the research philosophy, within this research pragmatism is exercised. With the ontological belief that reality is constantly renegotiated and the epistemological stance that knowledge should be examined via whatever tools are deemed most appropriate to solves the problem. The second layer considers the approach, this research adopts both an inductive and deductive approach. Thirdly, methodological choice, in which mixed methods will be used. The fourth layer considers the strategy(ies), this research will encompass questionnaires and focus groups (each being pilot tested prior to administration). The fifth layer considers the time horizon for the research, this research is short term and lastly the sixth layer considers the techniques and procedures used, as established questionnaires and focus groups will be used.

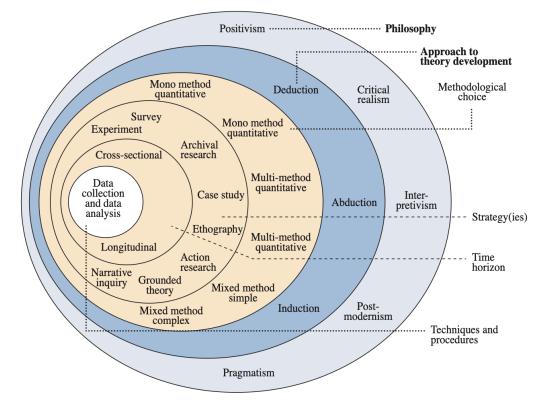


Figure 21- Research Onion (Saunders, et al., 2016)

# 4.2 Research philosophy and paradigms

Appreciating each philosophy and their application within research allows for an understanding that each viewpoint entails different dictators to the data collection methods and analysis. To understand each philosophy, their application to research and the nuances of each, a critical analysis will be conducted paying recognition to what philosophical underpinning, theorists are adopting within similar disciplines to this research. Doing so will ensure the data collection methods are harmoniously positioned within the chosen philosophy.

A research paradigm can be described as different ways of viewing the world often contributing to the underlying reasoning for the way in which the research is undertaken (Davies & Fisher , 2018). The various philosophical stances each have their own influential assumptions contributing to the way in which the world is observed. In accordance with Lincoln and Guba (1985) and Guba (1990) there are four elements within a paradigm. Namely, epistemology (*How is knowledge created?*), ontology (*what is reality?*) axiology (*What is valuable to learn?*) and methodology (*How do we find the information we need?*) -

acceptance and understanding of all four are crucial due to the assumptions, beliefs ,norms and values associated with the chosen paradigm (Kivunja & Kuyini, 2017; Creswell, 1995/2014) as well as the nature the data is collected, analysed and interpreted.

- **Epistemology:** An epistemological philosophical approach is concerned with gaining an understanding of *'How we know what we know'* and *'what constitutes as* satisfactory knowledge?' (Amolo, et al., 2018; Kivunja & Kuyini, 2017)
- **Ontology:** Ontology is a philosophical stance that predominantly focused upon the nature of social phenomena and all entities, 'what is the nature of reality?'
- Axiology: "What is the nature of ethics or ethical behaviour?' (Kivunja & Kuyini, 2017). Axiology is concerned with the considerations of ethical implications when planning and conducting research.
- Methodology: Methodology pays specific attention to the procedures, techniques and methods at the researcher's disposal used to identify, gather, and analyse data. (Crotty, 1998/2020) 'How are we to discover and validate what we with believe exists?' "What methods can we use to collect the data?'

# Adopted philosophical assumptions

Table 2 provides an overview as to the philosophical assumptions within this research.

Ontology	Epistemology	Axiology	Methodology	Method
The belief that reality is in	The best method is the one that solves	Values are relative to the	Mixed method design.	Quantitative and qualitative
constant renegotiation.	the problems.	situation.		methods.

Table 2- Pragmatic approach (Crotty, 1998)

### Paradigms in research

Thomas Kuhn (1962) first introduced the term paradigm, defining it as a philosophical way of thinking. Lather (1986) recognised that a research paradigm intrinsically embodies the researchers' values, ideals, and beliefs about the world they live in and the world they want to live in. It is understood that the paradigm chosen will also affect the way which the researcher responds, acts, and interprets the world (Kivunja & Kuyini, 2017). Similarly, Guba and Lincoln (1994) define paradigm as a set of beliefs or worldviews that may influence investigation. Commonly, paradigm is compared to a "worldview", as Patton (2002, p. 69) states paradigms are "a way of thinking about and making sense of the complexities of the real world".

Debate has circulated in attempt to identify the most advantageous paradigm to adopt, within any field at focus (Kaushik & Walsh, 2019). Such debate has been labelled as the 'qualitativequantitative debate' due to each paradigm being more attributed with qualitative and quantitative research methods (Lincoln & Guba, 1985). It is emphasised that depth of understanding regarding each paradigm should be established, in ensuring validity and congruence throughout the research process. Morse and Richards (2002) define methodological congruence as a 'fit between the research problem and the question, fit between research question and the method, and, of course, fit among the method, the data, and the way of handling data' (Thurston, et al., 2008). As this research crosses the boundaries of sociology, marketing, and consumer behaviour, it is vital to ensure the most suitable paradigm and philosophical underpinning is exercised. The most utilised paradigms within social and business research are namely positivism, realism, interpretivist and the newer addition, pragmatism. Appendix 7 maps the key points and methods typically associated with each paradigm.

### Positivism

Broadly, positivism is a philosophical underpinning that adheres and respects 'factual' knowledge. According to Creswell (2011), positivism promotes the understanding that knowledge is derived from the accumulation of data obtained theory-free and value-free from observation. It is understood that there are three versions of positivism that were deemed influential. Initially, the term 'Positivism' first originated within the work of Auguste Comte, specifically his work titled 'Cours de Philosophie Positive' (1958) discussing the 'positive method' and 'positive philosophy' rather than positivism as it is recognised today. Comte (1958) articulated that society enters and transforms within three stages now recognised as the Law of Three Stages namely, 1. The theological stage, 2. The metaphysical stage and 3. The positive stage. Within the theological stage, religion is at the forefront to create an understanding of social constructs and systems being maintained by divine and supernatural power. This stage is arguably essential within the construction of knowledge due to its ability to provide theoretical reasoning for phenomena that cannot be easily and systematically observed and explained (Halfpenny, 2014). The second stage, metaphysical is an amalgamation of science and religion. Within this stage they both co-exist to make sense of the reality of the world. The final stage, positive is purely independent from religion, it disregards any principles established within the metaphysical stage and will solely base views upon the methods, observations, and findings of scientific research. It can be recognised that during the process of the Law of Three Stages, science becomes more predominant whilst religion becomes less prominent.

Comte laid the foundations for modernist philosophy to be utilised by many renowned scientists including Darwin and Freud who did not rely upon any religion or metaphysics within their research. Positivism is commonly exercised within scientific studies to explain and make sense of phenomena and observe social reality in a value free position with strict structured methods of data collection (for instance, closed questionnaires and structured interviews) (Collins, 2019; Comte, 1856). According to Guba and Lincoln (1994) a good quality positivist application is when there is internal validity, external validity, reliability, and objectivity (Rehman & Alharthi, 2016).

Considering a broader array of disciplines, the utilisation of positivism is commonly debated when applied outside of scientific reasoning. In particular, the debate surrounding positivism in sociology is widely discussed (Bryant, 1985) with various comments regarding the appropriateness of applying strict scientific reasoning to understand humans who possess feelings and the ability to think and reflect as well as respond to the ever changing environment surrounding them. The second version of positivism is commonly associated with Emile Durkheim, who stressed the importance of the combination of empirical inquiry and science. Durkheim's study *Suicide* (1952) shone light to the notion of society being studied as science that can be observed similar to the natural world, thus resulting in the birth of sociology (Durkheim, 2005). Thirdly, is the association of positivism with the Vienna Circle commonly named *Logical Positivism* (sometimes referred to as *logical empiricism*). Within this understanding of positivism, the importance of science that advocated scientific practices based upon observations, was strongly emphasised (Williams, 2016).

Whilst positivism has been successfully be applied within sociology (Halfpenny, 2014; Durkheim, 2005) it has faced critique leading to the lack of application within the natural sciences in the 1960's (Williams, 2016). Broadly, the criticism often regards its lack of fluidity and deterministic nature to reject any subjectivity to demonstrate the motivations for human behaviour in a non-numerical sense. Whilst it is advantageous to ensure data can be validated in longitudinal studies to identify patterns and trends, it doesn't view attitudes, behaviours, and beliefs as a factor affecting humans and rejects any account of individual experience motivating behaviour and impacting social constructs. Due to the nature of this research being largely based upon individual experiences, motivating factors of consumer behaviour and opinions within the context of social class and behavioural fallacy the utilisation of positivism has been rejected.

## Realism

Realism lies within a similar position of positivism due to its focus upon scientific discovery and understanding. Realism emphasises the segmentation and independence of objects and the mind. Often described as a philosophical 'third way' between empiricism and idealism (Williams, 2016). Whilst realism is recognised to lend methodological traditions from each, realism stands as its own entity. Realism is recognised in two forms: direct realism (or naïve realism) and critical realism. The first, direct realism affirms the stance of 'what you see is what you get' (Saunders, et al., 2019). The second form of realism is critical realism, within this is the distinguishment between the *real* world and the *observable* world, considering the understanding of phenomenology (conceptions of social actors in the lived world) and the symbolic interactions). As defined by Archer et al. (2016) critical realism is 'a meta-theoretical position: a reflexive philosophical stance concerned with providing a philosophically informed account of science and social science which can in turn inform our empirical investigations."

Synonymously associated with Roy Bhaskar, and his renowned text A Realist Theory of Science (1975). In summary, this text established the foundations of realism and critical realism, with general understanding that knowledge or dimensions must be distinguishable. The application of critical realism has been recognised to span many diverse disciplines (Easton, 2010). For instance, management (Ackroyd & Fleetwood, 2004), geography (Yeung, 1997), nursing (Williams, et al., 2016), sociology (Gorski, 2013) and marketing (Easton, 2002). Critical realism is prominent as an approach adopting elements of positivist and constructionist approaches, whilst avoiding the pitfalls associated with both philosophies. Critical Realism is recognised to explore a two-stage approach, as it is argued the two steps are required to gain an understanding of the world. The first step being the sensations and events experienced. Secondly, the mental process that occurs after an event (Saunders, et al., 2019; Collins, 2019). Historically, philosophical debate has focused upon epistemology and methodology, critical realism aims to refocus and emphasise upon ontology (Bhaskar, 2020). Such re-establishment within the ontological domain allowed for the prominence to be upon the notion that the world exists independently and consists of more than scientific data but can in fact be observed and measured in many ways (Mingers, 2004). As detailed by Archer et al., (1999), there are three key points critical realism offers to the researcher. Firstly, ontology offers the

distinction between empirical, the actual and the real, thus allowing for the conceptualisation of the world as an open system. Secondly, explanation should occur regarding social structures and human agency. Finally, it is important to assume that there is not always one method of producing an effective result, it is understood there can be a whole host of causes that interact in a complex way.

Considering critical realism and its predominant focus upon understanding rather than describing social reality (Vincent & O'Mahoney, 2016), researchers are welcome to utilise data collection methods of either qualitative or quantitative nature (Scott, 2005). Given that the ontological basis of critical realism is that the world acts independently to the knowledge established allows the researcher to conclude that critical realism will not benefit the research, thus will not be applied.

### Interpretivist

Initially recognised within the 18<sup>th</sup> century, interpretivism has since grown into one of the leading paradigms within social research. Subjective interpretivism, developed by Max Weber (1978), rooted itself from his recognition that positivistic sociology (as proposed by Emile Durkheim) possessed many deficiencies. Thus, leading to the alternative name '*Anti-positivist*' (Mack, 2010), due to it being highly influenced by hermeneutics (the study and interpretation within historical texts) and phenomenology the *"need to consider human beings"* (Ernest, 1994). Alfred Schütz, furthered the ideology of Verstehen sociology, stating knowledge should be based upon meanings and awareness of social studied actors. Specifically, the recognition that social experiences can form perceptions of reality and truth (Ryan, 2018). At the forefront of an interpretivist view is the argument that humans and their social worlds they operate in cannot be studied in the same way, thus concluding social sciences and the research explored within that realm must differ from that of the discovery of natural sciences (Saunders, et al., 2019). Silverman (1970) agrees, explaining the work of a natural scientist and social scientist exists within different realms, emphasising that the social world is built upon subjective meanings (Goldkuhl, 2012).

In contrast to the objective ideology held within positivism is the encouraged empathetic lens implored within interpretivism, as it is believed that to understand and attempt to explain experiences with individuals and groups that the meaning behind actions must be understood. Given this, it is important to highlight the key ideology of society being that it is perceived to be constructed by individuals who obtain free will. McQueen (2002) recognised interpretivists view the world via a *"series of individual eyes"*. Comparing to positivism, interpretivism rejects the notion of 'one size fits all' and understands that individuals are unique and interpret events and experiences different thus creating the need to be analysed empathetically not scientifically. It is comprehended that interpretivist's concern themselves with opinions and being compassionate, it is generally agreed that utilisation of qualitative methods is most suitable. Kaplan and Maxwell (1994) highlight the natural value of qualitative data within the philosophical context of interpretivism. Whilst qualitative methods are seemingly most complimentary to the interpretivist lens (Tanweer, et al., 2021), Denzin and Lincoln (2011, pp. 1-20) state *'the interpretive traditions of qualitative research commit one* 

to a critique of the positivist or post-positivist project', Willis (2007) agrees stating "Interpretivists tend to favour qualitative methods such as case studies and ethnography", this is strengthened by Collins (2019) acknowledging that interviews, observations, document reviews and visual data analysis are most popular. Nevertheless, the application of quantitative methods remains feasible (Babones, 2016) due to the criticisms in terms of validity, reliability and the lack of generalisability of data collected via qualitative methods (Chowdhury, 2014; Perry, 1998; Weber, 2004; Mack, 2010). As well as this, the subjectivity established within interpretivism creates a greater possibility for bias and the opportunity for the researcher to influence the results with their own opinion (Weber, 2004; Mack, 2010). Whilst the key strengths of interpretivism have been disclosed, the possibility of bias and risk associated with the ethical issues noted, the application of interpretivism has been rejected.

### Pragmatism- the adopted approach

For this research a pragmatic stance was adopted. Initially there had been vast debate between adopting an interpretivist or pragmatic approach within this research, as they both have many attractive features that were deemed desirable for this research. After in-depth exploration, it was concluded that pragmatism would be exemplified throughout this research.

Primarily associated with three pioneering philosophers; *Charles Sanders Peirce (1839-1914), William James (1842-1910), and John Dewey (1859-1952)* is the philosophy of pragmatism. Broadly, pragmatism supports the belief that reality is constantly negotiated, given this, it is understood that within pragmatism the utilisation of any method is accepted if it is deemed most suited for the fulfilment of the research. Considering the initial wave of pragmatism, Peirce summarised pragmatism with a set of rules to clarify concepts and hypotheses by outlining their practical consequences- such was recognised as *'Pragmatic Maxim'* (Pierce, 1878). As highlighted by Chrisholm (1992), William James was responsible for further influence and popularisation of pragmatism with his understanding of pragmatism as a *'theory of truth'* (James, 1907), generally James's opinion of pragmatism concerned itself with truth, knowledge and reality. The 'theory of truth' allowed for pragmatism to resolve any metaphysical clashes and to mediate between an empiricist lens and the previously understood religious lens of viewing phenomena.

Following is the work of John Dewy (1908) (one of the founding fathers within the American School of Philosophy) that recognised pragmatism and its encouragement for the use of various methods to map social progress as well as influence the practices undertaken in pursuit of fulfilment of research. Dewey's initial focus was his commitment to democracy, building upon the seminal works of Jean-Jacques Rousseau (Schinz, 1909) regarding progressive education and the ability to learn from experiences. Such then led to the encouragement of pedagogy built upon interdisciplinary learning and importance upon how knowledge can be imparted, with the belief that all students are unique learners (Williams, 2017) and have the ability to learn most effectively when in natural social settings (Flinders & Thornton, 2013) . Famously, Dewey drew attention to the importance of learning by doing

128

and evaluating actions/ reflecting upon the consequences that occurred- this version of pragmatism was then titled *"Instrumentalism"* wherein theory became the tools in which reality can be understood. Comparatively, the understanding of pragmatism has transformed significantly. At present, pragmatism has become widely discussed and debated in social thought (Dickstein, 1998). Labelled as the product of the 'paradigm wars' of the 70's and 80's, arguing the most suitable and superior paradigm within social research (either positivist / empiricist or constructivist / phenomenological) was the re-birth and reformation of pragmatism (Plano Clark & Creswell, 2008).

As defined by Dennis (2011, p. 464) the 'meaning of a phenomenon derives from its effects on the world, rather than from any intrinsic properties it may have'. The core principles recognised by Dennis allow for focus to be upon practical differences can be made by objects, actions, and thoughts (Williams, 2016). Johnson & Onwuegbuzie (2004) share this ideology with the notion that pragmatism offers a more action-based approach in which the philosophical underpinning is more focused upon the practical benefits and understandings of real-world issues (Patton, 2005) as opposed to the idealistic data collection sequence (Creswell & Plano Clark, 2011). This viewpoint is in alignment with that held by Tashakkori & Teddlie (1998) with the general agreement that the researcher should study what they find fascinating and what is of value by studying in a way most appropriate to you and use the results to create positive consequences.

Pragmatism offers the ability to blend approaches and methods associated with both positivist and interpretivist paradigms. The ability to utilise various methods and techniques provides the researcher with a unique sense of freedom (Howe, 1985). As noted by Robson (1993, p. 291) exemplifying a pragmatic approach minimises the risk of becoming *'prisoners of a particular research method or technique'*. Such ideas are united with Creswell and Plano Clark (2011) stating researchers who opted for pragmatism had no strict choice and had free options. Correspondingly, Feilzer (2010, p. 7) states, *'a pragmatic approach to a problem solving in the social world offers an alternative, flexible, and more reflexive guide to research design and grounded research'*. Such plurality appealed vastly to the researcher in that the methods deemed most suitable whether that be qualitative or quantitate were encouraged

and that the research was able to adapt appropriately within all stages of the research process.

As pragmatism favours mixed methodology, the researcher can provide a holistic view of the research and the gap it intends to contribute to. The ability to freely choose methods was viewed as both a challenge and opportunity to explore new methods of data collection as well as forms of data analysis. Whilst such freedom is seemingly advantageous (Kelly & Cordeiro, 2020; Onwuegbuzie & Leech, 2005), such loose philosophical boundaries have faced scrutiny (Johnson & Onwuegbuzie, 2004) due to the flexibility and possible confusion many options may create, causing perplexity regarding the direction of the research. To avoid entanglement and confusion (Gobo, 2023) the researcher will ensure the data collection and analysis follows an equally weighted sequential process. The use of 'what works has been critiqued as it may cause a disassociated effect towards the philosophical roots of pragmatism (Hesse-Biber, 2015). Whilst some may agree with this stance, the researcher saw this as an opportunity and challenge to gain a comprehensive understanding of various research methods and analysis. The utilisation of pragmatism compliments the nature of this research, and the mixed methodological approach adopted (Scott & Briggs, 2009; Felizer, 2010), as well as the congruence between the broad beliefs of a pragmatist and the beliefs of the researcher.

Considering this research is largely based upon personal observations and past experiences and beliefs, it feels appropriate to ensure the voice of the participants remains heard and at the forefront of this research to appreciate the various perspectives held (Kaushik & Walsh, 2019). Given this, the ability to blend both quantitative and qualitative data was deemed vastly beneficial when considering the research questions, objectives, and hypotheses. It is important to highlight that whilst outside of the realm of academia the researcher may hold an underlying nature of an interpretivist within academia and within most of all problems faced both personally and academically the researcher remains pragmatic, understanding that due to this study being largely based upon individual experiences it's expected that each experience can and has affected actions. Considering the disciplines this research branches (sociology, marketing, and consumer behaviour), pragmatism is argued as a well-established and highly commended paradigm, thus providing a well-tested philosophy that is congruent to the research being undertaken (Creswell, 2003/2009). Finally, the flexibility previous discussed is considered as an advantage allowing for the exploration of mixed methods to postulate a holistic view of the research.

# 4.3 Research methods

This section will focus upon the methods proposed within the data collection process, to answer the question of *"how can we go about acquiring that knowledge"* (Grix, 2002, p. 180). This question resonated within the decision-making process and development of the research methodology as establishing the most appropriate research design was deemed vital in ensuring the most effective results. Appendix 8 depicts the various methods considered prior to the decision to exercise questionnaires and focus groups.

## Qualitative data and analysis

Qualitative data may be defined as "non-numerical data or data that have not been quantified" (Saunders, et al., 2019). Similarly, Creswell (1994) defines qualitative research as "an inquiry process of understanding a social or human problem based on building a complex, holistic picture, formed with words, reporting detailed views of informants, and conducted in a natural setting". Qualitative research and analysis have been defined and utilised by many researchers spanning various fields, each being applied in various different ways, notably by Denzin and Lincoln (1994) and Silverman (1993). As the data is not numerical and may not be quantified there are various techniques in which this qualitative data may be analysed (Webb, 2001; Pope, et al., 2000; Rodriguez-Dorans & Jacobs, 2020).

For instance, content analysis (Vears & Gillam, 2022; Lindgren, et al., 2020) (the process in which the researcher examines the presence of specific words, images, this method allows the researcher to formulate quantitative statistics) thematic analysis (Braun & Clarke, 2023; Thompson, 2022; Aronson, 1995; Onwuegbuzie & Leech, 2005) (This is a vastly applied method that is deemed highly reflexive where the researcher identifies trends and patterns in the data as well as identifying themes), narrative analysis (Franzosi, 1998; Bamberg, 2020)

(within narrative analysis, the researcher will pay attention to narratives from stories, commonly this method is used to gain an understanding of an individual's experience), grounded theory analysis (Charmaz, 2020) (this method of analysis, aims to construct theory from the data collected which may later be used within comparative analysis) and finally discourse analysis (Khan & MacEachen, 2021) (discourse analysis specifically studies written or spoken language within a social context aiming to identify how language may be used in real stations). Given the above techniques it is understood thematic analysis will be exercised.

#### Quantitative data and analysis

Qualitative data may be defined as *"numerical data or data that have been quantified"* (Saunders, et al., 2019). Due to the nature of the data collected being largely numerical, statistical analysis is often associated with quantitative analysis to identify trends, anomalies within the data as well as recognising any emerging patterns. Consistently applied within positivist research, quantitative analysis is often combined with scientific inquiry, allowing for formulating hypotheses and rigorous testing, and recording results. Johnson and Onwuegbuzie (2004) highlight that quantitative research holds many strengths and weaknesses. Strengths include the generalisation that may be found and replicated within different populations, the data may also be collected in an efficient manner, and the analysis of quantitative data is arguably less time consuming due to the various statistical software available to use. In contrast, the data and knowledge that is yielded may be too niche and abstract so their applicability across contexts is minimised.

Considering the decision to implement quantitative research (questionnaires), the researcher can disengage themselves from the research (Denscombe, 1998) to remove any possible bias, creating generalised data that can be compared to the in-depth qualitative data collected in the focus groups. Reflecting upon both methods; questionnaires followed by mini focus groups (Adams & Cox, 2008), it was determined that combining both would allow for all advantages associated with each method as well as increase the validity (Abowitz & Toole, 2010; Onwuegbuzie & Johnson, 2006) of the research due to the various comparable data sets.

#### Mixed Methods

Within this research, a mixed methodology will be exemplified. Arguably recognised as the new era of methodology (Tashakkori & Creswell, 2007), mixed methods have become increasingly acknowledged owing to its nature of representing both qualitative and quantitative research methods (Maarouf, 2019). Considering the wide utilisation of mixed methods is the transformative journey the definition of mixed methods has experienced. Greene et al. (1989) defined mixed methodology design as *"those that include at least one quantitative method (designed to collect numbers) and one qualitative method (designed to collect numbers) and one qualitative method (designed to collect words), where neither type of method is inherently linked to any particular inquiry paradigm"* (p. 256).

The acceptance was then widened with Tashakkori and Teddlie's definition; "Mixed method studies are those that combine the qualitative and quantitative approaches into the research methodology..." (1998, p. 17) who then also emphasised that mixed methods not only mix two methods but also mixes all phases of the researcher's process, thus enforcing the ideology of mixed methods as a methodology. Stating "mixed methods research has evolved to the point where it is a separate methodological orientation with its own worldview, vocabulary, and techniques" (2003). Consequently, this led to the amalgamation by Plano Clark and Creswell (2007) highlighting the use of mixed methods as a method as well as a research design with philosophical assumptions stating: "Mixed methods research is a research design with philosophical assumptions as well as methods of inquiry." Greene (2007) then refocused mixed methods and created a 'new realm of conceptualisation' (Creswell, 2011, p. 272) that paid recognition to using mixed methods via a lens within the social world testifying; "multiple ways of seeing and hearing, multiple ways of making sense of the social world, and the multiple standpoints on what is important and to be valued and cherished" (2007).

This acceptance further boosted the acknowledgement of mixed methodology, leading to it being recognised as *"The third paradigm"* (Denscombe, 2008; Johnson & Onwuegbuzie, 2004) the product of the vast paradigm debate. As formally mentioned since its inception the conceptualisation and integration of both methods and philosophical underpinnings has been

widely accepted. Acceptance rooted itself from the application within the social and behavioural realm notably by Tashakkori and Teddlie (2003). Their contribution and encouragement of the utilisation of mixed methods further aided the recognition and infiltration of mixed methods branching various disciplines by various researchers (Creswell & Plano Clark, 2011).

Whilst it is apparent the utilisation is becoming more widespread there remains critical commentaries who disagree with the implementation of mixed methods within research. Most notably distaste has been voiced regarding perceived compatibility issues surrounding the combination of qualitative and quantitative methods (Doyle, et al., 2009). Whilst the execution of both qualitative and quantitate methods may seem advantageous due to the flexibility the research has; researchers have also recognised such lax in research boundaries may result in lack of direction within the research. Sanscartier (2018/ 2020) agrees that lack of direction may be 'messy' to conduct. In contrast is the agreement that embracing a mixed methodological approach also implores the opinion and promotion of utilising methods and philosophies that 'work' (Howe, 1988) in the overall fulfilment of the understanding of the phenomenon (Mitchell, 2018).

This ideology is the common thread that often is associated with the adopting a pragmatic philosophical stance within mixed methodology. Johnson et al. (2007, p. 125) agree, "pragmatism is a well-developed and attractive philosophy for integrating perspectives and approaches. Pragmatism offers an epistemological justification (i.e., via pragmatic epistemic values or standards) and logic (i.e., use the combination of methods and ideas that helps one best frame, address, and pro-vide tentative answers to one's research question[s]) for mixing approaches and methods." In contrast, Meterns (2003) argues that a researcher basing methodological choices solely upon 'what works' is inadequate. Whilst this is advantageous as it allows the researcher the ability to exercise the methods best suited it may result in longer time required to execute each method effectively (Molina-Azorin, 2016). Not only that, but the utilisation of both qualitative and quantitative data collection methods may create issues for the researcher if they are not familiar with the execution of each method and analysis of the various forms of results. Similarly, Johnson and Onwuegbuzie (2004) highlight that it may be rather taxing and difficult for one research to conduct mixed methods

if the data collection is to be done concurrently. The data collection will be conducted sequentially beginning with questionnaires followed by online mini focus groups.

The utilisation of mixed methodology welcomes descriptive data as well as measurable statistics. While at one time, mixed methodology was considered as non-compatible more recently, it has been recognised as denoting diversification and plurality amongst research methods. Combining methods of research embraces and encourages the differences within paradigms that highlight the complexities of interaction and understanding of behaviour and consumer psychology. This approach also allows the researcher to utilise the strengths from both methods and create a research approach most appropriate that meets the objectives and aims of the research. Like all research methods and approaches there are limitations which must be considered before undertaking the data collection. Due to mixed method drawing from both qualitative and quantitative data collection methods the researcher must ensure they fully understand all methods as well as ensure they are mixing the most complimentary methods together to fulfil the research questions and objectives. In alignment of Greene's (1989) recognition there are five predominant rationales for implementing a mixed methodology. Each rationale was heavily based upon key theoretical sources which are to be recognised within each respected rationale point. The rationales are as follows and have been contextually applied to this research:

- Triangulation Greene (1989) argues that triangulation seeks corroboration between results of different methods as a way of increasing validity and reducing biases within the context of the data collection. Such rationale was heavily centred around the work of Campbell & Fiske (1959)and Denzin (1978). Triangulation will be used within this research to provide validity in the data collected by the different methods explored (questionnaires and focus groups).
- Complementary Greene (1989) highlights that enhancement and clarification of methods may be found if mixed methods are used. By implementing a mixed method approach the researcher can increase the interpretability of the results as well as strengthen what is found by reducing possible biases. Within this research questionnaires will be implemented as the initial phase of data collection followed by focus groups as it allows further exploration of themes that may arise within the questionnaire. Both methods are deemed highly complementary due to the

increase of validity associated with utilising various methods to explore the same phenomena as well as provide further depth regarding a specific area of discussion or emerging theme (Nyumba, et al., 2018; Adams & Cox, 2008)

- Initiation Within initiation, it is understood that it seeks diversity, contradiction, and new perspectives to be found. These new insights can then be further discussed within another method of data collection. Greene (1989) emphasises that such can increase the depth of inquiry and allow for many perspectives to be observed and considered. Within the context of this research, the questionnaire is expected to highlight areas that can be further discussed within the focus groups.
- Development As the name suggests, development allows for the researcher to use the results from one method to guide and inform another method. Such may include fine tuning of the sample populous, the questions asked, the instrument itself or for further exploration in later data collection methods. As stated previously, the results within the questionnaires will largely impact the discussion topics presented within the focus groups.
- Expansion Finally, Greene argues that expansion seeks to extend the range of inquiry as a method of increasing the scope and selecting methods most advantageous and appropriate for the research. This research will expand upon knowledge via qualitative and quantitative data. This integration will provide a unique viewpoint of consumer behaviour highlighting the various opinions, views, and feelings regarding consumption habits to facilitate behavioural fallacy (portraying a higher social class).

Similarly, the utilisation of mixed methods is further advocated by Johnson and Onwuegbuzie, (2004) whom also cite the work of Greene et al. (1989)

# Data collection process

As this research encompasses a mixed methodology, there are various stages of research to be carried out. First the researcher will conduct the questionnaires, as these will take the longest time as the researcher had to wait for responses, whereas the focus groups provide immediate data, by conducting questionnaires first the researcher is also able to expand on a topic if it arises and make it a discussion point within the focus groups. In addition to this, conducting the questionnaires first, allow for an exploratory holistic overview of various areas deemed influential to this research that then may be further explored in the focus group discussions. Once all data is collected it will then be analysed and compared (Greene, 2007) with the data from both methods as well as the information gathered from the literature search. Table 8 depicts the mixed method matrix (Creswell, 2003/2009; Jogulu & Pansiri, 2011; Tashakkori & Teddlie, 1998); this matrix illustrates the way in which the mixed methodologies are conducted and the weighting each method has upon the research. For this research both qualitative and quantitative will have equal status. The rationale for such is due to the encouragement of balanced insights (Abowitz & Toole, 2010) equally contributed by each respected method as well as nurturing a well-rounded research narrative (Dawadi, et al., 2021). The collection method will take place in a sequential manner or a two-phase study (Creswell, 1995/2014) starting with the quantitative data to highlight initial trends and areas that may be of interest and focus for the qualitative study. The rationale regarding sequential data collection rooted itself from the understanding that conducting various methods may be difficult (Johnson & Onwuegbuzie, 2004)

		Implementation sequence		
		Concurrent	Sequential	
	Equal	QUALITATIVE	+ QUANT> QUAL	
	Status	QUANTITATIVE	QUAL> QUANT	
Priority	Dominant	QUAL + quant	QUAL → quant	
Pri	Status	QUANT + qual	Qual> QUANT	
			QUANT> qual	
			Quant -> QUAL	

Table 3- Mixed Methodology Matrix (Jogulu & Pansiri, 2011; Creswell, 2003/2009; Tashakkori & Teddlie, 1998)

#### Research purpose

According to Saunders (2019) there are three commonly utilised types of research approach to be understood (exploratory, descriptive and explanatory). It is acknowledged that at times it is common for studies to encompass various elements associated with the three research types. Often there are two types present with one being more dominant. Exploratory studies, often aim to gain a fundamental understanding of the new phenomenon or examine a preexisting phenomenon via a different lens (Robson, 2002). The aim is to not generate a definitive understanding of all elements within the research but to create an overall contribution to knowledge that can be further built upon, regarding the falsification of social class, the motivation for such behaviour and the methods used to do so (buy now, pay later and counterfeit goods).

Commonly, exploratory studies are often of a qualitative nature. Data collection methods include surveys (Qualitative) including open-ended questions. In accordance with Saunders, et al., (2019) there are three principal ways of conducting an exploratory study, including literature search, interviewing 'experts' within the area of focus and conducting focus groups and interviews. Comparatively, descriptive studies ordinarily follow the basis laid within an exploratory study. This research may act as a follow up or an extension to the knowledge collected within the exploratory study (Saunders, et al., 2019). As the name suggests, a descriptive study allows the researcher to describe the characteristics of the phenomenon as well as analyse the interlinking relationships between the variables impacting the phenomenon at focus. Descriptive research can utilise data collection tools from qualitative and quantitative methods and can lead researchers to further build from this descriptive knowledge by conducting an explanatory study. Lastly, explanatory studies are often conducted when prior ideas are present but require testing. This form of research often aims to explain why a particular phenomenon acts the way it does and at times may predict future occurrences (McGivern, 2013). Within this approach the researcher often begins with a general idea regarding their area of study that could then lend itself to future research work. Explanatory research offers the researcher to conclude why the phenomenon is acting the way it is (McMahon, 2005). Given its holistic underpinning of wishing to understand whether social class is something individuals falsify, what motivates this behaviour and the methods available to do so, this research largely resonates with an **exploratory** research purpose. As well as this, it can be understood that the objectives and questions underpinning this research are framed in an exploratory manner. It may be recognised that whilst this research is exploratory, there are elements within this research that may indicate elements of descriptive research due to the observation of previous literature as well as build upon theoretical foundations positioned with previous studies.

#### Reasoning within research

Applying reasoning to the data allows the obtainment of results (Ryan, 2018). There are two predominant reasonings available, induction and deduction. Saunders (2019) recognises the insurance of choosing the most suitable approach is largely dependent on what the purpose of the data collected is. Induction is often exercised within research that aims to frame and develop a new theory building upon observations made initially. From the initial observations the researcher aims to identify trends, articulate hypothesis thus framing their theory. Juxtaposing this is the deduction. Deduction is often applied the test hypotheses, or an established theory is conducted to further convey suggestions from pre-existing theory. While there are two main research methods (induction and deduction), there is a third less commonly utilised method, abduction. While induction and deduction either moves from theory or adds data to the theory, abduction interchanges and combines both induction and deduction begins with a surprising realisation, observation, or fact. From this identification a theory of how it could have occurred is formulated accordingly (Saunders, et al., 2019, p. 155).

This research will adopt a combination of **induction** and **deduction** to answer the overarching research question as well as fulfil the underlying aims and objectives. The combination approach warrants the researcher to both observe a fact as well as question and create hypothesis as to why what is being observed is occurring (Blumberg, et al., 2008). Stebbins (2001) highlights that exploratory research is generally considered to be inductive by nature, utilising qualitative methods. In contrast, Thomas and Maglivy (2011) recognise that quantitative methods are commonly associated with deduction. Given this, this research will adopt a combination of induction and deduction to answer the overarching research question as well as fulfil the underpinning aims and objectives. Further rationale for this approach is

the complimentary nature adopting both methods of reasoning has upon the pragmatic lens in which is the research is viewed.

## Sampling

Sampling allows the researcher to select a small selection of individuals that represent the desired populous. Onwuegbuzie and Collins (2007) recognise that sampling can become rather complex when mixed methods are being exercised as different forms of sampling can be used to fit with both qualitative and quantitative research methods. Sampling is often categorised into probability sampling and non-probability sampling. Within this research both convenience and snowball sampling will be executed. In recent years there has been a significant recognition of the exponential popularity the use of snowball sampling has gained, Duse et al. (2015) highlighted various advantageous points encouraging researchers to explore the use of snowball sampling within their research.

Sampling for this research will follow the five-stage sampling framework proposed by Malhotra (2004); first the researcher will define the population (participants 18+, of various social classes), secondly the researcher will decide the *sampling frame* (general population of over 18s within the United Kingdom), next the *sampling technique* will be chosen (for this research, convenience sampling will be exercised) following that, the researcher will determine the *sampling size* and finally the researcher will *execute the planned sampling process*. By following this sampling framework, the researcher reduces risks as well as ensures all stages of sampling is scrupulously considered. Moreover, this framework is vastly popular within various disciplines including market research, meaning it is well established within business research methods and is proven to be a valuable design tool for researchers (Ragab & Arisha, 2018; Taherdoost, 2016). It is acknowledged the sample populous is rather broad and arguably vague, this research does intend to highlight the different opinions of those of diverse social classes to depict the consumer behaviour of the classes as well as draw attention to the behavioural fallacy that may be apparent.

Whilst the sample populous may be critiqued to do its ambiguity, the openness of the sample also encourages the exploratory nature of this research. The sample populous not only reflects the aims and objectives of this research but also is alignment with the researchers'

140

pragmatic beliefs as well as the recognition that Covid-19 has created barriers to participants thus making identifying an overly specific sample useless if it cannot be reached!

# Adopted techniques

Considering all the research gathered and the recognition each method has within the respected applicable fields (Adams & Cox, 2008) it is concluded that questionnaires and online mini focus groups are most fitting for this research allowing for a full investigation into the area of attention. Not only that but these forms of data collection also met the factors highlighted by Tull and Hawkins (1994) considered vital to consider when conducting research. Factors to be considered are as follows.

- Speed of data collection both conducting and gathering the data as this research was conducted over a strict four-year timescale, each phase must be conducted in a planned and timely manner.
- The cost of the data collection as this research has not been funded, monetary constraints was a vast consideration. It was deemed that the researcher had the ability to target a generalised populous through the most appropriate methods (social media and access to the post-graduate research cohort at the University of Sunderland.)
- The type of information to be obtained- utilising both questionnaires and focus groups allows the researcher access to both quantitative and qualitative data. The application of both data sets allows for comparisons to be made highlighting any trending or significant data.
- The understanding and acceptance of the possibility of no-response like all research there is the possibility that there may be a no-response; to attempt to eliminate such flaw, the researcher will offer an incentive to participate within the questionnaire (please see *non-guaranteed response*).

These methods have been chosen due to the harmonious relationship recognised that they have together. Questionnaires and focus groups are a complimentary pair that can create a rich data set that can be triangulated with the data found within the literature search (Denzin, 2007/2015). One specific advantage of the blend of these methods is that any data of special interest that has been recognised within the questionnaire can be probed in further detail

within the focus groups. It is also apparent that the use of focus groups can be used to confirm the results depicted in the questionnaire (Wolff, et al., 1993).

#### Analysis of the quantitative and qualitative findings

As the data collection will be carried out in stages with two different methods of data collection, all data will be analysed individually and then it will be triangulated with the information retrieved within the literature search and compared. Initially introduced into the social sciences by Campbell and Fiske (1959) who utilised more than one quantitative method to measure a psychological trait, known as the "multi-trait-multimethod matrix" (Tashakkori & Teddlie, 1998). However, triangulation is more commonly associated with Denzin (1978) who explains it as "the combination of methodologies in the study of the same phenomenon." Denzin was responsible for the discussion regarding four basic types of triangulation (Thurston, et al., 2008): data triangulation (the use of different data sources in discovery of the same phenomena), investigator triangulation (the use of multiple researchers on one research project), theory triangulation (the utilisation of many perspectives to overview a phenomena to interpret results gathered) and methodological triangulation (the use of multiple methods to examine and study a research problem, (Tashakkori & Teddlie, 1998; Meijer, et al., 2002).

Caracelli and Graham (1989, p. 256) state triangulation classically "refers to the designed use of multiple methods, with offsetting or counteracting biases, in investigations of the same phenomenon in order to strengthen the validity of inquiry results". Similarly, Flick (1998) argues that 'triangulation is not a tool for validation but rather an alternative to validation' embracing complexity and richness of research (Hammersley, 2008; Thurston, et al., 2008).Within this research data triangulation will be exercised due to the utilisation of heterogeneous data sources that occur from both quantitative and qualitative methods, as well as exercising methodology triangulation due to the various methods being exercised within the research (questionnaires and focus groups). Triangulation credits itself to ensuring the data collected correlates as well as indicating strong relationships between data sets. It also has been understood to boost the validity (Webb, et al., 1966) of the data collected as it compared by the data previously gathered by past researchers as well as the data most recently collected within this study (Guion, et al., 2011), thus heightening the confidence and certainty that both the research methods and all data collected is valid (Jick, 1979; Hussein, 2009). Triangulation is also deemed complimentary within a mixed methodology (Greene, et al., 1989).

# 4.4 Phase 1: Quantitative Methodology (Questionnaire)

# Questionnaires

In accordance with fulfilling the research objectives as well as the proposed hypotheses to test, the use of questionnaires was deemed appropriate. Questionnaires are well established and respected methods of data collection within social sciences and consumer research (Vaus, 2013). The rationale to exercise questionnaires was due to its ability to be vastly distributed in a timely manner (Cohen, et al., 2017) and its capability of gaining data from individuals across the UK. Various question styles will be used to confirm the data is sound and valid in answering the research questions and objectives. Questionnaires allow plentiful data from an individualistic viewpoint to be compared with several others (Gelder, et al., 2010) thus resulting in comparable data that may identify correlations and relationships either validate the existing literature or disprove an ideology. The questionnaire has been designed to use both dichotomous and non-dichotomous questions to access both forms (quantitative and qualitative) of data. Which also corresponds with the pragmatic stance, in the adoption of methods that will be best suited to answer the research question (Morgan, 2014). Due to this research being largely reliant upon individual beliefs the use of open-ended questions allows for deeper exploration into each participants thoughts and feelings (Pate, 2012; Singer & Couper, 2017). Which encourages comparison to be made between the quantitative and the qualitative data (Hadler, 2023). Whilst the use of both dichotomous and non-dichotomous questions may be criticised due to the various data analysis techniques required (Baburajan, et al., 2020), it does however encourage further insight into specific areas.

# Purpose of the questionnaire

The questionnaire will provide a foundation wherein the establishment as to whether social class can be falsified will be laid. Doing such will allow exploration into the perceived motivation for this behaviour as well as the methods available to do so. By distributing the questionnaires (and collecting all completed concurrently) the researcher can quickly acknowledge any emerging topics that could be deemed fruitful to explore in further detail within the online focus groups (Braun & Clarke, 2023).

## Aims and objectives of the questionnaire.

As the questionnaires are the first of two methods of data collection and have been designed in alignment of answering the overarching research question. The behaviour under investigation can be defined as; a consumer falsifying their social class by adverse methods of consumption of status goods or goods that provide the image of a higher social class. The questionnaire was designed to allow individuals to share their opinions, experiences, and feelings with regards to others. By doing so the researcher intended to reduce any bias with regards to individuals intentionally misrepresenting themselves to avoid any negative opinion (see bias for further discussion). As well as this, the generalised questions welcome various opinions that may be discussed within the focus groups. The questionnaire, it aims to understand the following:

- To identify and understand what the motivating factors (both internal and external), that influence an individual to falsify their social class (A&SN).
- To understand whether adverse methods of accessing goods are used as a method of falsifying social class (*PBC*).
- Holistically understand whether demographic variables impact the desire to falsify social class.

# Research hypotheses.

Alongside the research objectives and questions that are applied to the questionnaire, hypotheses have also been developed in aim of further depth of understanding to be established. The following hypotheses have been framed:

- **Hypothesis 1 (H1)** External influencers motivate an individual to falsify their social class.
- **Hypothesis 2 (H2)** -External influencers motivate an individual to obtain debt, BNPL to appear higher class
- **Hypothesis 3 (H3)** Demographic variables influence an individual purchasing something to fit in
- **Hypothesis 4 (H4)** Emotions influence an individual to purchase counterfeit goods.

# Questions within questionnaire and coding

Throughout the questionnaire various forms of questions will be exercised. A copy of the questionnaire can be found within the appendix 9. Various styles of questions will be used as different question formats provide different data to the researcher. To safeguard validity and success of the questionnaire, all questions were formatted clearly and worded carefully ensuring they were simple yet effective avoiding any long, leading ambiguous or possibly biased phrases (Saunders, et al., 2019).

# **Open Ended Questions**

Open ended questions will be used in the research methods as they allow for greater exploration and encourage the participant to delve deeper into their opinions and attitudes (Saunders, et al., 2019). The respondent will have the opportunity to answer freely using their own language which will be directly applied within the data analysis section. The questions will be formatted in a way that encourages more information, for instance blank space encouraging the participant to provide a more detailed response. It is however important to note that leaving too much space for the respondent to 'fill' may deter the participant to complete the survey (Saunders, et al., 2019).

While open ended questions provide rich responses, they also create an opportunity for misinterpretation and may require strict time management due to its need for coding and individual analysis (Bradley, 2013). Open ended questions will be *thematically analysed via NVivo*. Braun & Clarke (2006) recognises thematic analysis to be advantageous in terms of identifying themes and patterns within data. NVivo was selected to analyse the qualitative data due to its ability to manage, analyse and visualise the data collected, it is a highly commended software which has also been recommended by the University of Sunderland.

#### Closed Questions (multiple choice, check list questions)

As these questions already have determined dichotomous answers such as yes, no, or maybe, these questions have an easy ability to be coded in a timely manner. The dichotomous questions asked will largely be with regards to the participants demographic data such as gender and age. It is predicted the researcher will initially ask a closed question and follow up with an open-ended question such as asking the participant to explain why they said yes or no to the question above. *Closed questions will be numerically coded and analysed systematically via SPSS.* 

#### **Likert Scales**

Comparing the Thurstone method of measuring attitudes and Likert scales (Likert, 1932), Edwards, and Kenney (1946) identify that the construction of a Likert scale is less timeconsuming and yields data of a higher validity. Similarly, Barclay and Herbert (1962) highlight that whilst the Thurstone scale and Likert scale are similar in the way they measure attitudes, the Likert scale was more favourable due to it taking less time to construct as well as exhibiting a higher degree of reliability against the Thurstone scale. Within this research both 3 -point and 5-point Likert scales were used. The 3-point scales allowed the measure of opinions (Joshi, et al., 2015) such as 'agree' 'neither agree nor disagree' and 'disagree' as well as it being quick and easy to understand, whilst the 5-point Likert scale provides more options as well as encouraging higher internal reliability (Croasmun & Ostrom, 2011; Cronbach, 1951).

#### Questionnaire Design and research themes

Various questionnaire techniques and layouts have been reviewed to create the most ergonomic questionnaire. In doing so, the researcher is limiting the risks of the study as these techniques are pre-tested and have a high positive outcome rate. Qualtrics will be used to develop the questionnaires as this software is encouraged to be used by the University of Sunderland. Qualtrics offers the researcher many benefits in the creation of surveys such as its easy user ability, easy navigation and the capability in allowing the researcher to preview the survey on both a webpage as well as formatted on a smart phone, offering several opportunities to edit and amend the questions and survey format to ensure its formatted efficiently and is easy for participants to complete (Qualtrics, 2020). Qualtrics also allows the researcher to easily collaborate their collected data and input it into SPSS, the software used for data analysis, consequently saving the researcher time as well as ensuring all data is correctly entered ensuring validity and minimising user error. The questionnaire is split into various sections that correlate with the areas of focus within this research (Demographic data, stereotypical perceptions of the social classes in the UK, purchase and consumption habits and methods of accessing unobtainable goods) therefore creating a logical flow in both the design stages for the researcher as well as the completion to be done by the participants. Appendix 10 offers an overview as to the questionnaire design and the themes included (based upon the FCBF)

#### Pre-test / Pilot study

Pilot studies can be defined as a *'mini version of a full-scale study'* (Van Teijlingen & Hundley, 2002), a process in which the researcher is able to test the feasibility of a study to prepare for the major study (Polit, et al., 2001). Pilot studies and pre-tests are conducted to ensure the data collected for the final analysis is relevant, and appropriate for the research questions, aims and objectives. It is understood that if inaccurate or inappropriate data is collected that data will be voided from the analysis. The pilot studies also allow for various rewrites and amendments to be made to the questionnaire. As well as this, it provides the researcher ample opportunity to test the methods of data analysed and highlight any concerns faced

whilst analysing. Conducting a pilot study safeguards the success and viability of the survey. The aim of the pilot study is twofold. Firstly, the pilot study may highlight any areas of concern that may not be easily understood. Secondly, the pilot also allows for emerging themes to be further investigated. The pilot study was sent to ten individuals, each participant received a link to the survey via email. The ten participants were collected on a non-random basis, six female and four males. Each participant was known to the researcher (friends and family). Whilst it may be criticised the use of participants known to the researcher, to minimise any bias the individuals selected all had diverse demographic profiles (including age, gender and occupation.) Upon collection of the collection of the pilot tests, the researcher analysed the data using NVivo and SPSS to ensure the validity of the data.

# **Pilot test participants**

Gender	Age	Employment status/ Occupation	Social class they believe they are	
Female	25-34	Student	Middle class	
Male	25-34	Full time employment Professional occupation	Middle class	
Male	35-44	Full time employment Manager/ director/ senior official	Middle class	
Female	18-24	Full time employment Sales/ customer service	Working class	
Male	35-44	Full time employment Professional occupation	Middle class	
Male	65+	Retired	Middle class	
Female	35-44	Full time employment Manager/ director/ senior official	Middle class	
Female	55-64	Full time employment Caring/ leisure service occupation	Middle class	
Female	25-34	Part time employmentMiddle classProfessional occupation		
Female	25-34	Full time employment Manager/ director / senior official	Middle class	

Table 4- Demographic profile of pilot questionnaire participants

# Areas of amendment

Preceding the pilot study, the following areas were recognised to need further development, the changes made are as follows.

- Some of the multiple-choice questions required the option for multiple answers.
   Specifically, the researcher had to insert a multiple-choice option for a question requesting participants to select all social media platforms they use as it was highlighted that some individuals may use more than one social media platform.
- Whilst it was acknowledged the matrix tables were easy to navigate on a desktop computer or laptop, the matrix table did not translate well on a smart phone (Which was anticipated the most popular and desired option to respond to the survey).

- Requires response was added to all questions to minimise the possible influx of uncompleted surveys that would be discarded from this research.
- A progression bar was added to the survey to provide an indication as to the completion of the survey allowing for the respondent to understand how much is left to answer. The progression bar was added as a method of minimising the likelihood of the participants quitting the survey as they were not aware of how much of the survey was remaining (Vicente & Reis, 2010).
- Attempt was made to formulate random identification codes for each respondent however the attempts were unsuccessful. It was decided that if the participant wished to be entered to the random giveaway or for random selection of the focus group, they were welcomed to leave their email address to possibly be contacted in future.
- The question regarding perception of classes required amendment as initially it was deemed confusing.
- Grammatical error was recognised within the same question. An versus a upper/ middle / lower class.
- Not all questions had a 'require answer' logic. This was soon changed to ensure all surveys collected met the inclusion criteria.

# Overview of the process developing the final questionnaire

The development of the final questionnaire was based upon the questionnaire construction presented by Fishbein and Azjen (2010). Such process can be viewed visually (as an adaptation of the development process proposed by Sadia Yaqub Khan (2017), figure 22).

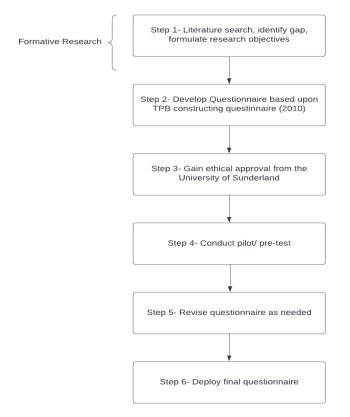


Figure 22- Questionnaire development

## Sampling approach and administration

This questionnaire welcomes data from individuals of all genders between 18-65+. A **convenience sample** approach was exercised with three key methods of distribution: distribution on social media, distribution via email and distribution on the University newsletter (discussion of each may be found below). In alignment to the research questions, aims and objectives it is the overall aim to gain data from the various social classes to create a holistic view of individuals of all social classes as well as identify any patterns and trends shared within each sub-culture and social class. The use of the UK social class grading system has been exercised within various marketing studies as it allows for clear segmentation and identification of individuals of different demographics and occupations (Bradley, 2013). The

sample represented within this research coincides with the pragmatic approach undertaken within this study.

# Distribution and Collection process

Suitable distribution channels were an area that required vast research and deliberation to ensure the most complimentary and suitable channels were chosen. Various factors impacting the research were considered and can be condensed into the following questions at the forefront of this research design and distribution:

- Who am I aiming to gain data from? During the literature search, consideration was upon who this research would analyse. It became apparent throughout the literature that there had been gender and age specific studies conducted in various countries such as China, Norway, and the United States of America, however there was a seemingly large gap discussing modern day consumers in the United Kingdom that use their consumption as a method of falsifying or bolstering their class. Given this identification, this study aims to receive data from a generalised representation of the population within the United Kingdom.
- How will I gain access to this desired population? Once the literature search had begun, the researcher focused attention on the data methods most appropriate to access the desired populous. Extensive deliberation regarded the philosophical underpinning, data collection tools and whether the methodology would be qualitative, quantitative, or mixed methods. It was decided that the researcher would exercise a pragmatic philosophical stance, utilising mixed methods (questionnaires and focus groups) in an equally weighted sequential form.
- What is my sampling technique? As it had been decided that the desired populous was a generalised representation of the population of the United Kingdom. To do so, convenience sampling via three methods of distribution was exercised (social media, email, and the university newsletter)
- How will I distribute the questionnaires in the most effective way given the boundaries associated with the Covid-19 pandemic? – Due to the unprecedented times faced during the Covid-19 pandemic, the researcher was largely aware that they may have to shape their methodology and data collection methods to both abide by any laws set by the UK Government but to also ensure the health and safeguarding of

both the researcher and the participants. Whilst Ponto (2015) highlights that a combination method of distributing questionnaires (paper copies and online) ensure a better sample coverage, it did not seem appropriate to increase potential risk of spreading Covid-19. Not only that but distributing questionnaires online were deemed the most efficient and cost effective.

It is recognised that online distribution remains uncertain, and it is often criticised for its nature of providing a biased sample populous (Baltar & Brunet, 2012). However, it has been noted that response rates have been on a declining trajectory. Such identification may mean the researcher may not gain many responses through the traditional methods of data collection. Considering this pragmatically, the distribution via many channels may encourage access to mass populations as well as open the opportunity for snowball sampling. Whilst this method of distribution may be deemed rather unconventional and may cause limitations to the depth of populous, given the recent global circumstances and the limitations regarding access to mass populations the researcher ensured all data collection was to be conducted online.

## Distribution via email

Utilising the university of Sunderland email database. The survey was sent to the graduate research cohort- by doing so the researcher was able to access individuals of diverse demographics. Whilst the access to vast populations is available there is a risk that there may be insufficient responses rates (nonresponse bias) (Dehghanpour & Herrmann, 2021), to minimise this, the researcher is offering participants the chance to win a £100 Amazon gift voucher if they fully complete the survey and opt in to leave their email address. The use of online distribution over postal was recognised to be more advantageous in terms of cost to print as well as the recognition that the average response of an email survey is 7.6 days whilst postal is 11.8 days (Sheenan & Mcmilan, 1999). Comparatively, it has been found that email questionnaires generally have a lower response rate (approximately 20% lower) than mail surveys (Shih & Fan, 2009). However, given the pandemic and precautions taken globally, there has been a significant increase in email questionnaires (Menon & Muraleedharan, 2020). To ensure maximum return and response rate the researcher has taken the following steps:

- When emailing the questionnaire, the researcher has avoided the words 'survey' and 'questionnaire' in the header as it has been found to increase possibility of landing in the user's 'spam' or 'junk' folder as well as decreases the likelihood of an individual opening and completing the survey.
- The use of incentives will be highly apparent and will be mentioned in the email header.
- Using cognitive dissonance (Furse & Stewart, 1984) as a method to appeal to the individual using language that may appeal to their values or make them feel like they want to participate. For instance, "Share your opinion and help me pass my PhD!" such self-perception of being helpful can act as a huge motivator to complete a questionnaire.
- Establish a time pressure and set a desired return date it has been suggested that immediate feedback is more than 40% accurate than feedback collected 24 hours after receiving the questionnaire (Qualtrics XM, 2022)

The use of email surveys also derives itself from the pragmatic approach implored with the understanding and acceptance of using methods available and that possess the ability to gather sufficient and applicable data.

# Distribution via social media

The researcher will also distribute the questionnaire on social media. Whilst such distribution is arguably difficult to manage, such wide access corresponds to the pragmatic lens in which data collection is viewed. It also encourages collection from individuals from various social classes with demographic backgrounds, allowing for a generalised representation of the population. The channel of distribution is in alignment with the research as it has been established that social media encompasses a vast role in decision making and consumer behaviour. Correspondingly Murphy et al. (2013) recognised survey research as a "social interaction between researcher and a (potential) respondent". The researcher will draw attention to the incentive as well as using cognitive dissonance to appeal to the prospective participant by highlighting their vital role in aiding the researcher. Once the researcher gains responses, each questionnaire will be checked to ensure all questions fit the inclusion criteria.

Online data collection has been recognised to be more reliable than paper copies, cheaper to conduct and have a low cost to develop as well as it can be easily amended (if flaws are identified during the pilot study). The use of social media as a platform for data collection was also chosen due to the speed of being able to repeatedly upload the questionnaire countless times to gain as many responses as possible. Duse et al. (2015) commend the use of social media to encourage snowball sampling, recognising that in general there has been an overall decrease in response rates for academic surveys, which has resulted in relying upon social media as a channel of distribution. As the research is specific to the United Kingdom, social media was deemed one of the most effective methods to recruit survey participants across the UK. To ensure the data was UK based the IP addresses may be identified to ensure all data is UK based. If there was data from elsewhere, they would be removed from the data sample.

#### Data entry and analysis

The quantitative data intends to test the hypotheses. To do so, the questionnaire data was exported directly from Qualtrics (the questionnaire host) to IBM SPSS (Statistical Package for Social Sciences) version 28. SPSS was chosen as the statistical data software as it is not only familiar to the researcher, but it is a well-established and highly commended software for quantitative research due to its ability to quickly provide the researcher with crosstabulations and correlations within the data sets. Once all survey data was imported SPSS was used to organise all coded data. By doing so the researcher was able to view initial trends within the data. To analyse the data, various methods were exercised including crosstabulations, correlation and chi-square models to depict any relationships between the independent variables. As the survey also collected open ended responses, the researcher analysed the qualitative findings separately to allow for thematic data analysis (Walliman, 2001; Bradley, 2013; Gibbs, 2014) which will then be used to strengthen or compare against the quantitative findings.

# Data storage

After all data has been collected the questions and responses will be committed to a memory stick and uploaded through the cloud to a private hard drive specific for the storage of the questionnaire responses. The responses will be kept until the completion of this research project until all data analysis is complete. By saving the data for the duration of the research degree the researcher is provided insurance that if mistakes have been made, the data can be easily retrieved and amended Roulston (2014) urges researchers to ensure that when handling large amounts of data, it must be handled systematically to safeguard all the data is being utilised and analysed correctly and efficiently.

## Limitations to Questionnaires

Like all data collection methods, distributing designing and collecting questionnaires also have various limitations. The following limitations of questionnaires have been identified:

## • Distribution and reach of the questionnaire

Due to the distribution channel being online, the populous the questionnaire reaches cannot be limited and monitored in great depth, while this may be advantageous due to the large source of participants this may be a limitation due to this research being solely based within the UK. It is also important to state that while using the internet as a method of distribution, it is not guaranteed who will complete the survey and how many people will complete the survey thus affecting the total completed surveys.

## • Dishonest answers

The survey discusses various topics some may deem personal (social class, consumption of counterfeit goods, opinions of social classes, debt, details regarding employment and household income.) While these subjects have been widely researched in the past (Bourdieu, 1984; Manstead, 2018; Veblen, 1899/1994; Bem, 1972; Kempen, 2003; Belk, 1988), there is a possibility that participants may dishonestly answer the questions even if they know all data will be collected anonymously. This response may be due to the human nature of wanting to provide a socially desirable response to minimise any perceived judgement.

As this research discusses in detail the notion of behavioural fallacy, it is no surprise or shock that the participants may even fabricate and falsify and over exaggerate the truth in their responses, for instance if they earn £20,000 they may inflate their earnings to £30,000 or may be dishonest when discussing purchasing counterfeit goods to protect their ego (Self-serving bias) (Wang, et al., 2017; Hausdorf, et al., 2012). As well as this, the data collected will be validated with other data via comparisons and cross referencing (Nederhof, 1985; Sheperis, 2018). In attempts to mitigate the likelihood of receiving dishonest answers it is stated multiple times that all data collected will be collected anonymously and all data will be handled responsibly within the guidelines of both the university but also following General Data Protection Regulation. The questions have been designed in a way that is most likely to evoke an authentic and honest response, whereby there are questions that may evoke similar answers but in a different format, thus boosting the validity of the data being collected and eradicating any possible discrepancies between the data sets. As well as this, the researcher framed many of the questions to discuss the participants opinions of others, the avoidance of asking the participant direct questions also safeguarded the completion of the survey as they may have decided to 'leave' the survey unfinished if they reach a question, they feel uncomfortable answering.

#### • Non - guaranteed response

As this data collection is reliant upon convenience snowball sampling it is important to realise that a response rate is not always guaranteed, and that people may choose to ignore the request to participate. With this in mind, to minimise the possibility of a low response rate there will be incentives offered in the form of a randomised lottery (Olsen, et al., 2012; Perez, et al., 2013; Preece, et al., 2010; Vashistha, et al., 2015). While incentives have often been utilised within corporations aiming to gain consumer reviews, they have recently become more popular within research due to the recognition of survey participation depleting (Arfken & Balon, 2011; Kostyk, et al., 2019; Stdman, et al., 2019). To combat the possibility of lack of responses, the survey will be incentivised. Within this research a £100 Amazon gift card is offered, this incentive is only offered to those who choose to leave their email address at the beginning of the survey. The incentive giveaway will be randomly selected at the end of the data collection stage using a randomiser software creating a virtual lucky dip with respondents, from there the respondent will be contacted via email and sent the gift voucher.

# 4.5 Phase Two: Qualitative data collection - Online Mini Focus Groups

# Journey from quantitative to qualitative

This research embraces a mixed methodology underpinned by pragmatism. The previous section established the use of quantitative questionnaires, whilst this section will focus upon the qualitative method, online mini focus groups. By imploring mixed methods, the researcher can compare and triangulate the data. McKim (2017) recognises that the execution of mixed methods allows the use of various methods to explore the same research objectives. As two independent methods, it is well established that individually they can act effectively but together they can act harmoniously together (Morgan, 1988; Krueger, 1994; Freitas, et al., 1998).

## **Focus Groups**

Focus groups are a well-established form of data collection that originates from sociology (Morgan, 2002) and became a popular method of data collection for market research (Smithson, 2000). The focus groups will take place after all questionnaires have been collected as they may unearth an emerging topic the researcher wishes to explore in greater depth (Freitas, et al., 1998; Morgan, 1988). Freitas states "focus group permits a richness and a flexibility in the collection of data that are not usually achieved when applying an instrument individually; at the same time permitting spontaneity of interaction among the participants." (p. 4).

As this research is heavily dependent upon opinions regarding the falsification of social class, the perceived motivation for such behaviour, and the methods available to do so, focus groups were deemed advantageous as they allow for a depth of discussion between individuals of varying demographics (Breen, 2006; Collins, 2019; Heikkla, 2011). Focus groups encourage individuals to share their opinions with others, but they also provide an area for the participants to partake in a discussion that may naturally progress to after a question or scenario had been voiced by the researcher.

Originally, individual interviews and surveys were the chosen methods of data collection, however after reviewing work conducted within a similar field (Gibbs, 1997; Katainen & Heikkilä, 2019), it was decided that focus groups are substantially more advantageous. Like an in-depth one on one interview, the interviewer can gain detailed opinions and feelings of the participant, as well as provide the opportunity to allow the exploration of more linking topics, that may not have been initially planned but forms a good debate providing fruitful information, please see section *Type of focus group* for further discussion. Focus groups are also highly complementary in conjunction with other forms of data collection that can later encourage triangulation of all data collected throughout all methods (Gibbs, 1997; Morgan, 1988).

Due to the semi-structed nature of focus groups, the researcher has considered the stages proposed to ensure the focus group meets the aims of the research questions (Nyumba, et al., 2018; Breen, 2007). **Step 1** - Research design (defining the objectives of the focus group, listing the key questions and areas at focus, gain ethical approval, identify participants, decide how many focus groups will be conducted, identify a suitable location to conduct the focus groups. **Step 2** - Data collection (before beginning the focus group, ensure a welcoming environment is established, allow time to introduce yourself, reiterate the purpose of the focus group as well as thank the participants for their time, allow time to answer any questions the participants may have, ensure all participants are consenting and are happy to begin the focus group.) Upon starting, ensure all topics stay at focus, keep track of questions and topics that have been discussed, when complete conclude the focus group. **Step 3** - Analysis (Thematic analysis and coding). **Step 4** - Results and reporting (compare findings with those found within the questionnaires as well the literature cited to form conclusions).

# Aims and Objectives of the Focus Groups

The predominant aim of conducting the focus groups is to gather rich data that relates and expands the findings from the questionnaire. Whilst it is understood that consumption habits of everyone are different and each participant will have their own opinions, the focus groups will allow for in depth discussion and an opportunity to further explore any areas that the questionnaire had drawn significance to. The focus group will be based upon the **Framework** 

of Consumer Behavioural Fallacy to gain further insight into consumers possessing the ability to falsify their social class using adverse methods such as BNPL and counterfeit goods. The research objectives of this thesis are detailed below for reference, it is anticipated the qualitative data will collectively (alongside the quantitative data) provide an analysis and test of each objective.

• **Research Objective 1 (RO1)**- To establish whether it is believed that social class can successfully be falsified.

• **Research Objective 2 (RO2)**- Identify the motivating factors influencing an individual to falsify their social class.

• **Research Objective 3 (RO3)**- To establish that adverse methods of consumption can be used as a method of falsifying social class.

# Type of Focus Group and conducting the focus groups

The focus groups will follow the nature of a single focus group, meaning the interaction within the focus group will be orientated around one topic at a time (Nyumba, et al., 2018), giving all participants an opportunity to voice their opinions and engage in a discussion or debate. This form of focus group is often recognised as a classic focus group (Morgan, 1996). As (like all-natural discussions) they can go off topic, these focus groups will be semi structured allowing for the participants to speak freely which may uncover more valuable information as well as encourage each participant the opportunity to express themselves as fully or as little as they wish (Newcomer, et al., 2015).

The focus groups will be conducted online via a secure communication tool (Microsoft Teams). Each participant will be sent a link to the group and is welcome to leave their camera off or on depending on how comfortable they feel. The researcher will first welcome the group and explain more about the focus group (how long it aims to last, the areas in which it will discuss, there will be informed notice that the focus group will be recorded finally in the introduction the researcher will emphasise that each participant is welcome to withdraw from the focus group before it starts). From there, the focus group will then be recorded, and the discussion will begin. To initiate the discussion all participants will be presented with a starting topic, something to ensure the ease and relaxation of all participants. In this instance, general

small talk discussion (Krueger, 2002). From then the researcher, will begin to introduce topics of interest, it is anticipated the discussion will escalate.

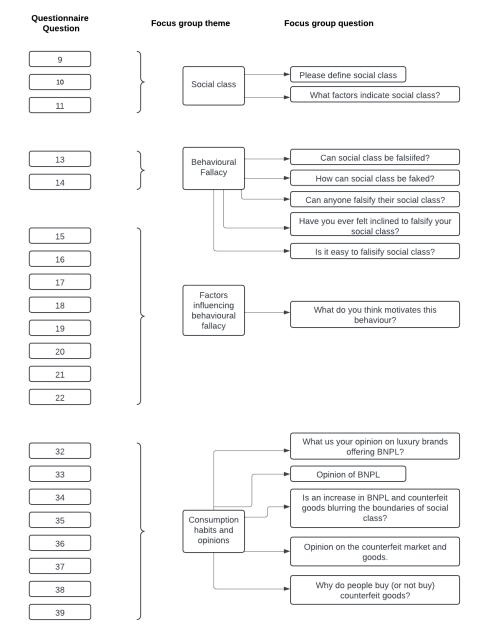
To ensure the topic stays on target the moderator will be there to intervene at any point if the discussion loses focus and significance to the topic (Bradley, 2013).As focus group rely largely upon shared views, conversation, and deliberation between participants the focus group moderator must ensure a comfortable environment wherein all participants feel at ease to share their opinions (Short, 2011; Krueger, 1994) and are welcome to further elaborate on someone else's opinions and even challenge what another participant has said. By doing so, the interviewer allows for participants to engage in an active and lively conversation. The focus group is anticipated to last between 40-60 minutes, allowing ample time to address each topic / question as well as provide enough time for the researcher to build rapport with the participants and limit the possibility of fatigue and boredom if the focus group were for example to take two hours or more.

#### Questions asked within the focus group

Similarly, to the format of the surveys, the researcher will have a list of questions of various formats they wish the participants to discuss and answer. Krueger (1994, p. 58) urges an avoidance of dichotomous questions as they only encourage one worded answer usually yes or no and do not usually evoke greater depth of discussion. Following on from various questions the researcher may utilise the opportunity to ask probing and follow up questions, in the attempt to gain further information (Adams & Cox, 2008; Puchta & Potter, 1999). It may also be noted that the questionnaire influenced the focus group questions as the researcher was able to further explore and probe opinions and feelings regarding the falsification of social class using adverse methods.

Theme of discussion	Applicable literature	Example of questions asked	RQ's/RO' s	Theme within FCBF
Social class	(Bourdieu, 1986) (Savage, 2015) (Goldthorpe, 1980) (Manstead, 2018) (Kraus & Stephens, 2012) (Coleman, 1983)	<ul> <li>What is social class to you?</li> <li>Is social class still a present system today?</li> <li>What do you believe is the biggest indicator of social class?</li> <li>What social class do you believe you are and why?</li> </ul>	RQ1 RO1	N/A
Behavioural fallacy	(Rosenberg, 1979) (Sirgy, 1982) (Goffman, 1956) (Festinger, 1954) (Southgate, et al., 2017) (Bem, 1967) (Bandura, 2011) (Tajfel & Turner, 1979)	<ul> <li>Do you think social class can be falsified?</li> <li>If so, how, if not why?</li> <li>Are you aware of people falsifying their social class?</li> <li>What motivates this?</li> </ul>	RQ1 RO1 RQ2 RO2	A/ SN
Factors influencing behavioural fallacy	(Ivana, 2017) (Higgins, 1987) (Oyserman & Destin, 2010) (Levy, 1959) (Sirgy, 1985) (Ryan & Deci, 2000)	<ul> <li>Do you think people lie about their social class?</li> <li>Do you believe people enhance themselves?</li> <li>Why do you think individuals do this?</li> </ul>	RQ2 RO2	A/ SN
Consumption habits	(Belk, 1988) (Veblen, 1967) (Solomon, 1983) (Trigg, 2001) (Schor, 1998) (Mandel, et al., 2017) (Corneo & Jeanne, 1997) (Gronmo, 1988) (Woodruffle-Burton & Elliott, 2005) (Leibenstein, 1950) (Kempen, 2003) (Sirgy, 1982)	<ul> <li>Have you ever obtained goods via adverse methods?</li> <li>What are your opinions on counterfeit goods?</li> <li>What are your opinions on BNPL, debt etc?</li> <li>What are your opinions on Klarna, Clearpay, LayBuy and the likes?</li> <li>Do you think the methods of accessing goods is blurring the boundaries of social class?</li> <li>Do you think people use credit, BNPL etc as a way of accessing goods to show off?</li> <li>Do you believe counterfeit goods allow individuals to portray a different social class.</li> </ul>	RQ3 RO3	PBC
Factors influencing consumption habits	(Eastman, et al., 1999) (Veblen, 1967) (Charles, et al., 2009) (Dichter, 1960) (Kempen, 2003)	<ul> <li>Do you believe other people's opinions strongly influence what people buy?</li> <li>Do you believe people show off?</li> <li>If so, why?</li> </ul>	RQ2 RO2	SN

Table 5- Focus groups themes, questions, and applicable objectives



# Questionnaire questions and focus group questions

Figure 23- How the questionnaire questions inspired the focus group questions

# Pilot study- undertaking pilot interview.

The aim of the pilot interview posed a dual purpose, firstly it affirms the trending findings gathered within the pilot questionnaires. Secondly, it allowed for the researcher to gain understanding as to the possible issues that may arise during the discussion. Mirroring the process that will be exercised in the actual study, the researcher recruited the pilot participant from the sample of pilot survey responses. As the pilot interview was a smaller representation of the overall sample within the research, it was deemed that both NVivo and manual

thematic analysis would be exercised as a method of both nurturing the skills to use NVivo effectively as well as to quickly identify trending patterns within the data. The pilot study encompassed a semi-structured format as a method of exploring and unearthing emerging topics that may not have been considered. By doing so, the researcher was able to test the questions to ensure they would encourage debate and discussion as well as discouraged the respondent to use single word replies. Conducting the pilot interview allowed for the researcher to test their skills to semi guide the discussion as well as build confidence before conducting the pilot focus group. The interview took place in July 2023. The transcript of this interview may be found in appendix 31.

# Pilot focus group - plan

Based loosely upon the framework established by Marques (2021).

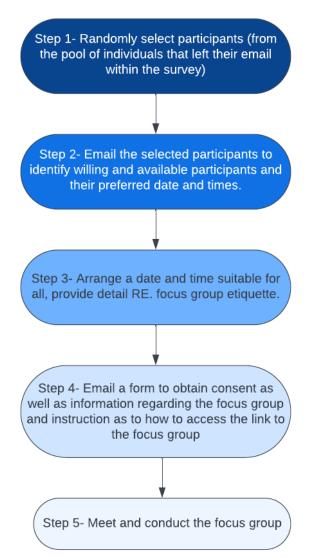


Figure 24- Focus group plan (Marques, 2021)

# Conducting pilot interview

Following the same format as the actual focus groups, the pilot interview was conducted online via Microsoft Teams. The participant was also taken from the pool of respondents from the pilot survey. As this participant had already completed the questionnaire, they were familiar with the research. This method of recruitment reflects the actual focus groups wherein the participants must have completed the survey prior to being put in the pool to be later randomly selected. Such was designed this way to allow for the focus groups to build upon the data in the questionnaire but explore it in a way that would encourage debate and discussion. Upon conducting the pilot interview, it was established that some of the questions initially posed were deemed unavailing so were removed. As identified earlier, the aim of the pilot interview is to gain familiarity with the process of conducting focus groups as well as establish that the questions will prove fruitful in terms of the research questions and objectives. Like the analysis of the focus groups the pilot interview was thematically analysed.

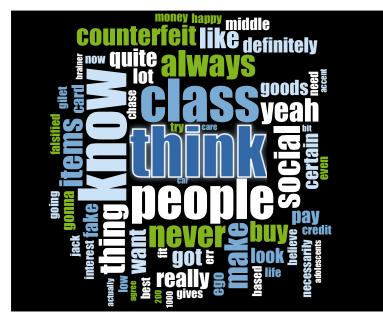


Figure 25- Word cloud of key words identified in pilot interview

(Key words: Think, class, people, know, social, counterfeit, thing, items)

A table of the top 100 words from the pilot interview may be found in appendix 32. Table 6 shows the key words identified in relation to the themes explored within this research.

Key word	Word count	%	Theme	
Think	17	4.35	Attitudes towards faking class and adverse methods of accessing goods.	
Know	16	4.09	What they know about others faking class, and adverse methods of accessing goods.	
Class	14	3.58	Understanding of social class, indicative factors and whether it can be faked.	
People	13	3.32	The impact others have upon the desire to falsify class as well as whether others falsify their social class.	
Always	8	2.05	The pressure to fit in.	

Table 6- Key words from the pilot interview

## Developmental process of the final focus group

Marques et al. (2021) established a framework to recruit participants effectively as well as navigating online focus groups. While there has been emphasis ensuring all participants are homogeneous within the realms of age, status, class and other characteristics (Carey, 1994), Calder (1977) and McLafferty (2004) argue the benefits of heterogenous groups as they may provide richer dialogue, as the individuals have different characteristics. This research will largely exercise heterogeneity (Kitzinger, 1995), allowing different individuals to discuss their ideas whether they be in contrast or in agreement with one another. The selection process of participants within the focus groups come from the pool of participants within the **questionnaires who opt to take part in further debate regarding the topics at focus.** The participants chosen will be **randomly selected** (the participants from the survey who left their email address was then imputed into a random draw).

There is vast debate as to how many participants per focus group is sufficient. Various researchers argue anywhere between 6 -10 is adequate (Morgan, 1997), whilst others recommend that focus groups should have between 3-12 participants (Adler & Clark, 2008). It is anticipated the researcher will conduct four focus groups consisting of 3-5 participants. As previously discussed, mini groups are deemed ideal for this research to encourage each participant to feel comfortable to discuss their opinions regarding debt, social class, counterfeit consumption, and behavioural fallacy. As highlighted by various researchers (Barbour, 2014; Muijeen, et al., 2020), the location in which the focus groups may take place (offline and online). Online focus groups are continually gaining popularity due to the

enormous technological advancements (Yeoman & McMahon-Beattie, 2019) and an increasing accessibility to online communication (Rezabek, 2000; Stewart & Williams, 2005). Considering this alongside the ominous and unpredictable landscapes due to the Covid-19 global pandemic, the prospects of gathering multiple people face to face, seems rather uncertain (Marques, et al., 2021).

While it is argued that online focus groups may not be 'ideal' various authors have recently exercised online focus groups (Lunn, et al., 2020; Williams, et al., 2020) as well as praise its functionality (Smithson, 2022). It has been recognised that holding the discussion online offers various benefits such as the participants may feel more comfortable in their own surroundings which may lead to them expressing themselves and provide a more honest answer over a socially desirable response (Brüggen & Willems, 2008) as it takes the pressure from divulging information in a group with numerous people there. Nevertheless, holding focus groups online have various limitations including the fact the internet connection is not guaranteed and technical issues may arise (Seitz, 2016), not only that but as the participants are in their own home they may be easily distracted and may feel inclined to check their phone or simply be uninterested in the discussion, in addition the interpersonal connections and social cues may be lacking (Stewart & Shamdasani, 2017).

Another rationale for hosting the focus groups online is that focus group etiquette is arguably easier to enforce as the Teams software encourages participants to 'raise a hand' when wishing to contribute to the conversation. Allowing each participant to feel respected and heard and increasing the ease of transcription as all voices are not muddied. As previously stated, if participants feel comfortable, they are welcome to put their camera on however this is not vital. Recording the focus groups will allow for any video recording which may provide some beneficial non-verbal cues (Matoesian & Coldren, 2002). By allowing participants to use their camera at their discretion the researcher anticipates that the participants may feel at ease and organic to explore their feelings and opinions with their camera disabled (Principe, 2022; Nobrega, et al., 2021). Similarly, it is noted that there are in fact more benefits to conducting online focus groups. Most advantageous for this research is that the responses are often a better representation and reflection of the individuals' opinions due to them feeling comfortable in their own home (Boughton, 2021). As the focus groups are conducted online via Teams it is anticipated that the researcher will record the focus group as well as enable the transcription tool on the Teams software. Doing such will allow certainty if one of the methods of recordings somehow fails. As well as this, the transcription software also saves time when manually transcribing the responses.

#### Conducting the focus groups

Each focus group was conducted via Teams, prior to the meeting all consent forms had been collected alongside confirmation of attendance from each participant. The first focus group went well with the five participants (3 male, 2 female), no technical issues. However, at times the participants tended to talk over one another, making transcription difficult. The second focus group (2 male, 1 female) again went well. As it was a smaller group each person was able to explore their opinions in greater depth, again no technical issues. The third focus group (1 male, 2 females) originally intended to have another participant, but the morning of the focus group they stated they were unable to join the call due to illness. Nevertheless, the focus group started but F4's microphone and speaker did not work for a few moments, so the call was prolonged slightly. After restarting the call all technical errors were resolved. The fourth and final focus group (1 male, 2 females) was conducted without any issues.

#### Transcription of the Focus Groups, analysis and data storage

As the focus groups will be verbally recorded (and transcription service enabled on Teams) each focus group will be transcribed verbatim to ensure everything is written down including pauses. Transcribing all verbal cues also allows the interviewer to ensure the natural morphologic structure by using punctuation to represent the speech (McLeleen, et al., 2003). The data will be analysed thematically (Breen, 2006), with all information being compared and categorised into emerging themes shared within each focus group. The thematic analysis follows that of a coding system as the researcher can code emerging topics that continually appear, creating a theme. As well as a thematic approach, direct quotes will be inserted within the data analysis section due to their efficiency and speed of identifying what the participant(s) was expressing (Barbour, 2014). The collected data will be entered into NVivo, software that allows for the analysis of qualitative data by organising key themes via coding. To store the data collected within focus groups the researcher will ensure there are multiple copies of each focus group, and all collected data saved to safeguard the possibility of losing

it, due to technical errors or even user error such as deleting a file by accident or misplacing a memory stick. The data storage will be both on a memory stick / hard drive and backed up on a personal cloud network. At this stage it is important to recognise that all these data storage solutions are personal and are not accessible by anyone else, consequently ensuring data protection and excluding any opportunity for data misuse.

#### **Limitations to Focus Groups**

As the focus group will consist of many individuals, there is the possibility certain individuals may have a more dominating character that may govern the conversation (Litosseliti, 2003; Sim & Waterfield, 2019; Smithson, 2000) thus compromising the full focus group. Another concern is the possibility of bias. Bias within focus groups may occur if the interviewer influences the response of the participants or if the method and content appears biased thus affecting the validity of the findings. To minimise the possibility of interviewer bias, the researcher has chosen to ensure all topics and questions are prepared as well as prepare to answer any questions the participants may have. Prior to undertaking the focus group, the researcher will also reinstate that all participation is voluntary and that the participants may exercise their right to opt out from the study.

#### 4.6 Ethics, bias, and limitations

#### **Ethical Considerations**

To ensure this research is acceptable the process of ethical approval has been undertaken, providing the researcher with the approval from the University of Sunderland that the data collection method will both satisfy the objectives of the research and safeguard its ethical implications as well as adhere to their code of ethical practice (University of Sunderland, 2018). To ensure the mitigation of any ethical implications various factors will be considered and measures will be applied to ensure safety and ethical soundness.

#### Informed Consent

Prior to any data collection full consent from the participants will be obtained via a consent form, containing a detailed explanation of what the data collection process will consist of, where the information will be stored, how it will be recorded and how it will later be used within the thesis (GOV.UK, 2018; Manti & Licari, 2018). For simplicity and transparency, the points made will be made in bullet point form ensuring they can all be read and easily understood. In terms of consent regarding the focus groups, a document will be sent to each participant via email. The document will consist of explanation of the process of the focus groups and what may be asked within the discussion, with an area for the participant to sign their permission and data the slip ensuring complete voluntary participation has taken place and the participant is fully aware of what will happen and what to expect during their time of participation.

#### **Declaration of Researcher Intentions**

Before any data collection takes place, a full disclosure of the researchers intentions will be in place, whether that be at the beginning of the survey written or verbally spoken at the beginning of the focus groups (Collins, 2019, p. 89), thus eliminating the prospect of deception (Blumberg, et al., 2008, p. 156). Alongside a description of what the process will consist of, the contact details of the researcher will be given to each participant to ensure that if they feel they need to ask anything they can and are encouraged to contact the researcher without hesitation (Government Social Research Unit, 2007).

#### Participants and Protection of Participant Anonymity

To ensure the research is conducted ethically with minimal risk all participants will be 18 years of age or older, thus eliminating the requirement for parental consent forms and the risk often associated with participants in studies that are under the age of 18 years old. Privacy and anonymity of the participants must be ensured. To do so the following steps will be taken:

All participants are participating voluntarily however it is imperative to ensure that all
participants are made aware that they have the option to exercise their right to leave
the study at any point and what they are partaking in is completely voluntary.

- All data protection will adhere to the Data Protections Act 1998 as well as the recent laws and guidance set within the GDPR (Quallie , 2024).
- All participants within the questionnaire and focus group will remain anonymous (The names have been removed from the focus group transcripts).

#### **Professional Body Standards**

As this research is being conducted as a part of a doctoral research degree, the collection methods will specifically meet the guidelines and adhere to the code of conduct set by the University of Sunderland (2018).

#### Sensitive Information

As the questions and topics that emerge throughout the questionnaire and focus groups touch upon various topics such as social class, consumption habits, personal information including occupation and average income, some participants may feel uncomfortable sharing such information. While this data is arguably personal it is imperative that all questions asked are handled with the upmost respect with the underlying understanding that they may be perceived as uncomfortable (Kruger, et al., 2019). It is ensured all questions are worded in a non - offensive manner that encourages the disclosure of the desired information. It is vital to note that while some participants may not feel the questions and topics are of a sensitive nature, the researcher understands that some people have a greater willingness and are arguably more confident expressing themselves and answering / discussing personal matters, such as income, how an individual spends their money and whether they tell "little white lies' with regards to their social class and lifestyle.

# Addressing issues of validity, bias, limitations of the research and any anticipated problems

While each method has been presented alongside a rational, there is however possible problems and limitations that may arise during the process of data collection. To eliminate any possible limitations pilot studies will be conducted prior to official distribution.

#### Validity in questionnaires and focus groups

It is widely established that validity is an imperative factor when considering and developing a methodology. Saunders (2019) highlights that validity considers the extent at which the data collected within research could affect the credibility of the research findings. Saunders emphasises that researchers must effectively assess the potential issues of validity, reliability, and bias. As previously stated, this research encompasses a mixed methodology consisting of questionnaires and online focus groups, both extremely well versed and established forms of data collection within business research (Saunders, et al., 2019; Bradley, 2013; Blumberg, et al., 2008).

It is understood that ensuring validity also ensures the credibility of the data collected. It is recognised there are three forms of validity within research (Blumberg, et al., 2005) namely: criterion related validity, content validity and construct validity. Criterion related validity refers to the evaluation of the accuracy of a test and the outcome in which it was designed to measure, within the context of this research, both questionnaires and focus groups were exercised to gain relevant data in aim of fulfilment of the research questions and objectives. Content validity evaluates how well the testing instruments (the questionnaire and focus groups) identifies and 'covers' all relevant parts of the construct it intends to understand and Considering this research, content validity was considered greatly when measure. determining the wording and phrasing within both the surveys and focus groups. Pilot tests of both the survey and focus group questions were conducted to ensure the questions asked were appropriately informed by research, gathered 'useable' data, and could be understood. Finally, construct validity refers to the identification of what should be measured. In this research, the measurement is of whether social class can be falsified as well as exploring methods in which an individual can falsify their social class. Both the questionnaires and focus groups allowed for direct responses in relation to the topics warranting discussion that were informed from the findings within the literature review and the conceptual framework exercised within this research. Saunders (2019) explains reliability refers to the extent to which the data collection techniques and analysis procedures exercised yield consistent findings.

It is also important to note that whilst both methods intend to gain data regarding the belief that social class may be falsified and the methods believed to do so, social class is rather difficult to ascertain. As the research is focusing upon the falsification of social class the researcher was highly aware that the participants may frame their responses in a way, they deem more desirable. To minimise such, most of the focus is upon the beliefs of the participants rather than an in-depth examination of their own behaviour.

#### Data reliability

To ensure reliability of data, various strategies were exercised; firstly, standardised data collection methods were executed (questionnaires followed by focus groups), both methods are well established and recommended tools to gather data. Upon establishing the methods used, each was pilot tested; in doing so, the researcher was able to identify any inconsistencies within the data thus allowing adjustments to be made. Thirdly, to ensure consistency the same tools and measurement were used throughout the study (all survey data was collected online via Qualtrics, and all focus groups were conducted via teams). Fourthly, upon gathering all the data, the data was audited and carefully considered to check for any missing, duplicate or incorrect entries. From there it was triangulated. The data from the questionnaires was analysed against the focus group findings to establish consistency amongst the data.

#### **Anticipated problems**

#### • Bias

Bias can occur in various stages of research whether that be within the planning, data collection stage, analysis or even publication (Pannucci & Wilkins, 2010). Bias may be present within research (pre-trial bias, bias during the trial and bias after trial), it is important to note that bias can occur regardless of subject discipline. Correlating to this is the agreement that bias is not uncommon within social sciences and business which can mean different things depending on the discipline. Hammersley and Gromm (1997) discussed that bias within the realms of social sciences may refer to systematic errors or error in measurement thus affecting the validity of the results. As recognised by Roulston and Shelton (2015),

quantitative and qualitative both encompass possibilities of bias. Considering qualitative methods bias can occur in many ways (sampling - selection bias, the researcher - investigator bias, participant responses-reactive bias, flaws in research process - response bias and finally, analysis - confirmation bias) (Roulston & Shelton, 2015). To understand the possible bias, the researcher can recognise and produce research that is impartial of the researcher. Whilst it has been understood that data collection methods in which the researcher is present (such as focus groups, interviews or in person surveys) the possibility of bias (even subliminally) may occur due to human nature within social interactions. In contrast, Mason (2002) states that it is inappropriate to view social interactions as bias and stresses that the researcher should instead try to understand the complexities of the interaction to gain contextually insight into the situation.

As convenience sampling has been chosen the researcher must ensure the validity of the data collected is confirmed thus mitigating the possibility of bias (Etikan, et al., 2016; Farrokhi & Mahmoudi-Hamidabad, 2012; Mackey & Gass, 2005). Robson (2002) highlights the various biases (subject/ participant bias, subject or participant error, observer error and, observer bias). When considering the potential bias, it was established participant bias may be likely due to the topics being discussed (Nyumba, et al., 2018). *Subject or participant bias* refers to the process wherein a participant may feel inclined to offer responses or act in a way they believe the researcher wants them to (JúniorI, 2022). Due to this research being largely based upon individual beliefs, experiences and opinions and discussions branch topics such as opinions on debt, counterfeit consumption, it is imperative to minimise participant bias as much as possible. As recommended by various researchers (Nancarrow, et al., 2001; Saunders, et al., 2019) the researcher will emphasise the anonymity provided to the participants alongside the reassurance that the data collected will solely be used for this research, and all data will be handled appropriately satisfying guidelines provided by the University of Sunderland as well as wider bodies (GDPR).

#### • Covid 19

Initially it was hoped that both electronic and physical copies of the questionnaire would be distributed to gain access to a larger population, however given the current global situation with regards to Covid 19, it has been decided for the mitigation of risk and safety of others as well as the researcher, it is in the best interest of all parties to conduct all questionnaires online. While limiting the population to those who can access online questionnaires, it may provide more accurate responses as the participants may feel more comfortable divulging information regarding their purchasing habits, social class, and a current standing within society, in the comfort of their own chosen location, in their own time without someone standing in their vicinity waiting for their completed questionnaire. Such has created vast impact with regards to the sample exercised within this research. Whilst the continual impact of Covid-19 is significant, the adaptation of the methods falls in alignment with the pragmatic philosophical approach in terms of utilising the best suited methods available at the time.

#### Limitations of methodology

As previously established within their respected sections, there are various limitations associated with questionnaires and focus groups. As this research encompasses a mixed methodology, it is understood that a common limitation of a mixed method study is the construct validity. This issue is largely based upon the reliance upon the honesty of the participants when answering a question (whether that be in a questionnaire or focus group). Whilst it is understood that this possible limitation cannot be fully removed it can be limited via various steps, such as ensuring total anonymity, and informing the participants may feel more comfortable expressing their authentic feelings and opinions. Although the limitations mentioned, mixed methodology has been recognised to be the most fruitful methodology in terms of fulfilling the research questions and objectives.

### 4.7 Summary of chapter

This chapter has outlined the use of mixed methodology underpinned with a pragmatic philosophical stance. The data collection process followed an equally weighted sequential process beginning with questionnaires and followed by online focus groups. As highlighted within Chapter 3: Conceptual Framework, the development of the methodology was largely influenced by the developed framework titled **"The Framework of Consumer Behavioural fallacy**". Such application led to the adaptation of each variable within the context of falsifying social class via consumption. The conceptual framework allowed visual representation of the interlinking relationships between each variable that can now be examined via the chosen methods (questionnaires and focus groups). The next two chapters of this thesis will focus upon the data collected within the questionnaire and the focus groups. the next chapter will look at the questionnaire data.

## Chapter Five - Quantitative Data Analysis 5.1 Introduction

The previous chapter discussed the methodology exemplified within this research. This chapter will explore the data gathered from the questionnaire. 5.2 will provide an overview of the data collection and analysis procedure. 5.3 will present a summary of key findings and demographic overview of the questionnaire participants using the descriptive tables. 5.4 will further explore the descriptive statistics with specific attention being paid upon social class, motivation to falsify class and methods to do so. 5.5 focuses upon the hypothesis testing, finally 5.6 will conclude the chapter and provide a discussion in the context of the research questions and objectives as well as a generalised overview of all questionnaire findings.

#### 5.2 Data collection and analysis procedure

The initial phase of the data collection began with the distribution of the questionnaires over a **3-month** time scale, a total of 168 surveys were collected. From this, **146 were viable to use within the research**. The removed responses did not meet the inclusion criteria as some were incomplete, and some were from participants outside of the United Kingdom thus rendering them invalid. However, the viability rate may be viewed positively at 86.90%. Upon the collection of the surveys, the data analysis was able to begin. To achieve this, the data was exported from Qualtrics into an excel spreadsheet, and the quantitative data was imported into SPSS. The initial section of the questionnaire allowed the researcher to begin the opening data analysis to examine the descriptive statistics (a copy of the questionnaire can be found in appendix 12). The descriptive statistics also allows the identification and examination of key characteristics of the participants (the descriptive statistics for each question may be found within appendix 26). To reiterate, the data collected will aim to answer the research questions and objectives for this research as well as test the hypotheses.

# 5.3 Summary of key findings and demographic overview of participants

Providing an insight into the demographic data collected allows the researcher to explore demographic variables and the impact they may have upon opinions, feelings, social class, falsification of class and consumer habits. To summarise the data descriptive statistics (both frequency and descriptive) were used in the form of tables as a method of quickly identifying key characteristics of the participants.

				Ge	nder			
		Female	Male	Androgynos	Bigender	Other	Prefer not to say	Total
Age	18-24	4	6	0	1	0	0	11
	25-34	30	13	0	0	0	0	43
	35-44	16	11	1	0	1	0	29
	45-54	21	15	0	0	0	1	37
	55-64	10	8	0	0	0	1	19
	65 and over	6	1	0	0	0	0	7
Total		87	54	1	1	1	2	146

#### Age \* Gender Crosstabulation

Count

Figure 26- Demographic profile of participants -age (question 1) / gender (question 2), crosstabulation).

59.5% (87 participants) were female, 36.9% (54 participants) were male, 1.3% (2 participants) preferred not to share, 0.6% (1 participant) individual identified as androgynous, 0.6% (1 participant) identified as bigender and 0.6% (1 participant) stated other. 29.4% (43 participants) represented the age category 25-34, followed by 25.3% (37 participants) between 45-54, for the age category 35-44 there were 19.8% (29 participants). The smallest yield was 4.9% (7 participants) from the age category 65 and over, this is of no surprise to the researcher as the survey was predominantly distributed on social media. This age category was closely followed by individuals between 18-24, 7.5% (11 participants) and finally the third lowest yielding age category was 55-64 representing 13% (19 participants).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Higher education/ Professional Vocational Equiv	21	14.4	14.4	14.4
	GCSE/ O level/ Vocational level 2 or equiv	12	8.2	8.2	22.6
	Level 1 Qualification	2	1.4	1.4	24.0
	Foundation degree	4	2.7	2.7	26.7
	Bachelor degree	45	30.8	30.8	57.5
	Master degree	47	32.2	32.2	89.7
	PhD/ Professional Doctorate	8	5.5	5.5	95.2
	No qualifications	2	1.4	1.4	96.6
	Other	5	3.4	3.4	100.0
	Total	146	100.0	100.0	

#### Level Of Education

Figure 27- Level of education (Q3)

32.2% (47 participants) stated their highest level of education is a master's degree, closely followed by 30.8% (45 participants) stating a bachelor's degree. Following this, higher educational / professional vocational equivalent resulted in 14.4% (21 participants). 8.2% (12 participants) stated GCSE or equivalent. 5.5% (8 participants) selected PhD or professional doctorate, 3.4% (5 participants) selected other, and when looking at the data all stated were diplomas or accreditation in their field such as charted surveyor and electrician qualifications. 2.7% (4 participants) selected foundation degree, 1.4% (2 participants) selected level 1 qualification and lastly 1.4% (2 participants) selected no qualifications.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Full time employment	112	76.7	76.7	76.7
	Part time employment	8	5.5	5.5	82.2
	Freelance work	8	5.5	5.5	87.7
	Apprenticeship	1	.7	.7	88.4
	Student	9	6.2	6.2	94.5
	Unemployed	2	1.4	1.4	95.9
	Retired	6	4.1	4.1	100.0
	Total	146	100.0	100.0	

#### Employment Status

Figure 28- Employment status (Q4)

Most participants (112) selected full time employment (76.7%). 6.2% (9 participants) selected student, followed by both part time employment and freelance work representing 5.5% (8

participants), 4.1% (6 participants) are retired, with only 1.4% (2 participants) being unemployed, lastly, only .7% (1 participant) selected apprenticeship employment.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager/ Director and senior officials	31	21.2	21.2	21.2
	Professional Occupation	49	33.6	33.6	54.8
	Associate Professional/ technical occupation	8	5.5	5.5	60.3
	Administrative/ secretarial occupation	20	13.7	13.7	74.0
	Skilled Trade occupation	6	4.1	4.1	78.1
	Caring/ lesiure/ service occupation	3	2.1	2.1	80.1
	Sales/ Customer/ Service occupation	10	6.8	6.8	87.0
	Process plant/ Machine Operation occupation	2	1.4	1.4	88.4
	Not selected	17	11.6	11.6	100.0
	Total	146	100.0	100.0	

Job

Figure 29- Job (Q5)

33.6% (49 participants) selected professional occupation, followed by 21.2% (31 participants) selected manager, director and senior official. This was followed by administrative and secretarial occupation with 13.7% (20 participants), 11.6% (17 participants) did not select an occupation most applicable (this equates to the 9 students, 6 retired and the 2 unemployed participants. Following this 6.8% (10 participants) selected sales, customer, and service occupational roles. 5.5% (8 participants) selected associate professional / technical occupation. 4.1% (6 participants) selected a skilled trade occupation. 2.1% (3 participants) selected caring /leisure / service occupation, finally, 1.4% (2 participants) selected process plant / machine operation occupation.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	£1-£9,999	2	1.4	1.4	1.4
	£10,000-£24,999	18	12.3	12.3	13.7
	£25,000-£49,999	52	35.6	35.6	49.3
	£50,000-£74,999	32	21.9	21.9	71.2
	£75,000-£99,999	17	11.6	11.6	82.9
	£100,000-£120,000	13	8.9	8.9	91.8
	£121,000 or more	12	8.2	8.2	100.0
	Total	146	100.0	100.0	

#### **Total Household Income**

Figure 30- Total household income (Q6)

35.6% (52 participants) stated their household income was between £25,000-£49,999, 21.9% (32 participants) selected £50,000-£74,999, 12.3% (18 participants) selected £10,000-£24,999), 11.6% (17 participants) selected £75,000-£99,999, 8.9% (13 participants) selected £100,000-£120,000 closely followed by 8.2% (12 participants) selecting £121,000 and over and lastly 1.4% (2 participants) selected between £1-£9,999.

#### OwnOrRentHome

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Own	114	78.1	78.1	78.1	
	Rent	32	21.9	21.9	100.0	
	Total	146	100.0	100.0		

Figure 31- Ownership of home (Q7)

Most participants (114) equating to 78.1% stated they own their home whilst 21.9% (32 participants) stated they rent their home.

#### 5.4 Further analysis of descriptive statistics

From the initial demographic questions, the questionnaire then focused upon the key areas of discussion (social class, motivation to falsify social class and methods to falsify social class).

#### 5.4.1 Theme one: Social class

From the initial demographic questions, the questionnaire then became more focused upon social class. These questions allow for the fulfilment of both the research questions and aims of the survey. Specifically, these statistics correspond with the fulfilment of *RQ1/RO1 Can social class be falsified?* 

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Working Class	63	43.2	43.2	43.2
	Middle Class	77	52.7	52.7	95.9
	Upper Class	6	4.1	4.1	100.0
	Total	146	100.0	100.0	

#### Social Class

#### Figure 32- Social class (Q9)

To establish a basic understanding of the individual's social class (question 9), each participant was asked to select the social class they believe they are (working class, middle class, or upper class). 43% (63 participants) reported themselves as working class, 53% (77 participants) reported themselves as middle class and only 4% (6 participants) of the 146 respondents classified themselves as upper class. It must be reinstated that whilst the social class of the participants was ascertained, the questionnaire did not intend to establish whether the participants ever falsify their class, but rather build a foundation as to the understanding regarding whether it is believed others falsify their social class. As well as this, by understanding the perceived social class of the participants researcher may establish what individuals perceived to be working, middle and upper class in terms of their own perceived social class and various variables such as income, occupation, house ownership and educational background. **Question 10** (an open-ended question) probed the participants to explore why they placed themselves in their chosen social class. From the responses, there

were four clear categories rationalising the participants choice of social class; education, occupation, income and familial background (some of the responses categorised in themes can be found in appendix 14). These categories were then further reinstated in **question 11** (another open-ended question) which asked the participants to define their understanding of social class. From the responses it was apparent that there were five reoccurring themes: income / money, occupation, familial background, education and power / opportunities (some of the responses categorised in themes can be found in the appendix 15.)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid Y	Yes	87	59.6	59.6	59.6
	No	36	24.7	24.7	84.2
	Maybe	23	15.8	15.8	100.0
	Total	146	100.0	100.0	

Have You Always Been That Class

Figure 33- Have the participants always been that social class (Q12)

It can be recognised that over half (87 participants) 59.6% stated they have always been that social class, whilst 24.7% (36 participants) stated they hadn't always been that class and lastly 15.8% (23 participants) recognised that they might have always been that social class. Following that question, the participants were asked to explore their perceptions regarding an upper class, middle class and working-class person **(questions 16-18).** Word clouds pertaining to each class can be found in appendices 18-20.

#### Can You Identify Class

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	29	19.9	19.9	19.9
	Maybe	81	55.5	55.5	75.3
	No	36	24.7	24.7	100.0
	Total	146	100.0	100.0	

Figure 34- Can the participants identify an individual's social class (Q19)

Most participants (81 participants) 55.5.% stated they might be able to identify social class, 24.7% (36 participants) stated they could not identify class and 19.9% (29 participants) stated they believe they can identify social class. When asked what identified social class (Q20) it was found there were nine factors what were deemed most indicative (material items, accent, mannerisms, job, income, education, appearance, where they are from, political views and familial background).

The following tables (question 21) identify what are perceived to be the most indicative and impactful factors of social class.

	Income						Accent					
		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Yes	110	75.3	75.3	5.3 75.3		Yes	68	46.6	46.6	46.6	
	Maybe	28	19.2	19.2	94.5		Maybe	48	32.9	32.9	79.5	
	No	8	5.5	5.5	100.0		No	30	20.5	20.5	100.0	
	Total	146	100.0	100.0			Total	146	100.0	100.0		

	Their Car							Luxury They Own						
		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent			
Valid	Yes	74	50.7	50.7	50.7	Valid	Yes	72	49.3	49.3	49.3			
	Maybe	53	36.3	36.3	87.0		Maybe	53	36.3	36.3	85.6			
	No	19	13.0	13.0	100.0		No	21	14.4	14.4	100.0			
	Total	146	100.0	100.0			Total	146	100.0	100.0				

Their Home

Cumulative Percent

> 64.4 93.2 100.0

Where They Are From

		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	
-	Yes	45	30.8	30.8	30.8	Valid	Yes	94	64.4	64.4	
	Maybe	63	43.2	43.2	74.0		Maybe	42	28.8	28.8	
	No	38	26.0	26.0	100.0		No	10	6.8	6.8	
	Total	146	100.0	100.0			Total	146	100.0	100.0	

		C	Occupatio	on		Clothing					
		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	99	67.8	67.8	67.8	Valid	Yes	64	43.8	43.8	43.8
	Maybe	42	28.8	28.8	96.6		Maybe	62	42.5	42.5	86.3
	No	5	3.4	3.4	100.0		No	20	13.7	13.7	100.0
	Total	146	100.0	100.0			Total	146	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	105	71.9	71.9	71.9
	Maybe	33	22.6	22.6	94.5
	No	8	5.5	5.5	100.0
	Total	146	100.0	100.0	

Figure 35- Indicators of social class (Q21)

Valid

Income was recognised to be the most impactful and indicative factor of social class with 75.3% (110 participants) stating yes, this was then closely followed by 71.9% (105 participants) stating education to be indicative. Following this occupation (67.8% / 99

participants) and home (64.4%/ 94 participants) generated similar. Luxury they own (49.3%/ 72 participants), accent (46.6%/ 68 participants) and clothing (43.8% / 64 participants), lastly 'where they are from' generated the most 'maybe's' (43.2%/ 63 participants). These tables identify that income is deemed most indicative of social class. This further strengthens the ideology that individuals utilise methods such as the attainment of debt and counterfeit goods to showcase their wealth regardless of it being authentic. Again, these findings are regarding opinions, so it must be reinstated that the variables mentioned are subjective.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	74	50.7	50.7	50.7
	Maybe	64	43.8	43.8	94.5
	No	8	5.5	5.5	100.0
	Total	146	100.0	100.0	

**Do People Lie About Social Class** 

Figure 36- Do people lie about social class (Q13)

50.7% (74 participants) stated they believe people lie about their social class, followed by 43.8% (64 participants) believing that people might lie about class whilst only 5.5% (8 participants) stated they don't believe people lie about social class. Following this question, **question 15** was open ended and asked *(why you think people fake their social class)*, as the responses were qualitative, they have been analysed thematically (some of the responses categorised in themes can be found in appendix 18).It was found that external motivators (subjective norms) were most popular, specifically, the desire to fit in was highlighted by 32 participants. As external factors were deemed most influential in terms of an individual falsifying their social class, H1 will measure test this further using chi-square. In conclusion of this sub section, it may be recognised that it is believed that individuals falsify social class. With the most indicative factor of social class being income. The next sub sections will further build upon this by exploring the motivation to falsify social class as well as delve into the methods wherein an individual may do so.

#### 5.4.2 Theme two: Motivation to falsify class

This section intends to focus upon the perceived motivational factors to falsify social class. Such links to RQ2 / RO2 **What are the key motivating factors influencing a consumer's choice to falsify their social class?** This section will build upon the previous discussion, as it was established that it is believed that individuals falsify their social class, this section will further explore this, but it will now consider what motivates this behaviour.

	Their Friends							What They See On Tv And Magazines					
		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	Yes	79	54.1	54.1	54.1	Valid	Yes	81	55.5	55.5	55.5		
	Maybe	53	36.3	36.3	90.4		Maybe	52	35.6	35.6	91.1		
	No	14	9.6	9.6	100.0		No	13	8.9	8.9	100.0		
	Total 146 100.0 100.0					Total	146	100.0	100.0				

Their Co-Workers

Percent

52.1

43.2

4.8

100.0

Valid Percent

52.1

43.2

4.8

100.0

Frequency

76

63

7

146

Yes

No

Total

Maybe

Cumulative

Percent

52.1

95.2

100.0

	v	Vhat They	See On S	ocial Media		
		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Yes	91	62.3	62.3	62.3	Valid
	Maybe	47	32.2	32.2	94.5	
	No	8	5.5	5.5	100.0	
	Total	146	100.0	100.0		

Their Family										
Frequency Percent Valid Percent Cumulative										
Valid	Yes	65	44.5	44.5	44.5					
	Maybe	58	39.7	39.7	84.2					
	No	23	15.8	15.8	100.0					
	Total	146	100.0	100.0						

#### Figure 37- Perceived motivating factors influencing individuals to falsify their social class (Q22)

From the above tables taken from question 22 it may be recognised that social media generated the most 'yes' responses (62.3% / 91 participants) in terms of what is believed to motivate the falsification of social class. Following this, what is seen on television and magazines generated 55.5% / 81 'yes' responses, this was followed by friends (54.1% 79 participants stating yes), co-workers (52.1%/ 76 participant's) and lastly family (44.5%/ 65 participants). Such strengthens the recognition that social media is vastly influential in terms of behaviour and presenting what is deemed socially desirable. This corresponds with question 25 which probed further into the falsification of behaviour but focused specifically upon individuals lying about themselves online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	114	78.1	78.1	78.1
	Maybe	29	19.9	19.9	97.9
	No	3	2.1	2.1	100.0
	Total	146	100.0	100.0	

#### Do You Think People Lie About Themselves Online

Figure 38- Do people lie about themselves online? (Q25)

It can be recognised that 78.1% (114 participants) stated yes when asked if they think people lie about themselves online, 19.9% (29 participants) stated maybe and only 2.1% (3 participants) stated no. Question 26 (appendix 22/23) probed as to why they believe people lie about themselves online, the results were able to be categorised into attitudes and subjective norms within FCBF. Notably, most responses were in reference to external factors. Question 27 then further explored this by highlighting which external influence is perceived as a motivational factor influencing someone to enhance themselves online or in person.

		Thei	r Friend	s				The	ir Family	/	
		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Selected	40	27.4	27.4	27.4	Valid	Selected	22	15.1	15.1	15.1
vanu	Not Selected	106	72.6	72.6	100.0		Not Selected	124	84.9	84.9	100.0
	Total	146	100.0	100.0			Total	146	100.0	100.0	
Their Co-Workers							Celebriti	es/Influe	ncers		
					Cumulative			_	_		Cumulative

		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Selected	14	9.6	9.6	9.6	Valid	Selected	72	49.3	49.3	49.3
	Not Selected	132	90.4	90.4	100.0		Not Selected	74	50.7	50.7	100.0
	Total	146	100.0	100.0			Total	146	100.0	100.0	

#### Figure 39- Perceived external factors influencing individuals to enhance themselves (Q27)

The four tables above identify what is perceived to be motivation for an individual to enhance themselves online or in person. 27.4% (40 participants) selected friends when asked what they believe motivates people to enhance themselves online or in person. Family was selected by 15.1% (22 participants). Co-workers were selected by 9.6% (14 participants) and 49.3% (72 participants) selected celebrities/ influencers.

Linking back to the importance of social media, question 29 focused specifically upon the participants themselves and intended to establish whether any of the above emotions (attitudes in FCBF) had ever been caused because of what the participants view on social media. Considering the key data in these tables, 'sometimes' is the most frequent choice

		In	feriority					S	adness		
		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Often	23	15.8	15.8	15.8	Valid	Often	28	19.2	19.2	19.2
	Sometimes	67	45.9	45.9	61.6		Sometimes	78	53.4	53.4	72.6
	Never	56	38.4	38.4	100.0		Never	40	27.4	27.4	100.0
	Total	146	100.0	100.0			Total	146	100.0	100.0	
	Inspired					Jealousy					
		Frequency	Percent	Valid Percent	Cumulative Percent			Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Often	28	19.2	19.2	19.2	Valid	Often	25	17.1	17.1	17.1
	Sometimes	97	66.4	66.4	85.6		Sometimes	68	46.6	46.6	63.7
	Never	21	14.4	14.4	100.0		Never	53	36.3	36.3	100.0
	Total	146	100.0	100.0			Total	146	100.0	100.0	

Figure 40- Feelings from viewing content on social media (Q29)

#### **Conclusion of sub-section**

In conclusion of this section, it can be appreciated that the forgoing data has successfully contributed to *RQ2/RO2 What are the key motivating factors influencings a consumer's choice to falsify their social class?* The descriptive tables highlighted the perceived impact of both internal and external influences (attitudes and subjective norms) upon the falsification of social class, the following subsection will build upon this by exploring the methods to falsify social class.

#### 5.4.3 Theme three: Methods to falsify social class

This data intends to highlight the methods available to falsify social class. Such corresponds directly with RQ3/RO3 **To establish that adverse methods of consumption are used as a method of falsifying social class. Question 14** *"Please list how you think people lie about their social class"*. Upon initial analysis of the responses from question 14 there were 6 core themes (income, occupation, education, accent, what they own, rent, BNPL, counterfeit goods and social media). Some of the responses categorised in themes can be found in appendix 17. By understanding the methods perceived to be most popular in terms of falsifying social class, the researcher can consider variables within the **FCBF**, specifically **RQ3/RO3** directly corresponds with **PBC** and any perceived risks.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	98	67.1	67.1	67.1
	Neither Agree nor Disagree	38	26.0	26.0	93.2
	Disagree	10	6.8	6.8	100.0
	Total	146	100.0	100.0	

People use BNPL, credit and or fake goods to appear wealthy or upper class

67.1% (98 participants) agreed that people use BNPL, credit and fake goods to appear wealthy or upper class, 26% (38 participants) neither agreed nor disagreed whilst only 6.8% (10 participants) disagreed. Upon identify the methods recognised to falsify class, the following sections will look closer at the attainment of debt and counterfeit goods to falsify social class.

#### Debt

The following statistics relate directly to *RQ3/RO3, are adverse methods of consumption used as a method of falsifying social class?* The following descriptive tables report the data collected form the questions in relation to the attainment of debt or counterfeit goods as well as discussion regarding perceived rationale for this consumption.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	26	17.8	17.8	17.8
	Agree	57	39.0	39.0	56.8
	Neither Agree nor Disagree	40	27.4	27.4	84.2
	Disagree	23	15.8	15.8	100.0
	Total	146	100.0	100.0	

#### Do You Believe People Get Debt /BNPL To Look Wealthy or Higher Class

Figure 41- Do you believe people obtain debt to appear higher class (Q39)

It can be recognised that 39% (57 participants) agreed that people obtain debt / BNPL to look wealthy or higher class, following this 27.4% (40 participants) stated they neither agree nor disagree, 17.8% (26 participants) strongly agreed and lastly 15.8% (23 participants), 0 participants strongly disagreed.

#### Do People Lie About Social Class \* Do You Believe People Get Debt/BNPL To Look Wealthy or Higher Class Crosstabulation

Count
-------

		Do You Believe	k Wealthy or			
		Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Total
Do People Lie About	Yes	18	29	15	12	74
Social Class	Maybe	7	24	24	9	64
	No	1	4	1	2	8
Total		26	57	40	23	146

Figure 42- Do people lie about social class (Q13) / Do you believe people obtain debt / BNPL to look wealthy or a higher class (Q39) Crosstabulation

Question 39 paid specific attention to the falsification of social class via debt, credit and BNPL services. Figure 42 depicts a crosstabulation consisting of data from Q13 (*Do you believe people lie about their social class?*) and Q38 (*Do you believe people obtain debt, credit, BNPL as a method of looking wealthy or a higher social class*). It can be recognised that total of 56.8% (equating to 83 participants) either agreed (39.0% / 57 participants) or strongly agreed (17.8% /26 participants) that individuals obtain debt, credit, or use BNPL as a method of looking wealthy or a higher class.

Whilst it has been established that adverse methods are believed to be used as a method to falsify class, question 41 paid specific attention to the participants and their own experiences.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	8	5.5	5.5	5.5
	No	118	80.8	80.8	86.3
	Maybe	20	13.7	13.7	100.0
	Total	146	100.0	100.0	

Would You Obtain Debt To Fit In With Friends/Family

Figure 43- Would you obtain debt to fit in (Q41)

When asked if they would ever obtain debt, credit, or use BNPL to buy items to fit in it was established that 80.8% (118 participants) stated they would not obtain debt to fit in with friends, 13.7% (20 participants) stated they might and 5.5% (8 participants) stated they would. This statistic however is of no surprise as it was anticipated that some respondents may provide responses, they believe to most desirable and to possibly portray themselves in a way they perceive to be better.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	4	2.7	2.7	2.7
	Most of the time	6	4.1	4.1	6.8
	Some of the time	27	18.5	18.5	25.3
	Rarely	36	24.7	24.7	50.0
	Never	73	50.0	50.0	100.0
	Total	146	100.0	100.0	

#### Have You Felt Inclined To Get Debt /BNPL To Fit In

Figure 44- Have you felt inclined to obtain debt to fit in (Q40)

In contrast, when asked had they (the participant) ever felt inclined to get debt or BNPL to fit in 50% (73 participants) stated they had never felt that way, 24.7% (36 participants) stated they rarely felt inclined, 18.5% (27 participants) stated they feel inclined some of the time, 4.1% (6 participants) stated they feel inclined most of the time and finally, 2.7% (4 participants) stated they always feel inclined to get debt or BNPL to fit in.

#### Counterfeit consumption

As recognised in question 14 (appendix 17), counterfeit items were recognised to be one of the methods wherein an individual may falsify their social class. The following descriptive tables highlight the data collected from various Likert scaled questions regarding own experiences and opinions on the counterfeit market and counterfeited items.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	71	48.6	48.6	48.6
	Maybe	34	23.3	23.3	71.9
	No	41	28.1	28.1	100.0
	Total	146	100.0	100.0	

#### Are You Aware Of Friends/Family Owning Counterfeit Goods

Figure 45- Are you aware of friends / family owning counterfeit goods (Q35)

48.6% (71 participants) stated they were aware of friends or family owning counterfeit goods, 23.3% (34 participants) stated maybe and 28.1% (41 participants) stated no.

#### Couterfeit Goods Are Good As They Look Like The Real Thing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	33	22.6	22.6	22.6
	Neither Agree nor Disagree	66	45.2	45.2	67.8
	Disagree	47	32.2	32.2	100.0
	Total	146	100.0	100.0	

Figure 46- Counterfeit goods look like the 'real' thing (Q52)

22.6% (33 participants) agree that counterfeits are good as they look like the 'real thing', 45.2% (66 participants) neither agreed nor disagreed whilst 32.2% (47 participants) disagreed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	38	26.0	26.0	26.0
	Neither Agree nor Disagree	71	48.6	48.6	74.7
	Disagree	37	25.3	25.3	100.0
	Total	146	100.0	100.0	

#### I Can Tell The Difference Between Real and Counterfeit Goods

Figure 47- I can tell the difference between real and counterfeit goods (Q52)

26% (38 participants) agreed that they could tell the difference between a real and fake good, almost half, 48.6% (71 participants) neither agreed nor disagreed and 25.3% (37 participants) disagreed.

#### **Counterfeit Goods Allow People To Fit In With Their Friends**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	83	56.8	56.8	56.8
	Neither Agree nor Disagree	46	31.5	31.5	88.4
	Disagree	17	11.6	11.6	100.0
	Total	146	100.0	100.0	

Figure 48- Counterfeits allow people to fit in (Q52)

56.8% (83 participants) agreed that counterfeit goods allow people to fit in with their friends, 31.5% (46 participants) neither agreed nor disagreed whilst only 11.6% (17 participants) disagreed.

#### **Counterfeit Products Deter Me From Buying The Real Thing**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	27	18.5	18.5	18.5
	Neither Agree nor Disagree	68	46.6	46.6	65.1
	Disagree	51	34.9	34.9	100.0
	Total	146	100.0	100.0	

Figure 49- Counterfeits deter me from the 'real' thing (Q52)

18.5% (27 participants) agreed that counterfeit goods would deter them from buying the real item, 46.6% (68 participants) neither agreed nor disagreed and 34.9% (51 participants) disagreed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	51	34.9	34.9	34.9
	Neither Agree nor Disagree	51	34.9	34.9	69.9
	Disagree	44	30.1	30.1	100.0
	Total	146	100.0	100.0	

#### I Wouldnt Ever Buy A Counterfeit Good

Figure 50- I wouldn't ever buy a counterfeit good (Q52)

34.9% (51 participants) agreed they wouldn't ever buy a counterfeit, 34.9% (51 participants) neither agreed nor disagreed and 30.1% (44 participants) disagreed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	107	73.3	73.3	73.3
	Neither Agree nor Disagree	36	24.7	24.7	97.9
	Disagree	3	2.1	2.1	100.0
	Total	146	100.0	100.0	

#### People Buy Fake Goods To Fit In With Trends

Figure 51- People buy fakes to fit in with trends (Q52)

73.3% (107 participants) agreed that people buy fake goods to fit in with trends, 24.7% (36 participants) neither agreed nor disagreed and only 2.1% (3 participants) disagreed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	58	39.7	39.7	39.7
	Maybe (I don't know if I have)	32	21.9	21.9	61.6
	No	56	38.4	38.4	100.0
	Total	146	100.0	100.0	

#### Have You Purchased A Counterfeit Item

Figure 52- Have you purchased a counterfeit item (Q33)

#### Age \* Have You Purchased A Counterfeit Item Gender \* Have You Purchased A Counterfeit Item Crosstabulation Crosstabulation Count Count HaveYouPurchasedACounterfeitItem HaveYouPurchasedACounterfeitItem Maybe (I don't know if I have) Maybe (I don't know if Yes No I have) Total Yes No Total 18-24 6 0 5 11 32 Age Gender Female 18 37 87 25 - 3416 13 14 43 Male 23 12 19 54 9 6 14 29 35 - 440 0 Androgynos 1 1 45-54 17 9 11 37 0 0 1 1 Bigender 55-64 9 4 6 19 Other 0 1 0 1 7 65 and over 1 0 6 Prefer not to say 1 1 0 2 58 32 146 Total 56 58 Total 32 56 146

Figure 53- Age (Q1)/ Gender (Q2) crosstabulation with purchasing a counterfeit good (Q33)

39.7% (58 participants) had purchased a counterfeit good, 21.9% (32 participants) stated they might have purchased a counterfeit good and 38.4% (56 participants) stated they had not purchased a counterfeit good. This data can be further broken down by age and gender to identify any differences between the demographic variables. From the two crosstabulations it can be recognised that more females stated they had bought a counterfeit good (32 females), followed by males (23 males), 1 androgynous, 1 bigender and 1 individual stating prefer not to say had also stated they had purchased a counterfeit good. It may also be recognised that the majority of those stating they had purchased a counterfeit good were between 45-54 (17 participants), followed by those between 25-34 (16 participants).

Preceding the question probing if the participants had ever purchased a counterfeit good, the questionnaire then asked what item had been purchased (the survey only presented this question to the individuals who had selected yes). **Question 34** was open ended and gathered interesting data. It was established that from the 58 individuals who had purchased counterfeit goods, designer clothing and handbags were the most popular counterfeited

item, each being mentioned 29 times, following this, jewellery was mentioned by 8 participants, shoes were mentioned by 7 participants, perfume and makeup was mentioned by 3 participants and accessories such as sunglasses were mentioned by 2 participants. When the participants were asked to share their opinion on counterfeit goods and the counterfeit market (**Question 36**) the responses were categorised into, good, bad, and indifferent opinions. A total of 65.75% (96 participants) had a bad opinion, 21.23% (31 participants) had a good opinion and 13.01% (19 participants) had an indifferent opinion on the counterfeit market and goods. Some of the responses categorised in themes can be found in appendix 24.

#### **Conclusion of sub-section**

In conclusion of this sub-section, the data above contributes the third and final research question and objective *are adverse methods of consumption used as a method of falsifying social class?* This section discussed debt and the consumption of counterfeit goods. Within the section discussing debt, it can be recognised that it is believed that both counterfeit goods and the attainment of debt are used as a method of falsifying social class. Notably, it was established that it is generally believed that counterfeit goods allow individuals to 'fit in' with their friends. It was also recognised that 39.7% (58 participants) had stated they had purchased a counterfeit goods, this will further be explored within the context of the hypothesis testing. Considering the previous sections the following section (5.5) will focus upon the hypothesis testing.

## 5.5 Hypothesis testing

To test the hypotheses, appropriate forms of analysis have been undertaken to identify any statistical significance (at the 0.05 level) between the dependent and independent variables. To test such, chi-square analysis has been conducted due to its ability to compare observed and expected variables as well as identify any relationships between the variables. Originally, linear regression had been conducted, however after further exploration the use of linear regression was rejected as the data collected was not appropriate to test in such manner. The data analysis will now focus specifically on whether individuals believe people falsify their social class, why they do it and how. By establishing such the researcher can contribute to the fulfilment of the framed research questions as well as the general gap in the literature.

Hypothesis	Dependent variable	Independent variable	Independent variable subthemes	
Hypothesis 1	Faking social	External influencers (Q22)	Family	
	class (Q13)		Friends	
			Co-workers	
			Social media	
			Tv / Magazines	
Hypothesis 2	Obtaining debt,	External influencers	Family	
	BNPL to look	(Q22)	Friends	
	higher class		Co-workers	
	(Q39)		Social media	
			Tv/ Magazines	
Hypothesis 3	Purchasing goods to 'fit in' (Q31)	Demographic information (Q1-9)	Age	
			Gender	
			Education	
			Employment status	
			Occupation	
			Total household income	
			Self-proclaimed social class	
Hypothesis 4	Purchasing a counterfeit good (Q33)	Emotions (Q29)	Inferiority	
			Jealousy	
			Sadness	
			Inspired	

Table 7- Hypothesis tests (1-4)

#### 5.5.1 Hypothesis One

# Hypothesis 1 (H1) External influencers may be perceived to motivate an individual to falsify their social class.

- H0 Individuals falsifying their social class remains the same regardless of external influences.
- H1- External influences motivate an individual to falsify their social class.
- H2 External influencers do not motivate an individual to falsify their social class.

Having established that it is believed that individuals lie about social class, 50.7% (74 participants) stated they believe people lie about their social class, followed by 43.8% (64 participants) believing that people might lie about class whilst only 5.5% (8 participants) stated they don't believe people lie about social class (Q13). Question 13 will be used as dependent variable, and the independent variables tested are friends, family, co-workers, social media, television and magazines (Q22). To test such, chi-square analysis has been used to identify any relation between the variables. Which may be expressed as follows:

$$X^2 = \sum \frac{(o-e)^2}{e}$$

 $X^2$ = Chi Square

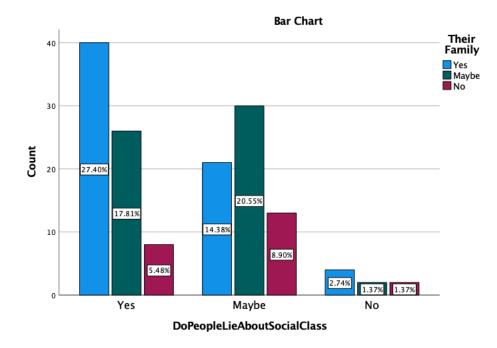
 $\Sigma$ = Sum

O= Observed data

E= Expected values

As the data is ordinal, Somers' Delta (somers' d) will also be used to measure the strength and direction of association between the dependent and independent variables.

#### Independent variable sub theme- Family



The crosstabulation bar chart highlights the count and expected count from question 13 (do people lie about social class) and the first variable (family) taken from question 22. It can be appreciated that of the total percentage that stated 'yes' when asked if they believe people lie about social class, when asked what motivates this, 27.40% stated 'yes' for family, 17.81% stated maybe and only 5.48% stated no. Those that stated people 'maybe' lie about social class (43.8%), 14.38% stated 'yes' when asked if they believe family motivates this behaviour, 20.55% stated 'maybe' and only 8.90% stated 'no'. Lastly, from the 5.5% of individuals that stated 'no' when asked if they believe people lie about social class, 2.74% stated 'yes' when asked if they believe family motivates the same response of 1.37%.

#### **Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.614 <sup>a</sup>	4	.107
Likelihood Ratio	7.757	4	.101
Linear-by-Linear Association	4.441	1	.035
N of Valid Cases	146		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is 1.26.

Considering the results from the chi-square test, the Pearson Chi-Square has reported a nonsignificant value of .107,  $\chi^2(4, N= 146) = 7.614$ , P=0.107 (which is greater than the desired significant level at P=0.05.)

Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.178	.077	2.314	.021
		DoPeopleLieAboutSocial Class Dependent	.168	.072	2.314	.021
		TheirFamily Dependent	.190	.083	2.314	.021

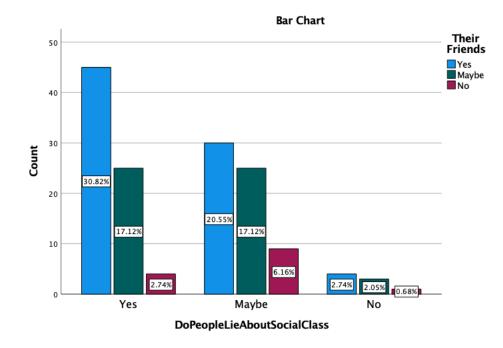
#### .... .....

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

This result is then further supported by the ordinal-by-ordinal measure using Asymmetric Somers' D statistic (assuming question 13 as the dependent variable) having resulted in a value of d=0.168, p=0.021, indicating a significant yet weak association. Given the above, the null hypothesis fails to be rejected.

#### **Independent variable subtheme- Friends**



The crosstabulation bar chart highlights the count and expected count from question 13 and the independent variable, friends, taken from question 22. It can be appreciated that from the 50.7% that stated, 'yes' they believe people lie about social class, 30.82% stated 'yes' they believe their friends motivate this behaviour, 17.12% stated 'maybe' and only 2.74% stated no. From the 43.8% that stated they 'maybe' believe people lie about social class, 20.55% stated 'yes', they believe friends motivate this behaviour, 17.12% stated 'maybe' and 6.16% stated 'no'. Lastly from the 5.5% that stated 'no' they don't believe people lie about social class, 2.74% stated 'yes' friends may motivate this behaviour, 2.05% stated friends might motivate this behaviour and 0.68% stated 'no' they don't believe friends motivate this behaviour.

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.282 <sup>a</sup>	4	.369
Likelihood Ratio	4.368	4	.359
Linear-by-Linear Association	3.221	1	.073
N of Valid Cases	146		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is .77.

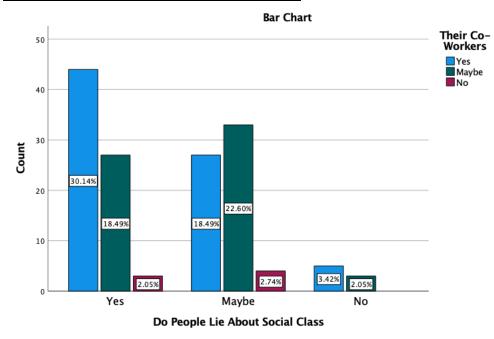
The Pearson Chi-Square has reported a non-significant value of .369,  $\chi^2(4, N= 146) = 4.282$ , P=0.369 (which is greater than the desired significant level at P=0.05). Given this, the null hypothesis fails to be rejected.

Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.142	.077	1.847	.065
		DoPeopleLieAboutSocial Class Dependent	.140	.075	1.847	.065
		TheirFriends Dependent	.145	.078	1.847	.065

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

This result is then further supported by an Asymmetric Somers' d statistic (assuming question 13 as the dependent variable) having resulted in a value of d=0.140, p=0.065 indicating a weak and non-significant association.



#### Independent variable subtheme- Co-workers

From the 50.7% that stated 'yes', they believe people lie about social class, 30.14% stated 'yes', they believe co-workers motivate this behaviour, 18.49% stated co-workers might motivate this behaviour and only 2.05% stated 'no' they don't believe co-workers motivate this behaviour. From the 43.8% that stated people might lie about social class, 18.49% stated

'yes', they believe co-workers motivate this behaviour, 22.60% stated maybe and 2.74% stated no. Lastly, from the 5.5% that stated they don't believe people lie about social class, 3.42% stated 'yes', they believe co-workers motivate this and lastly, 2.05% stated 'maybe'.

Chi-Square Tests						
Value df (2-sided)						
Pearson Chi-Square	4.765 <sup>a</sup>	4	.312			
Likelihood Ratio	5.151	4	.272			
Linear-by-Linear Association	1.275	1	.259			
N of Valid Cases	146					

a. 5 cells (55.6%) have expected count less than 5. The minimum expected count is .38.

The Pearson Chi-Square has reported a non-significant value of .312,  $\chi$ 2(4, N= 146) = 4.765, P=0.312 (which is greater than the desired significant level at P=0.05). Given this, the null hypothesis cannot be rejected.

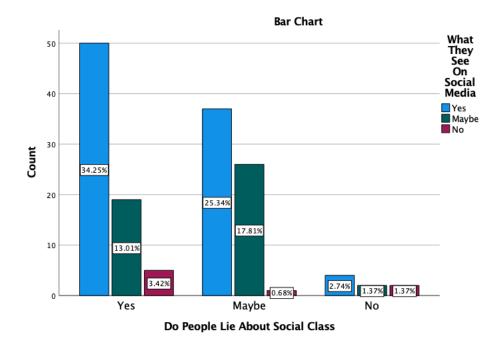
Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.118	.079	1.508	.132
		DoPeopleLieAboutSocial Class Dependent	.119	.079	1.508	.132
		TheirCoWorkers Dependent	.117	.078	1.508	.132

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The Pearson Chi-Square is supported by the Somers' d statistic, with the result of d=0.119, p=0.132, indicating a non-significant association.

## Independent variable- social media



The above chart highlights the crosstabulation of the dependent and independent variables. from the 50.7% that stated, 'yes', they believe people lie about social class, 34.25% stated 'yes', they also believe what is seen on social media to motivate this behaviour, 13.01% stated 'maybe' and 3.42% stated 'no'. from the 43.8% that stated people 'maybe' lie about social class, 25.34% stated 'yes', they believe social media motivates this, 17.81% stated 'maybe' and only 0.68% stated 'no'. Lastly, from the 5.5% that stated 'no' they don't believe people lie about social class, 2.74% stated 'yes', they believe social media motivates this, lastly, 1.37% stated both 'maybe' and 'no'.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.825 <sup>a</sup>	4	.029
Likelihood Ratio	8.892	4	.064
Linear-by-Linear Association	1.611	1	.204
N of Valid Cases	146		

a. 5 cells (55.6%) have expected count less than 5. The minimum expected count is .44.

Pearson Chi-Square indicates a significant result of .029.  $\chi^2(4, N= 146) = 10.825 P=0.029$  (which is below than the desired significant level at P=0.05). Given this, the null hypothesis has been rejected and the H1 has been accepted.

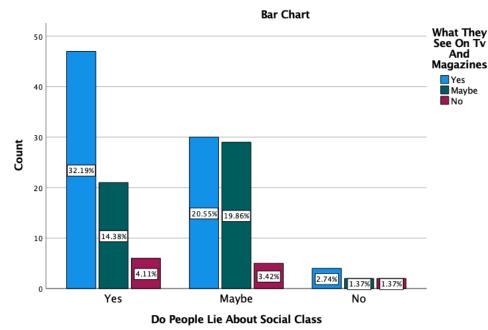
Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.102	.083	1.234	.217
		DoPeopleLieAboutSocial Class Dependent	.106	.086	1.234	.217
		WhatTheySeeOnSocialMe dia Dependent	.098	.079	1.234	.217

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Whilst the Pearson Chi-Square recognised an association between the variables, the Somers' d reports a non-significant result which may indicate a weak association.





From the crosstabulation bar chart for question 13 and 22d, it can be recognised that from the 50.7% of participants that stated, 'yes', they believe people lie about their social class, 32.19% selected 'yes' when asked if they believe tv and magazines motivate this behaviour, 14.38% stated 'maybe' and 4.11% stated 'no'. From the 43.8% that stated 'maybe', 20.55% selected 'yes' they believe tv and magazines motivate this behaviour, 19.86% stated 'maybe' and 3.42% stated 'no'. Lastly from the 5.5% that stated 'no' they don't believe people lie about social class, 2.74% stated 'yes', they believe tv and magazines motivate this behaviour whilst 1.37% stated 'maybe' and 'no'.

chi square rests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	7.255 <sup>a</sup>	4	.123		
Likelihood Ratio	6.474	4	.166		
Linear-by-Linear Association	3.043	1	.081		
N of Valid Cases	146				

Chi-Square Tests

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is .71.

The Pearson Chi-Square reports a non-significant result of .123 which is greater than the P=0.05. Given this, the null hypothesis fails to be rejected.

Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.146	.080	1.822	.068
		DoPeopleLieAboutSocial Class Dependent	.145	.080	1.822	.068
		WhatTheySeeOnTvAndM agazines Dependent	.147	.081	1.822	.068

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Upon review of the Somers' D, it can be recognised that the statistic is in support of the chisquare resulting in d=0.145, p=0.068 which indicates a lack of association.

## Summary of hypothesis testing (H1) (Chi-Square analysis)

Having conducted analysis in terms of the independent variables and the dependent variables, it is important to establish the statistical significance of each independent variable in relation to the dependent variables. By doing so, the researcher can accept or reject the proposed hypotheses. Table 12 will further explore the acceptance or rejection of the independent variables. In terms of significant variables, it can be highlighted that social media generated a significant p-value of 0.029 (<0.05).

Independent	Independent	Statistically	Acceptance/	Acceptance/
Variable	variable sub-	significant	rejection of null	rejection of
	themes	(p-value <0.5)	hypothesis	alternative
				hypothesis
External Influencers	Family	No, (0.107)	Accept H0	Reject H1 & H2
(H1)	Friends	No, (0.369)	Accept H0	Reject H1 & H2
	Co-workers	No, (0.312)	Accept H0	Reject H1 & H2
	Social media	Yes, (0.029)	Reject H0	Accept H1
	TV/	No, (0.123)	Accept H0	Reject H1 & H2
	Magazines			

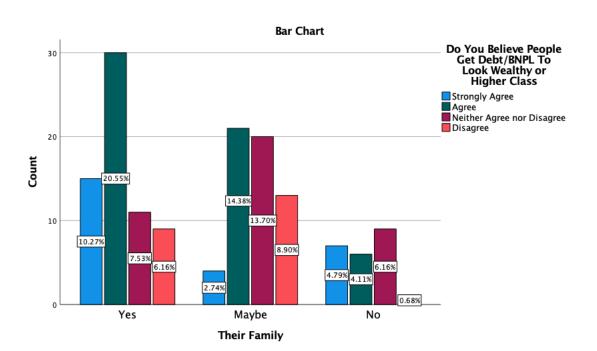
Table 8- Summary of H1

## 5.5.2 Hypothesis Two

# Hypothesis 2 (H2) External influencers motivate an individual to obtain debt, BNPL to appear higher class

- H0: Individuals obtain debt and BNPL to appear higher class regardless of external influencers.
- H1: Individuals are motivated by external influencers to obtain debt / BNPL to appear higher class.
- H2: Individuals are not motivated by external influencers to obtain debt/ BNPL to appear higher class.

Upon establishing that it is believed that individuals falsify their social class, this hypothesis can further examine the relationship between the attainment of debt to falsify class and the perceived external factors that may motivate this behaviour. As previously established within the first hypothesis, it was understood that only family generated a significant result.



## Independent variable- Family

It can be appreciated that from the individuals that 'strongly agreed' (totalling 17.8%) that people obtain debt / BNPL schemes to look wealthy or upper class, 10.27% stated 'yes' when asked if they believe family motivates people to falsify their social class, 2.74% stated 'maybe'

and 4.79% stated 'no'. From the individuals that stated they 'agree' that people obtain debt to appear higher class, 20.55% stated 'yes', they believe family motivates the behaviour, 14.38% stated 'maybe' and 4.11% stated 'no.' From the individuals that selected 'neither agree nor disagree', 7.53% stated 'yes' to family, 13.70% stated 'maybe' and 6.16% stated 'no' to family. Lastly, those that selected disagree (as nobody selected strongly disagree), 6.16% selected 'yes' to family, 8.90% selected 'maybe' to family and only 0.68% selected 'no'.

cili-square rests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	17.404 <sup>a</sup>	6	.008		
Likelihood Ratio	19.016	6	.004		
Linear-by-Linear Association	.755	1	.385		
N of Valid Cases	146				

#### Chi-Square Tests

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 3.62.

Upon review of the Pearson Chi-Square, family has generated a significant result,  $\chi^2(4, N= 146) = 17.404$ , P=0.008 (which is significantly smaller than the P=0.05), given this the null hypothesis has been rejected and the H1 has been accepted.

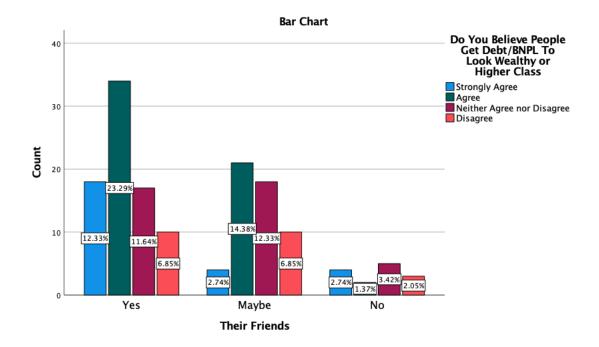
Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.105	.075	1.404	.160
		TheirFamily Dependent	.097	.070	1.404	.160
		DoYouBelievePeopleGet Debt/BNPLToLookWealt hyorHigherClass Dependent	.113	.081	1.404	.160

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Somers' d has reported a non-significant result, whilst the chi-square recognised an association, this may be weak.

## Independent variable- Friends



The crosstabulation bar chart depicting friends and whether it is believed people obtain debt / BNPL schemes to look wealthy or higher class, it can be recognised that from the 17.8% that 'strongly agreed', 12.33% stated 'yes' to friends, 2.74% stated 'maybe' and only 2.74% stated 'no'. From the 39% that stated 'agree', 23.29% stated 'yes' to friends, 14.38% stated 'maybe' and 1.37% stated 'no'. From the 27.4% that 'neither agreed nor disagreed', 11.64% stated 'yes' to friends, 12.33% stated 'maybe, and 3.42% stated 'no'. from the 15.8% that 'disagreed', 6.85% stated 'yes' and 'maybe', lastly 2.05% stated 'no'.

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.945 <sup>a</sup>	6	.090
Likelihood Ratio	12.265	6	.056
Linear-by-Linear Association	3.674	1	.055
N of Valid Cases	146		

## Chi-Square Tests

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 2.21.

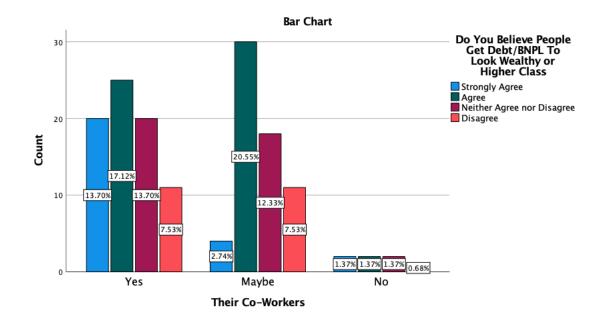
The Pearson Chi-Square has generated an insignificant value of .090. Given this, the null hypothesis fails to be rejected.

Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.165	.076	2.189	.029
		TheirFriends Dependent	.148	.068	2.189	.029
		DoYouBelievePeopleGet Debt/BNPLToLookWealt hyorHigherClass Dependent	.187	.086	2.189	.029

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The insignificant Pearson Chi-Square result is supported by the Asymmetric Somers' d statistic of d=0.148, p=0.029 which indicates a significant but weak association.



## Independent variable- co-workers

The crosstabulation bar chart above highlights that from the 17.8% that strongly agreed, 13.70% stated 'yes' when asked if they believe co-workers motivate this behaviour, 2.74% stated 'maybe' and 1.37% stated 'no'. From the 39% that 'agreed', 17.12% stated 'yes' to co-worker, 20.55% stated 'maybe' and 1.37% stated 'no'. From the 27.4% that stated they neither agree nor disagree, 13.70% stated 'yes' to co-workers, 12.33% stated 'maybe' and 1.37% stated 'no'. Lastly, from the 15.8% that 'disagreed', 7.53% stated 'yes' to co-workers, 7.53% stated 'maybe' and 0.68% stated 'no'.

#### **Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.582 <sup>a</sup>	6	.102
Likelihood Ratio	11.635	6	.071
Linear-by-Linear Association	1.507	1	.220
N of Valid Cases	146		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 1.10.

Pearson Chi-Square indicates a non-significant result of 0.102. given this, the null hypothesis fails to be rejected.

Directional Measures							
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance	
Ordinal by Ordinal	Somers' d	Symmetric	.105	.075	1.393	.164	
		TheirCoWorkers Dependent	.092	.066	1.393	.164	
		DoYouBelievePeopleGet Debt/BNPLToLookWealt hyorHigherClass Dependent	.122	.088	1.393	.164	

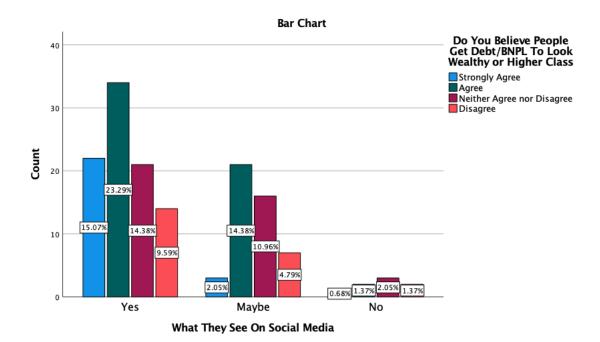
a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The Pearson Chi-Square result is supported by the Somers d statistic of d=0.092, p=0.164

highlighting a non-significant association.

## Independent variable- social media



The crosstabulation bar chart above indicates that from the 17.8% that 'strongly agreed' that people use debt and BNPL to look upper class, 15.07% stated 'yes' to social media, 2.05% stated 'maybe' and only 0.68% stated 'no'. Of the 39% that stated 'agree', 23.29% stated 'yes' to social media, 14.38% stated 'maybe' and 1.37% stated 'no'. from the 27.4% that 'neither agreed nor disagreed', 14.38% stated 'yes' to social media, 10.96% stated 'maybe' and 2.05% stated 'no'. Lastly, of the 15.8% that disagreed, 9.59% stated 'yes' to social media, 4.79% stated 'maybe' and only 1.37% stated 'no'.

Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)			
Pearson Chi-Square	8.636 <sup>a</sup>	6	.195			
Likelihood Ratio	9.506	6	.147			
Linear-by-Linear Association	3.607	1	.058			
N of Valid Cases	146					
a 4 cells (33.3%) have expected count less than 5. The						

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 1.26.

The Pearson Chi-Square reports a non-significant result of 0.195, thus meaning the null hypothesis cannot be rejected.

			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance	
Ordinal by Ordinal	Somers' d	Symmetric	.148	.071	2.072	.038	
		WhatTheySeeOnSocialMe dia Dependent	.126	.061	2.072	.038	
		DoYouBelievePeopleGet Debt/BNPLToLookWealt hyorHigherClass Dependent	.179	.086	2.072	.038	

#### **Directional Measures**

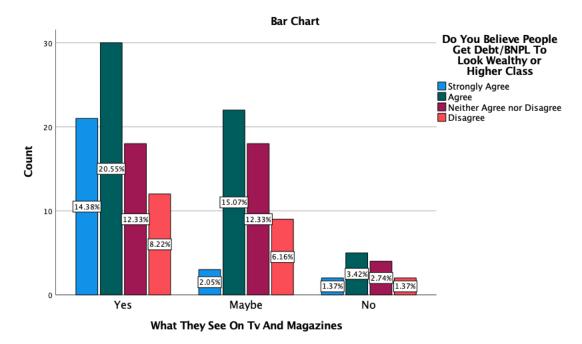
a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The Pearson Chi-Square non-significant result is supported by the Somers' d statistic,

d=0.126, p=0.038 indicating a significant but weak association.

## Independent variable- Tv& Magazines



Above recognises that from the 17.8% that 'strongly agreed', 14.38% stated 'yes' to tv and magazines, 2.05% stated 'maybe' and 1.37% stated 'no'. From those that agreed, 20.55% stated 'yes' to tv and magazines, 15.07% stated 'maybe' and 3.42% stated 'no'. Those that 'neither agreed nor disagreed', 12.33% stated 'yes' to tv and magazines, 12.33% stated 'yes' to tv and magazines, 12.33% stated 'maybe' and 2.74% stated 'no'. Lastly (as nobody strongly disagreed), from those that disagreed, 8.22% stated 'yes' to tv and magazines, 6.16% stated 'maybe' and 1.37% stated 'no'.

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.460 <sup>a</sup>	6	.149
Likelihood Ratio	10.586	6	.102
Linear-by-Linear Association	2.924	1	.087
N of Valid Cases	146		

a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 2.05.

The Pearson Chi-Square has generated a non-significant result of 0.149, which is greater than the P=0.05, thus meaning that the null hypothesis cannot be rejected.

Directional Measures							
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance	
Ordinal by Ordinal	Somers' d	Symmetric	.148	.072	2.055	.040	
		WhatTheySeeOnTvAndM agazines Dependent	.132	.064	2.055	.040	
		DoYouBelievePeopleGet Debt/BNPLToLookWealt hyorHigherClass Dependent	.169	.083	2.055	.040	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The Somers' d statistic supports the result from the Chi-Square, as d=0.132, p=0.040

indicating a significant but weak association.

## Summary of hypothesis testing (H2)

Having conducted analysis in terms of the independent variables and the dependent variables, it is important to establish the statistical significance of each independent variable in relation to the dependent variables. By doing so, the researcher can accept or reject the proposed hypotheses. Table 13 will further explore the acceptance or rejection of the independent variables. In terms of significant values, it can be recognised that only one independent variable resulted in a significant result. Namely, family generated a Pearson Chi-Square result of 0.008 (<0.05).

Independent	Independent	Statistically	Acceptance/	Acceptance/
Variable	variable sub-	significant (p-	rejection of null	rejection of
	themes	value <0.5)	hypothesis	alternative
				hypothesis
External influencers	Family	Yes, (0.008)	Reject H0	Accept H1
	Friends	No, (0.090)	Accept H0	Reject H1 & H2
	Co-workers	No, (0.102)	Accept H0	Reject H1 & H2
	Social media	No, (0.195)	Accept H0	Reject H1 & H2
	Tv /	No, (0.149)	Accept H0	Reject H1 & H2
	Magazines			

Table 9- Summary of H2

## 5.5.3 Hypothesis Three

# Hypothesis 3 (H3) Demographic variables influence an individual purchasing something to fit in

- H0: Individuals purchase goods to fit in, regardless of their demographic information.
- **H1:** Demographic information does influence an individual to purchase something to fit in.
- **H2:** Demographic information does not influence an individual to purchase something to fit in.

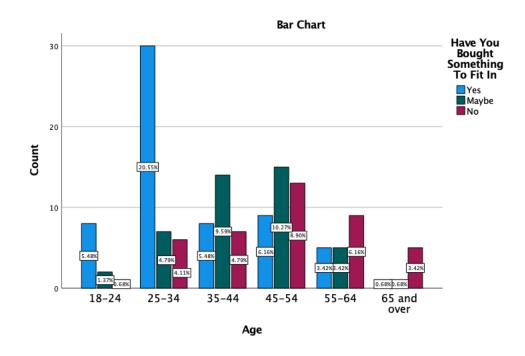
Whilst this research intends to draw attention to the falsification of social class, by gathering the opinions of others, some of the questions in the questionnaire directly probed the consumption habits of the participants themselves as whilst they may not admit to falsifying their own class, they may be willing to share if they've ever executed similar behaviour, such as purchasing items to fit in (question 31).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	61	41.8	41.8	41.8
	Maybe	44	30.1	30.1	71.9
	No	41	28.1	28.1	100.0
	Total	146	100.0	100.0	

Have You Bought Something To Fit In

Such hypothesis will draw attention to any demographic factors (questions 1-9) that may influence this behaviour as well as also highlight that the desire to fit in is largely influential in terms of consumption habits. Following the first two hypotheses, Pearson Chi-Square will be used to identify any significant associations between the two variables (independent and dependent). Similarly, Asymmetric Somers' d will also be presented to identify an association between the two ordinal variables as well as identify the strengths and direction of the relationship.

## Independent variable- Age



The crosstabulation depicts the crosstabulation between age of the participant and whether they had purchased something to fit in. It can be recognised that those stating 'yes', they had bought something to fit in accounted for 41.8%, 5.48% (18-44), 20.55% (25-34), 5.48% (35-44), 6.16% (45-54), 3.42% (55-64) and 0.68% (65 and over). Those who stated 'maybe' accounted for 30.1%, 1.37% (18-24), 4.79 (25-34), 9.59% (35-44), 10.27% (45-54), 3.42% (55-64) and 0.68% (65 and over). Lastly, 28.1% of all participants stated they had not purchased something to fit. 0.68% (18-24), 4.11% (25-34), 4.79% (35-44), 8.90% (45-54), 6.16% (55-64) and finally, 3.42% (65 and over).

Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)			
Pearson Chi-Square	37.952 <sup>a</sup>	10	<.001			
Likelihood Ratio	36.886	10	<.001			
Linear-by-Linear Association	25.002	1	<.001			
N of Valid Cases	146					
a 6 cells (33.3%) have expected count less than 5. The						

 6 cells (33.3%) have expected count less than 5. The minimum expected count is 1.97.

The Pearson Chi-Square reports an extremely significant result of p=<.001, given this the null hypothesis has been rejected and the H1 has been accepted.

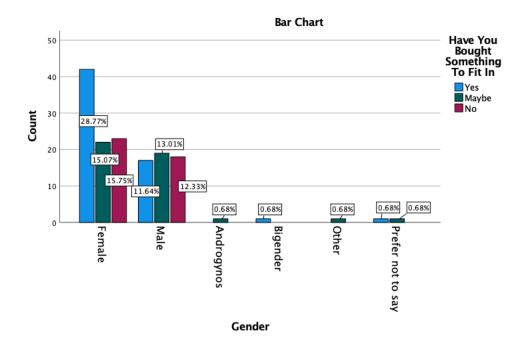
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.366	.066	5.573	<.001
		Age Dependent	.402	.072	5.573	<.001
		HaveYouBoughtSomethin gToFitIn Dependent	.336	.060	5.573	<.001

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The Asymmetric Somers' d statistic supports this (assuming age as the dependent variable) as d=0.402, p=<0.001. As the d value is tending towards 1, it indicates the model has moderate predictive ability.

#### Independent variable- gender



It can be recognised above that those who stated 'yes' they had bought something to fit in, 28.77% identified as female, 11.64% identified as male, 0.68% identified as bigender and 0.68% stated they would prefer not to say. Those who stated 'maybe' can also be categorised by gender, 15.07% identified as female, 13.01% identified as male, 0.68% identified as androgynous, 0.68% identified as other and 0.68% stated they would prefer not to say. Lastly, it can be recognised that 15.75% of those identifying as female stated that they had not bought something to fit and 12.33% identified as male.

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.885 <sup>a</sup>	10	.367
Likelihood Ratio	11.988	10	.286
Linear-by-Linear Association	.136	1	.712
N of Valid Cases	146		

a. 12 cells (66.7%) have expected count less than 5. The minimum expected count is .28.

The Pearson Chi-square indicates a non-significant result of P=0.367 between the independent and dependent variables, given this non-significant result, the null hypothesis fails to be rejected.

#### **Directional Measures**

		Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal Somers' of	Symmetric	.103	.074	1.399	.162
	Gender Dependent	.091	.065	1.399	.162
	HaveYouBoughtSomethin gToFitIn Dependent	.118	.085	1.399	.162

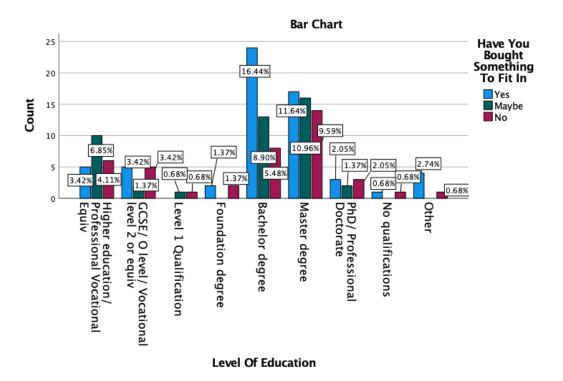
a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The non-significant result in the Pearson Chi-Square is supported by an Asymmetric Somers'

d statistic of d=0.091, p=0.162 indicating a very insignificant and weak association.

#### Independent variable- education



It can be recognised above that those who stated 'yes', they had bought something to fit in, 3.42% (higher education/ professional vocational equivalent), 3.42% (stated GCSE's), 1.37% (foundation degree), 16.44% (bachelor's degree), 11.64% (master's degree), 2.05% (PhD, Professional Doctorate), 0.68% (stated no qualifications), and 2.74% (stated other). Those that stated 'maybe', 6.85% (higher education/ professional vocational equivalent), 1.37% (GCSE's), 0.68% (level 1 qualification), 8.90% (bachelor's degree), 10.96% (master's degree) and 1.37% (PhD, Professional Doctorate). Those who stated 'no', 4.11% (higher education/ professional vocational equivalent), 1.37% (foundation degree), 5.48% (bachelor's degree), 9.59% (master's degree), 2.05% (PhD, Professional Doctorate). 0.68% (no qualifications) and lastly 0.68% (selected other).

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.169 <sup>a</sup>	16	.375
Likelihood Ratio	20.795	16	.187
Linear-by-Linear Association	1.628	1	.202
N of Valid Cases	146		

a. 17 cells (63.0%) have expected count less than 5. The minimum expected count is .56.

The Pearson Chi-Square reports a non-significant result of 0.375. At this stage the null hypothesis cannot be rejected.

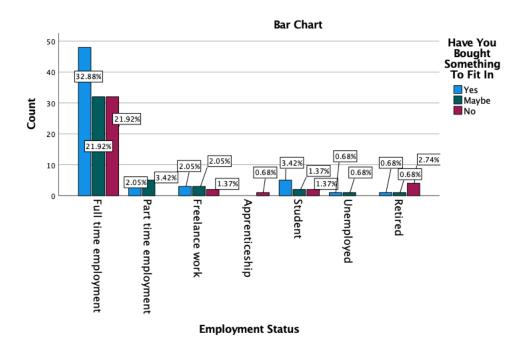
Directional Measures								
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance		
Ordinal by Ordinal	Somers' d	Symmetric	042	.071	594	.553		
		LevelOfEducation Dependent	046	.077	594	.553		
		HaveYouBoughtSomethin gToFitIn Dependent	039	.066	594	.553		

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The failure to reject the null hypothesis is supported by the Somers' d, as d = -0.46, p = 0.553 indicating a negative association.

## Independent variable- Employment status



It can be recognised above that those who stated 'yes', they had bought something to fit in, 32.88% stated they were in full time employment, 2.05% stated they were in part time employment, 2.05% stated freelance work, 3.42% stated they were a student, 0.68% stated they were unemployed and 0.68% stated they were retired. For those who stated they might have, 21.92% stated they were in full time employment, 3.42% stated part time employment, 2.05% stated they were in freelance work, 1.37% stated they were a student, 0.68% stated they were unemployed and 0.68% stated they were retired. Lastly, those that stated they had not purchased something to fit in, 21.92% stated they were in full time employment in full time employment, 1.37% stated they were in freelance work, 0.68% stated they were an apprentice, 1.37% stated they were a student and lastly 2.74% stated they were retired.

Chi-Square Tests						
Value	df	Asymptotic Significance (2-sided)				
13.970 <sup>a</sup>	12	.303				
15.477	12	.216				
.751	1	.386				
146						
	Value 13.970 <sup>a</sup> 15.477 .751	Value         df           13.970 <sup>a</sup> 12           15.477         12           .751         1				

a. 18 cells (85.7%) have expected count less than 5. The minimum expected count is .28.

The Pearson Chi-Square has reported a non-significant result of 0.303. With this insignificant result, the null hypothesis cannot be rejected.

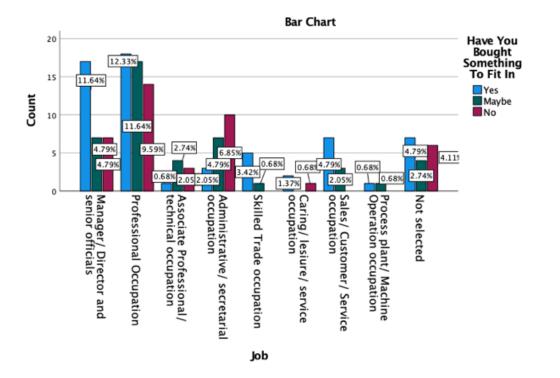
Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.028	.074	.375	.708
		EmploymentStatus Dependent	.022	.060	.375	.708
		HaveYouBoughtSomethin gToFitIn Dependent	.037	.098	.375	.708

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

This is then further supported by the Somers' d, d=0.022, p=0.708, further depicting the lack of association between the variables.

#### Independent variable- Job



It can be recognised above that those who stated 'yes', they had bought something to fit in, 11.64% stated they were a manager, director or senior official, 12.33% stated they were in a professional occupation, 0.68% stated they were in an associate professional occupation, 2.05% stated they were in administration or a secretarial role, 3.42% stated they were in a skilled trade, 1.37% stated they were in a caring role, 4.79% stated they were in a sales/ customer service role, 0.68% stated they worked in relation to a process plant and 4.79% did not select an occupation. From those that stated 'maybe' 4.79% stated they were a manager, director or senior official, 11.64% stated professional occupation, 2.74% stated associate professional, 4.79% stated administrative, 0.68% stated skilled trade, 2.05% stated caring role, 0.68% stated process plant and lastly 2.74% did not select an occupation. Lastly, those who stated 'mo', 4.79% stated manager, director or senior official, 9.59% stated professional occupation, 2.05% stated associate professional, 6.85% stated administrative role, 0.68% stated caring role, and 4.11% did not select an occupation.

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	24.817 <sup>a</sup>	16	.073
Likelihood Ratio	30.707	16	.015
Linear-by-Linear Association	.085	1	.770
N of Valid Cases	146		

a. 16 cells (59.3%) have expected count less than 5. The minimum expected count is .56.

The Pearson Chi-Square has generated a non-significant result of 0.073, thus meaning the null hypothesis fails to be rejected.

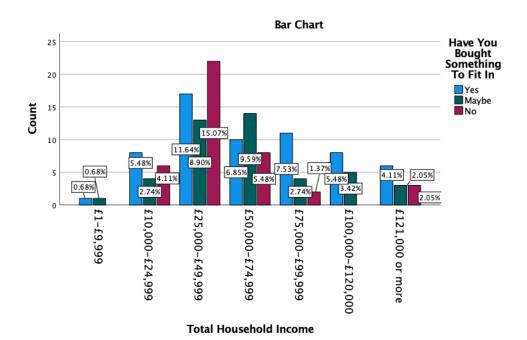
Directional Measures							
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance	
Ordinal by Ordinal	Somers' d	Symmetric	.026	.072	.366	.715	
		Job Dependent	.029	.080	.366	.715	
		HaveYouBoughtSomethin gToFitIn Dependent	.024	.066	.366	.715	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The asymmetric Somers' d further supports the non-significant Pearson Chi-Square with the d=0.29, p=0.715.

## Independent variable- Total Household income



It can be recognised above that those who stated 'yes', they had bought something to fit in, 0.68% represented those with a household income between £1-£9,999, 5.48% (£10,000-£24,999), 11.64% (£25,000-£49,999), 6.85% (£50,000-£74,999), 7.53% (£75,000-£99,999), 5.48% (£100,000-£120,000) and 4.11% (£121,000 or more). Those that stated maybe, 0.68% (£1-£9,999), 2.74% (£10,000-£24,999), 8.90% (£25,000-£49,999), 9.59% (£50,000-£74,999), 2.74% (£75,000-£99,999), 3.42% (£100,000-£120,000) and 2.05% (£120,000 or more). Lastly, those that stated 'no', 4.11% (£10,000-£24,999), 15.07% (£25,000-£49,999), 5.48% (£50,000-£74,999), 1.37% (£75,000-£99,999) and lastly 2.05% (£120,000 or more).

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	19.094 <sup>a</sup>	12	.086
Likelihood Ratio	22.716	12	.030
Linear-by-Linear Association	5.337	1	.021
N of Valid Cases	146		

a. 8 cells (38.1%) have expected count less than 5. The minimum expected count is .56.

The Pearson Chi-Square indicates a non-significant result of 0.086, which is greater than the desired P level of <0.05, given this, the null hypothesis fails to be rejected.

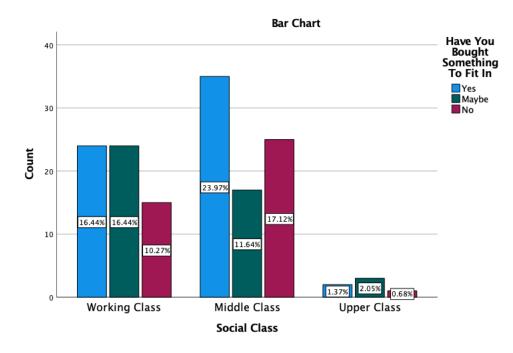
Directional Measures						
		Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>D</sup>	Approximate Significance	
Ordinal by Ordinal Somers' of	Symmetric	165	.069	-2.382	.017	
	TotalHouseholdIncome Dependent	181	.076	-2.382	.017	
	HaveYouBoughtSomethin gToFitIn Dependent	152	.064	-2.382	.017	

a. Not assuming the null hypothesis.

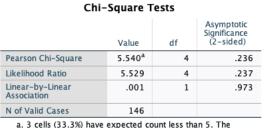
b. Using the asymptotic standard error assuming the null hypothesis.

It can be recognised that the Somers' d statistic has generated a significant yet extremely weak association (d= -0.181, p=0.017).

## Independent variable- self-proclaimed social class



It can be recognised above that those who stated 'yes', they had bought something to fit in, 16.44% identified as working class, 23.97% identified as middle class and 1.37% identified as upper class. Those who stated 'maybe', 16.44% identified as working class, 11.64% identified as middle class and 2.05% identified upper class. Lastly, those that stated 'no', 10.27% identified as working class, 17.12% identified as middle class and 0.68% identified as upper class.



a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is 1.68.

The Pearson Chi-Square indicates a non-significant result of 0.236. Given this, the null hypothesis cannot be rejected.

			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	003	.073	037	.971
		SocialClass Dependent	002	.067	037	.971
		HaveYouBoughtSomethin gToFitIn Dependent	003	.082	037	.971

#### **Directional Measures**

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The above table depicting the directional measures also support the non-significance of the above Chi-Square as d= -0.002, p=0.971 indicating a negative relationship and a non-significant p-value.

## Summary of hypothesis testing (H3)

In summary of the third hypothesis test testing the relationship between the dependent and independent variables (demographic data), it is important to explore the statistical significance of each independent variable in relation to the dependent variable (purchasing something to fit in). By doing so, the researcher can accept or reject the proposed hypotheses. Table 14 will further explore the acceptance or rejection of the independent variables. In terms of significant values, it can be recognised that only one independent variable resulted in a significant result. Namely, age generated a value of 0.001 (<0.05).

Independent	Independent	Statistically	Acceptance/	Acceptance/
Variable	variable sub-	significant (p-	rejection of null	rejection of
	themes	value <0.5)	hypothesis	alternative
				hypothesis
Demographic	Age	Yes (.001)	Reject H0	Accept H1
information	Gender	No (0.367)	Accept H0	Reject H1 & H2
	Education	No (0.375)	Accept H0	Reject H1 & H2
	Employment status	No (0.303)	Accept H0	Reject H1 & H2
	Jop	No (0.073)	Accept H0	Reject H1 & H2
	Total	No. (0.086)	Accept H0	Reject H1 & H2
	household			
	income			
	Self-	No (0.236)	Accept H0	Reject H1 & H2
	proclaimed			
	social class			

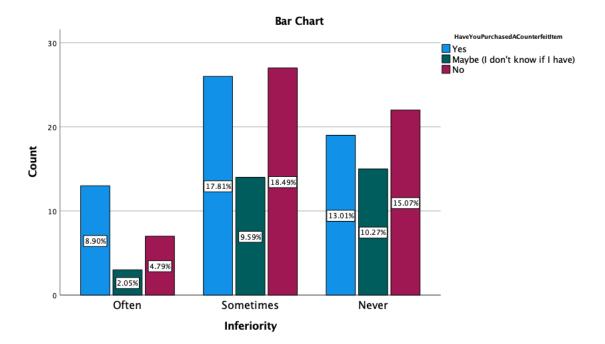
Table 10- Summary of H3

## 5.5.4 Hypothesis Four

## Hypothesis 4 (H4) Emotions influence an individual to purchase counterfeit goods.

- H0 There is no link between emotions and purchasing counterfeit goods.
- H1 Emotions do influence an individual to purchase counterfeit goods.
- H2 Emotions do not influence an individual to purchase counterfeit goods.

Upon establishing that 39.7% of participants had purchased a counterfeit good, the following hypothesis intends to highlight any feelings that may motivate this form of consumption. To test such, question 33 (Have you purchased a counterfeit good) will be the dependent variable and the independent variables (jealousy, inferiority, sadness and inspired) are from question 29 (Have you ever felt the following with regards to what you view on social media or what people tell you in person).



## Independent variable- inferiority

The above bar chart depicts the crosstabulation between the independent variable (whether the participant had purchased a counterfeit good) and the dependent variable (inferiority). From the 39.7% that had stated they had bought a counterfeit item, 8.90% stated they 'often'

feel inferior, 17.81% stated they 'sometimes' feel inferior and 13.01% stated they 'never' feel inferior. From the 21.9% that stated they might have purchased a counterfeit good, only 2.05% stated they 'often' feel inferior, 9.59% stated they 'sometimes' do and 10.27% stated they 'never' feel inferior. Lastly, from the 38.4% that stated they have never bought a counterfeit item, 4.79% stated they 'often' feel inferior, 18.49% stated they 'sometimes' feel inferior' feel inferior.

Chi-Square Tests						
Value	df	Asymptotic Significance (2-sided)				
4.040 <sup>a</sup>	4	.401				
4.003	4	.406				
1.589	1	.208				
146						
	Value 4.040 <sup>a</sup> 4.003 1.589	Value         df           4.040 <sup>a</sup> 4           4.003         4           1.589         1				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.04.

The Pearson Chi-Square has produced a non-significant result of 0.401, given the insignificant result the null hypothesis fails to be rejected.

Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.088	.075	1.175	.240
		Inferiority Dependent	.086	.073	1.175	.240
		HaveYouPurchasedACou nterfeitItem Dependent	.090	.076	1.175	.240

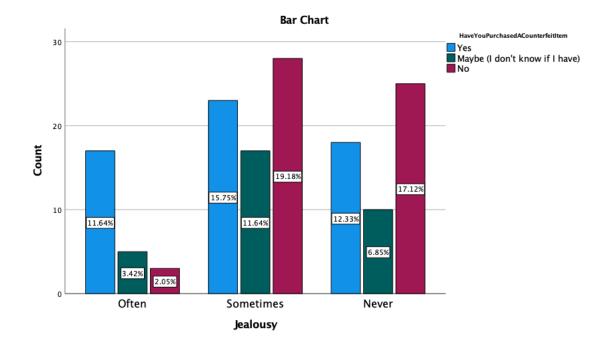
a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The non-significant result is supported by the Somers' d as d=0.086 (assuming q29/ inferiority,

as the dependent) and p=0.240, which indicates a lack of association between the variables.

## Independent variable- jealousy



Those who stated 'yes', they had purchased a counterfeit good (39.7%), 11.64% stated they 'often' feel jealous, 15.75% stated they 'sometimes' feel jealous, and 12.33% stated they 'never' feel jealous. From the 21.9% that stated they might have bought a counterfeit good, 3.42% stated they 'often' feel jealous, 11.64% stated they 'sometime' feel jealous and 6.85% stated they 'never' feel jealous. Lastly, from the 38.4% that stated they had not purchased a counterfeit good, 2.05% stated they 'often' feel jealous, 19.18% stated they 'sometimes' feel jealous and lastly 17.12% stated they 'never' feel jealous.

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	12.374 <sup>a</sup>	4	.015		
Likelihood Ratio	13.137	4	.011		
Linear-by-Linear Association	8.010	1	.005		
N of Valid Cases	146				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.48.

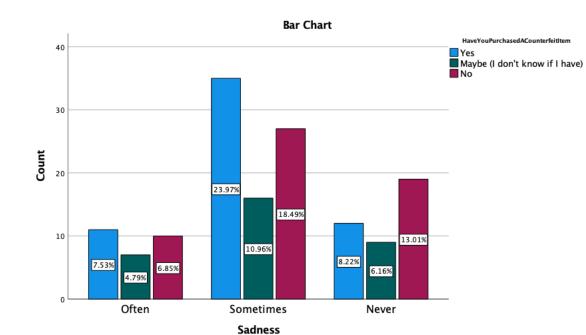
The Pearson Chi-Square reports a significant result of 0.015, given this the null hypothesis has been rejected and the H1 has been accepted.

Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.201	.073	2.735	.006
		Jealousy Dependent	.197	.072	2.735	.006
		HaveYouPurchasedACou nterfeitItem Dependent	.205	.073	2.735	.006

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Whilst the chi-square recognises an association between the variables, Somers' d has reported an insignificant result.



#### Independent variable- sadness

The above bar chart depicts the crosstabulation between the two variables. From the 39.7% that stated they had purchased a counterfeit good, 7.53% stated they 'often' feel sad with what they view on social media or hear in person, 23.97% stated they 'sometimes' feel sadness and 8.22% stated they 'never' feel sadness. From the 21.9% that stated they might have purchased a counterfeit good, 4.79% stated they 'often' feel sadness, 10.96% stated they 'sometimes' feel sadness' feel sadness' feel sadness. Comparatively, from the 38.4% that stated they hadn't bought a counterfeit item, 6.85% stated they 'often' feel sadness, 18.49% stated they 'sometimes' feels sadness and 13.01% stated they 'never' feel sadness.

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.879 <sup>a</sup>	4	.578
Likelihood Ratio	2.892	4	.576
Linear-by-Linear Association	1.265	1	.261
N of Valid Cases	146		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.14.

The above Pearson Chi-Square which is above the ideal P=<0.05 value, given this the null hypothesis fails to be accepted and the alternate hypotheses may be rejected.

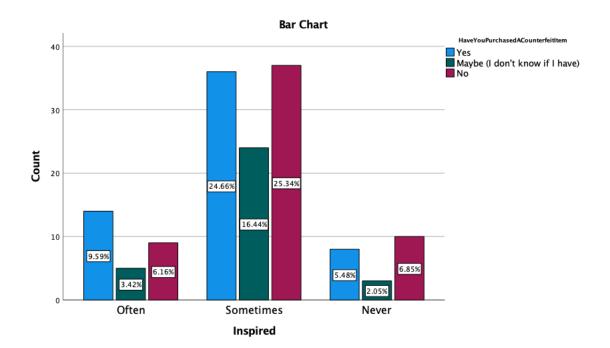
Directional Measures						
			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.087	.073	1.187	.235
		Sadness Dependent	.084	.071	1.187	.235
		HaveYouPurchasedACou nterfeitItem Dependent	.090	.076	1.187	.235

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The Asymmetric Somers' d supports the above chi-square as d=0.084, p=0.215, further emphasising the insignificant and weak association between the variables.

## Independent variable- Inspired



From the crosstabulation graph above, from the 39.7% that stated 'yes', they had bought a counterfeit item or items, 9.59% stated they 'often' feel inspired, 24.66% stated they 'sometimes' feel inspired and 5.48% stated they 'never' feel inspired. Comparatively, those that stated maybe they had bought a counterfeit good (21.9%), of those 3.42% stated they 'often' feel inspired, 16.44% stated they 'sometimes' feel inspired and 2.05% stated they 'never' feel inspired and 2.05% stated they 'never' feel inspired. Lastly, from the 38.4% that stated they hadn't purchased a counterfeit item, 6.16% stated they 'often' feel inspired, 25.34% stated they 'sometimes' feel inspired and 6.85% stated they 'never' feel inspired.

#### **Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.799 <sup>a</sup>	4	.592
Likelihood Ratio	2.808	4	.590
Linear-by-Linear Association	1.246	1	.264
N of Valid Cases	146		

 a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 4.60.

The Pearson Chi-Square has reported a non-significant result of 0.592, thus meaning the null hypothesis may not be rejected.

			Value	Asymptotic Standard Error <sup>a</sup>	Approximate T <sup>b</sup>	Approximate Significance
Ordinal by Ordinal	Somers' d	Symmetric	.085	.077	1.097	.273
		Inspired Dependent	.076	.069	1.097	.273
		HaveYouPurchasedACou nterfeitItem Dependent	.098	.089	1.097	.273

#### **Directional Measures**

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The Somers' d statistic further supports this as d=0.076, p=0.273 identifying a non-significant weak association between the variables.

## Summary of hypothesis testing (H4)

Having conducted analysis in terms of the independent variables and the dependent variables, it is important to establish the statistical significance of each independent variable (inferiority, jealousy, sadness and inspired) in relation to the dependent variable (purchased a counterfeit item). By doing so, the researcher can accept or reject the proposed hypotheses. Table 15 will further explore the acceptance or rejection of the independent variables. In summary of the findings from the fourth hypothesis test of the four independent variables tested (inferiority, jealousy, sadness and inspired), only one generated statistical significance. Jealousy generated a p-value of 0.015, whilst the other variables generated a value above the desired p-value of <0.05.

Independent	Independent	Statistically	Acceptance/	Acceptance/
Variable	variable sub-	significant (p-	rejection of null	rejection of
	themes	value <0.5)	hypothesis	alternative
				hypothesis
Emotions	Inferiority	No. (0.401)	Accept H0	Reject H1 & H2
(H4)	Jealous	Yes. (0.015)	Reject H0	Accept H1
	Sadness	No. (0.578)	Accept H0	Reject H1 & H2
	Inspired	No. (0.592)	Accept H0	Reject H1 & H2

Table 11- Summary of H4

#### 5.6 Summary of chapter

This chapter has presented and analysed the key findings from the questionnaire as well as identify notable findings. As the purpose of the questionnaire was to gather data to establish whether it is believed social class can be falsified, the methods believed to do so as well as the perceived factors motivating this behaviour. As stated within the initial section of this chapter, the questionnaire yielded 168 responses, of which **146 were viable**. The 22 responses were removed from the data set as they did not meet the inclusion criteria. It can be appreciated that this sample still is not vast which may have impacted the lack of significance in the hypothesis testing as the 0.05 threshold was seldomly met. In contrast however, the questionnaire did successfully identify the falsification of social class as well as gather some enlightening data of which may be compared to the data collected within the focus groups. Notably, the four variables (social media, friends, age, jealousy) that resulted in a significant value can seemingly be threaded together, as together they seem to clearly tell a story with regards to the falsification of social class and the perceived (**H1 & H2**) and actual (**H3 & H4**) motivating factors of such behaviour.

Looking at the research questions holistically, it has been established that it is believed that social class can be falsified (RQ1/R01). As 50.7% (74 participants) stated they believe people lie about their social class (of which was explored in H1). Considering RQ2/RO2 this research intended to consider and understand the motivational factors for this behaviour. Such links to the first hypothesis (H1) that tested the perceived external motivating factors with the dependent variable of whether it is believed people fake their social class. From the individual chi-square analysis of each independent variable, it was concluded that only one variable held a significant value (social media, 0.029). Building upon this was the thematic analysis (of the qualitative responses from question 15/ appendix 18) of why people falsify their social class, the analysis drew attention to both internal and external motivational factors (that correspond with A / SN, within FCBF). Given this, the next chapter will examine the qualitative findings from the focus groups that were informed by the results of the questionnaire.

Considering the second hypothesis **(H2)** that paid further attention to the perceived impact of external factors upon the belief that individuals obtain debt to appear higher class. It was recognised that 'family' drew a significant value of (0.008) of which may be further explored within the focus group analysis. Unlike the first two hypothesis, **H3** and **H4** focused upon the participants themselves. Reviewing the findings from hypothesis three **(H3)** regarding the influence demographic variables have upon an individual, purchasing goods to fit in, it can be appreciated that only one demographic variable generated a significant value. Age (.001) resulted in a <.05 p-value. Given this recognition it is anticipated that this variable will be discussed further in the focus group analysis. Considering **RQ3/ RO3, the** questionnaire data drew attention to the various methods believed to be utilised to aid the falsification of social class, such was discussed thematically with significant focus upon adverse method such as debt, BNPL and counterfeit consumption.

Looking at the fourth and final hypothesis test **(H4)** regarding the influence emotions may have upon the consumption of counterfeit goods. Interestingly, the only emotion that generated a <.05 p-value was jealousy with a significance of 0.015 thus indicating a very strong relationship between jealousy and purchasing counterfeit goods. Again, this is an area that warrants further exploration within the focus group analysis. Whilst the significance was seldomly reached, interesting data was uncovered that may be expanded within the focus group discussions. Most prominent was the recognition and agreement that social class can be falsified, which warrants further discussion within the focus groups. Again, the lack of significance in the hypothesis testing may be deemed as a limitation for this research (discussion of limitations may be found in chapter 7 conclusions and recommendations) but it remains, this data provided context to the gap in the literature as well as provide initial discussion regarding the research questions as well as unearth topics of discussion to be further explored within the focus groups

## **Chapter Six- Qualitative Analysis**

## 6.1 Introduction

The chapter prior to this examined the data collected from the questionnaires, whilst this chapter will explore thematic analysis of the semi-structured online focus groups via the collated transcripts. The results will be presented thematically (theme-by-theme). Each theme applies to the discussion regarding the conceptual framework identified in chapter three. The themes of discussion (*Theme 1* – *social class and the falsification of social class. Theme 2* – *Factors motivating an individual to falsify their social class* – *A*&*S*N *and finally, Theme 3* – *Methods to falsify class, ease of doing so and any perceived risks -PBC*) correspond to the research questions and objectives originally presented.

This chapter encompasses various sections. 6.2 will discuss the demographic data of the participants as well as explore the emergent themes and subthemes identified within the focus groups responses. 6.3 will explore the key words used in correlation to the core concepts identified within the conceptual framework *(attitudes, subjective norms, and perceived behaviour control and risks).* 6.4 will further explore the application to the conceptual framework. This chapter will conclude with a summary of data as well as introduce chapter seven in which the researcher will offer final analysis and amalgamation of findings in the context of the conceptual framework.

## 6.2 Content analysis of semi-structured online mini focus groups

The participants in the focus groups are a representative sample of the participants from the questionnaire as the focus group participants were selected randomly from the pool of survey respondents. It is unsurprising that there was only one participant between the age of 18-24 as out of the 146 respondents only 11 were in that age category. Table 12 provides the demographic profile of each focus group.

		Gender	Age	Employment status/ Occupation	Social class they identify as (Q9 in questionnaire)
Focus Group one	M1	Male	35-44	Full time Manager/ director	Middle class
	M2	Male	25-34	Full time Manager/ Director	Upper class
	M3	Male	65+	Retired	Middle class
	F1	Female	65+	Retired	Middle class
	F2	Female	35-44	Part time Sales	Working class
Focus Group Two	M4	Male	55-64	Freelance Professional Occupation	Middle class
	M5	Male	45-54	Full Time Professional Occupation	Middle class
	F3	Female	25-34	Part Time	Middle class
Focus Group Three	M6	Male	35-44	Full Time Professional Occupation	Working class
	F4	Female	25-34	Full Time Professional Occupation	Middle class
	F5	Female	25-34	Part Time Sales	Working class
Focus Group Four	M7	Male	25-34	Full Time Sales	Middle class
	F6	Female	18-24	Student	Working class
	F7	Female	35-44	Full Time Manager/ Director	Upper class

Table 12- Demographic profile of Focus Group participants

Each focus group was conducted online via Microsoft Teams and was recorded and transcribed verbatim (of which may be found within appendices 32-38). Following the transcription of each focus group the data was then transferred to NVivo version 12 to be analysed. All data collected was coded based upon the three concepts of the conceptual framework (attitudes, subjective norms, and perceived behavioural control).

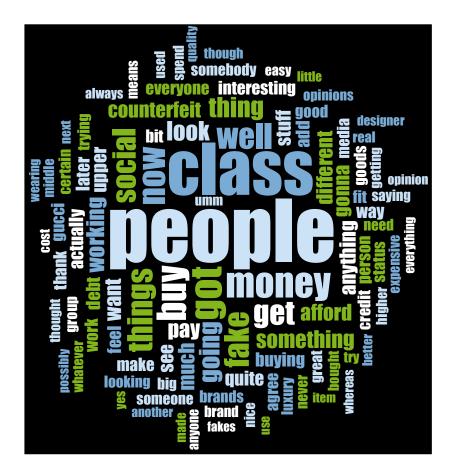


Figure 54- Key words from all focus groups (word cloud)

Figure 54 indicates key words within the four focus groups coincide with the themes of discussion in relation to the conceptual framework, (people, class, social, money, fake, counterfeit, buy). By recognising the key words, a logical approach could be adopted to analyse the focus group transcripts by identifying key themes. To do so, various codes were established in alignment with both the literature review findings and conceptual framework. The themes used were as follows: **Theme 1** – Social class and the falsification of social class. **Theme 2** – Perceived factors motivating an individual to falsify their social class and finally, **Theme 3** – Methods to falsify class, ease of doing so and any perceived risks. These three themes were the final codes established in NVivo, figure 55 depicts a classification of the focus group themes which visually identifies the links between the themes/ sub themes and the overall research objectives.



Above, depicts the key words found in each individual focus group. Within all focus groups there is a repetition of certain key words (people, class, fake) and themes (**money**: affordability, pay, buy, credit. **Social class**: class, social, status, working, stereotypes, aristocracy. **Consumerism**: clothes, buy, fake, counterfeit, Gucci, handbag, restaurant, Klarna, credit, finance, brand.) A table of the 100 key words pertaining each focus group may be found within the appendices following each transcribed focus group. Appendix 30 depicts a visual representation as to how the sub-themes and themes link to the components of the **FBCF** framework and how each links to the relevant research question and objective.

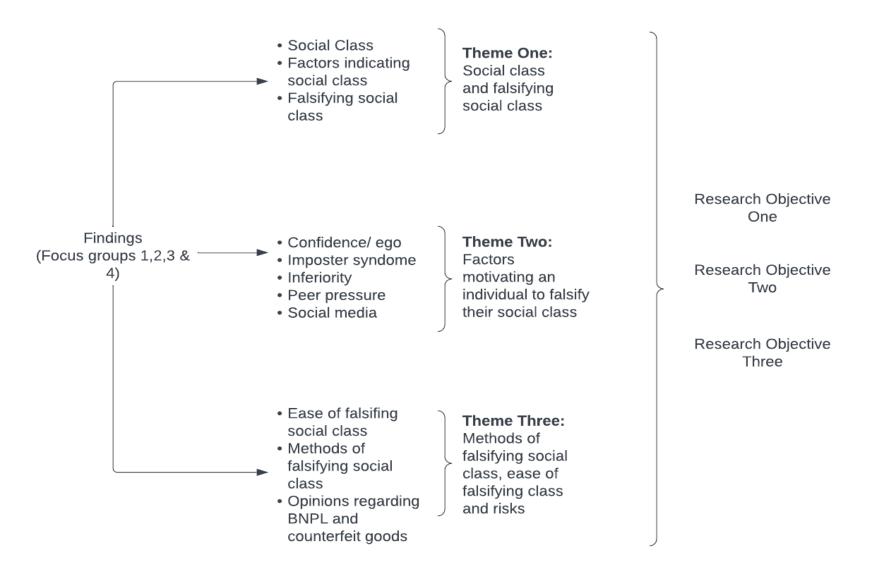


Figure 55- Focus group themes and application to research questions and objectives.

## 6.3 Theme 1 - Social class

The first theme of the semi-structured focus groups discussed social class, allowing a foundation in which further themes could be explored. By understanding what each participant believes 'builds' an individual's social class an inference can be made as to whether not they believe these factors can be falsified.

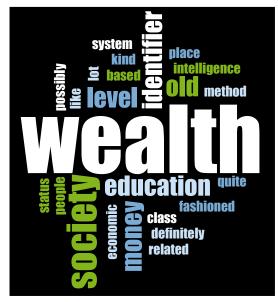


Figure 56-Key words, defining social class (word cloud)

(Key words: Wealth, society, identifier, money, old, intelligence.)

Figure 56 identifies the key themes in terms of how the participants would define social class. Vast focus was upon wealth and economic position. Such is supported by the prominence of words in relation to money (wealth, money, economic).

"Yeah Its all money and wealth." (FG1, M3)

"...now it's maybe more defined by money or job and that makes it much more fluid and there's more aspiration because people can aspire to be rich, even if they're poor, whereas you couldn't aspire to be born to different parents. So there's a bit more fluidity I think possibly, but I think the barriers are indefinable now." (FG2, M4)

"it's usually defined by... sort of wealth and yeah probably say wealth social class is usually defined by." (FG4, F6) "Just an artificial group that has been brought in to do with wealth." (FG3, M6)

"I think it it's definitely like money related really... And possibly education." (FG4, F7)

As this research is largely based upon social class via adverse methods of consumption, such emphasis being upon economic factors indicating class, it may be questioned as to whether this perceived wealth is achieved by BNPL or credit. Simply, is this wealth authentic? This ideology branches the discussion within theme three. The quote from **F7** draws attention to more 'traditional' elements that may contribute to an individual's social class (education). Similarly, some participants paid focus to other 'traditional' aspects and shared their understanding that it is a historical method of segmentation. Another key trending opinion is that social class may be an old-fashioned system that defined where an individual 'sits" within society.

"Yeah and I think people use it to define themselves and to base their aspirations on actually." (FG1, M1)

"Social class is a quite an old method of basically identifying people's place in society..., I think the, the modern sense of social class is a little bit different to how it was originally conceived, but I obviously think there's still roots in it." (FG2, M5)

"I think what it used to be is definitely not what it is now. I totally agree with **M5** in the sense of kind of where it came from was very much an identifier of where you were in society and things like that." (FG2, F3)

"I think on the surface the class system is quite old fashioned, so it is obviously like working class works because you had to work, the upper class didn't have to work ..., but I do think it has been blurred over the years. Largely due to obviously like the developments in new money ...you can have a lot of money and no class now because all you have to do is sell videos on the Internet and you make a lot of money. But it doesn't mean you're upper class or any different class, because again, you could still be uncouth." (FG3, F5)

It is apparent that some participants view social class as an outdated or 'dead' construct that may no longer be present or perhaps no longer holds the importance it once did, whilst some participants may agree social class has changed and is no longer what it was or *"what it used to be"* (**F5**), the understanding of each individuals perception of social class allows for discussion as to what factors indicate class as well as open the discussion to the possibility of social class being falsified.

From that initial discussion the topic regarding falsifying social class was introduced. Within this discussion the participants not only explored whether they believe this behaviour occurs but also branched into discussing why they think it occurs. This discussion branches **PBC** within **FCBF** as it not only discusses the ease of falsifying class within various settings but also touches upon methods in which an individual may use to do so.

"I think people can attempt to fake it" (FG1, M2)

The quote from **M2** was then further explored, and he went onto to discuss that whilst some people can "attempt to fake it" (being upper class), others "who are quite comfortably middle class but classify themselves as working class or come from a working-class background". This opinion was further shared by **M1** and **F2**:

"like they think it's a good thing to be ... working class in the eyes of the majority... whatever that is, I don't even know what its deemed to be. But I think people are embarrassed to claim anything else. Even though deep down if there is a thing, they know full well they're not." (FG1, M1)

Similarly, **F2** shared that she is aware of someone she knows that "claims to be working class but they're far from it"

"...a lot of people I know who like... yeah they definitely claim to be working class but they're far from it" (FG1. F2)

M2 and M1 even went on to disclose how stating being a lower class can be seen as a badge of honour:

"As much as people fake it, those in a higher class also look at it as a, a badge of honour –'ah I'm the common man,'" (FG1, M2)

"I'm a working-class man!" (FG1, M1)

Whilst this research did not intend to focus upon this angle of the falsification of social class, this idea however may prove fruitful for possible future research. Other participants were extremely eager to agree that they believe people falsify their social class:

"Yeah, to make themselves feel better and better in others eyes" (FG1, M3)

"Definitely (nodding and general laughter)" (FG4, M7)

"Absolutely.... Absolutely ... I think it's more common than we think" (FG4, F6)

## "I think the only people that don't do that are the ones at the level where they've got enough money in the bank, they've got the status, and they think 'well do I need to'- I think it's the people that are below are the social climbers." (FG1, M3)

It can be recognised that most participants agreed that social class can be falsified, one participant even stated, *"I think it's more common than we think"* (F6). Correspondingly, M3 stated he believes *"the only people that don't do that* (falsify their social class) *are the ones at the level where they've got enough, money in the bank…"* Again, it was apparent that the focus was upon economic factors such as appearing to have *"more money, more affluence…"* (F3) or just *"following fashion in a way you wear the same clothes that somebody else wears. You're saying I'm the same as you"* (M4). The quotes from F3 and M4 emphasise the perceived importance of acquiring goods that match what they perceive to be socially desirable that may allow an individual to fit in with a certain group. Similarly, this opinion was shared by various participants:

".. if you're looking at class now is like a state of social identity then? Yeah, you can. You can falsify that. You can appear to be living a certain lifestyle...maybe more money, more affluence. I think that sort of thing behind it you can you know that whole 'fake it till you make it' ... And try and align yourself with a certain aesthetic." (FG2, F3)

"Yeah. I mean that's like just following fashion in a way you wear the same clothes that somebody else wears. You're saying, 'I'm the same as you'." (FG2, M4)

"Yeah, I agree. I think social class can definitely be faked. I think it's a lot easier now to portray yourself as having more than you do..." (FG3, F5)

It can be understood that many participants believed that social class could be falsified with the focus being upon a *"certain aesthetic"* **(F3)** or wearing *"the same clothes that somebody else wears"* **(M4) or** by portraying *"yourself as having more than you do"* **(F5)**. Given that it is

believed that wealth is an indicative factor of social class, it can be assumed that all perceived wealth may not be a true authentic representation of an individual's social class as they may have utilised adverse methods such as BNPL, credit or purchased counterfeit goods to obtain the lifestyle in which individuals perceive as a higher-class lifestyle. Such opinion was shared by various participants:

"Yeah (social class can be faked), if it's if in terms of money, definitely because you can just get into a lot of debt over it and you know buy you know cars and stuff that you can't afford to, you know, perceive that you're in a higher class financially than you actually are and then end up in a worse situation." (FG4, M7)

"..., especially nowadays when you can get houses on finance, clothes, on finance cars, on finance, like even down to like technology and jewellery, you can get everything on finance nowadays. ... it's very easy to sort of fake that and that higher or even lower social class if, if you really wanted to." (FG4, F6)

**M7** and **F6** strongly emphasise the impact wealth and money have upon perceived social class. Both quotations stress the ease of being able to falsify social class in terms of wealth by stating "you can just get into a lot of debt" (M7) and "…you can get everything on finance nowadays. So, you know, it's very easy to sort of fake that…" (F6). Such recognition as to the methods associated with the falsification of social class links closely with the final theme (PBC) of which will be discussed in the final section. In contrast however, M6 provided another view, he recognised that whilst some may pretend to be a different class "that doesn't mean you're actually in that class…"

"When people pretend, that doesn't mean you're actually in that class you get like the people ... like the whole Mrs. Bucket TV show like she used to pretend to be higher class than what she was, even though she was in a working-class family, doesn't mean she was upper class. She was definitely working class or portrayed to be, and I think there are people that like that who are very, very working class and have worked all their lives hard, manual jobs. But they've worked their way up and maybe is getting decent money now, but they like to think they're middle to upper class, but they're not really." (FG3, M6)

Again, this may elude that whilst some believe social class can be falsified in terms of wealth, other (possibly less indicative) factors may be harder to falsify. Upon exploring the findings

from the focus groups in the context of the first theme, the following sub section will now explore its application to the conceptual framework (FCBF) for this research.

#### Application to the research objectives and FCBF

This theme is not a direct component from the conceptual framework but is in fact a component of behavioural fallacy (as the end behaviour is individuals falsifying their social class via adverse methods of accessing goods). The first theme allowed for a general discussion to establish each participant's understanding of social class, as well as encourage debate as to what indicators there are of social class and whether they believe social class can be successfully falsified. In doing so, this theme allowed for a foundational base in which the preceding themes may be explored. The first theme directly links to **RO1/RQ1** can social class be falsified? / To establish whether it is believed that social class can successfully be falsified. Within the first theme there were two core topics warranting discussion: defining social class and whether social class can be falsified. It was identified in the discussion above, the predominant focus in terms of defining social class was upon wealth and money, arguably this factor is seemingly easy to falsify (discussion of such can be found within preceding sections).

The second topic explored whether social class can be falsified. It was understood that most participants believed that social class can easily be falsified and *"it's more common than we think"* (F6). Whilst some participants believed that social class can be easily faked, other participants agreed that whilst it could be easy to falsify the success of the behaviour was largely dependent upon what environment or what audience the individual was attempting to deceive. From the discussion above, it can be recognised that there was a general agreement that social class can be falsified. Participants even ventured into rationale for such behaviour, thus leans into the second theme, wherein the discussion was predominantly focused upon the motivational factors that influence and individual to falsify their social class. As well as this, the conversation seemed to naturally explore how social class can be falsified and the methods used to execute the behaviour successfully. Such discussion links closely to **PBC** (of which will be discussed in preceding sections). Considering the research objectives and questions, this theme provided insight that will be elaborated on within the next two

themes to provide understanding and overall fulfilment of the research questions and objectives. Given this, it has been established that it is believed that social class can be falsified, thus allowing for the next section to explore the motivating factors influencing an individual to falsify their social class (allowing fulfilment of research question and objective two.)

# 6.4 Theme 2- Perceived motivating factors to falsify social class

Whilst the first theme introduced the ideology of individuals possessing the ability to falsify their social class, the second theme centred itself around the perceived rationale for such behaviour. This theme specifically links to attitudes and subjective norms with the **FCBF** as it allows for an understanding as to why individuals feel they need to or want to falsify their social class. To pre-establish, the predominant focus within the focus groups was upon the behaviour of others and perceived beliefs. Further discussion however will explore some of the participants own experiences.



Figure 57- Key words pertaining to theme 2

(Key words: social media, self-esteem, imposter syndrome, fit)

Figure 57 highlights the various intrinsic and extrinsic motivational factors offered by the participants within the focus groups. Vast significance was upon imposter syndrome and the impact of social media. Given this, the following section will explore both attitudes and subjective norms as motivational factors influencing an individual to falsify their social class.

## 6.4.1 Attitudes

It was apparent that there were many opinions regarding what motivates an individual to falsify their social class. This theme allowed for the emergence of interesting perspectives that support the ideology that internal beliefs or attitudes hold vast influence on an individual's behaviour.

"I think its confidence or lack of in the person ...what's the word I'm looking for like, no selfesteem, that's what I think if you got to the root of it. It would be low self-esteem cos they're not confident enough as they are" (FG1, M1)

The quote above from **M1** identifies that lack of confidence or self-esteem can influence an individual to falsify their social class. This influencing factor was then elaborated by other participants specifically, **F1** extended the contribution of **M1** by highlighting the influence imposter syndrome may have upon someone.

"It's imposter syndrome isn't it – they do it down rather than boost themselves up." (FG1, F1)

The idea of ideal identity may link to the reoccurring theme of avoidance of negative stereotypes and portray a class in alignment with the way they wish to be perceived. The quotes from **F4** and **F6** highlight their understanding that those of a higher class are often associated with *'more positive connotations'* (**F4**) compared to the lower-class counterparts.

"... Stereotypes around people who are potentially working class...years ago, somebody who's working class will typically be living in a Council house. The female of the household potentially...wouldn't be working and have a lower education because I'll be looking after the children. And I think if you know people wanting to, to get away with that and potentially be perceived as umm, you know you could you nowadays you could be working class and be intelligent. Whereas I think you know, perhaps years ago that wasn't, that wasn't always the case... nowadays people, you know, wanna potentially fake that there are high class than they are to be perceived the way they want to be perceived." (FG3, F4)

This opinion was also shared by **F6**, as she recognised that the various social classes have their own connotations.

"...there's a lot of connotations that tie to each social class, and there's usually more positive connotations tied to the highest social classes. So people kind of strive for that...strangers ... just look at others...they automatically tie those connotations to those people who they perceive as a high social class, whereas people of the lower social class, they would sort of and presume negative connotations towards those people...It's like when you see people walking in the street, you, you automatically label people and you would want people to, to label you with positive connotations from a first glance rather than negative ones." (FG4, F6)

The quotation from F6 highlights that individuals can "automatically label people",

"I think, you do get people, particularly probably from lower and working class background, that kind of try and portray that there of a of a higher class umm probably just like to avoid stereotypes. Stereotypes and not one to fall under stereotypes that come with those work like, you know, with the working-class background." (FG3, F4)

Interestingly, **F2** explored the downward falsification wherein an individual she knew claimed to be working class *"but they're far from it."* 

"It's definitely like imposter syndrome – but no a lot of people I know who like... yeah they definitely claim to be working class but they're far from it" (FG1, F2)

She then further went on to detail how this individual pose themselves as working class and even provides her opinion as to the rationale for this behaviour, imposter syndrome. This thread of falsifying social class to portray themselves as working class was further explored by various participants (**M1** and **M2**) as a method of avoiding a negative stereotype:

"I think it works the other way though as well, cos you'll find people who are quite comfortably middle class but classify themselves as working class or come from a workingclass background" (FG1, M1)

M2 then further elaborated "As much as people fake it, those in a higher class also look at it as a, a badge of honour –' ah I'm the common man,'" such opinion was further bolstered by M1 agreeing stating "'I'm a working-class man!'"

**F2** then further elaborated and stated:

"Especially considering as I come from a working class background and I, I can speak from experience ... and when I talk to people and they, they claim to be working class and they're not...A guy I work with who... he's a labour lad, he comes from a middle class background buy yet he claims to be working class ... but he doesn't buy branded clothes , he goes out of his way to buy non-branded clothes cos he doesn't like the status symbols ... do you know what I mean – he's the opposite so like you'll have people who want a status symbols of upper middle class but he is the opposite to that." (FG1, F2)

Whilst this research has primary focus upon individuals falsifying their social class to appear a higher class, it does however draw attention that this behavioural may also occur in an opposite situation (further discussion regarding this may be found within the preceding section within the discussion regarding future research).Within the third focus group, **F5** discussed both inferiority and self-esteem, highlighting the impact both may have upon an individual and their desire to falsify their social class:

"... I think some of it'll have to do with... self-esteem potentially and like if, if you're feeling... inferior to others, you're gonna try and portray yourself as something you're not to sort of, you know, nurture that self-esteem and even to the same degree of, you know, you might be comfortably working class... working class people can be relatively wealthy these days because they're still having to work, but they are of working class but they might have friends that are sort of affluent or upper class that they then have they feel lever inferior or they want to sort of build to fit in, which I think sort of forcing people to make it look like they've got these means and capabilities."

Such belief may also correspond with feelings of jealousy, as **M7** explored his belief that jealousy may encourage people to 'emulate' what others have:

"Jealously as well, there's always 'the grass is greener' and if you see someone who's got the nice car the nice clothes you're gonna be envious and you're gonna wanna try and ... people will be like ' ooh I like that' and want to emulate it

Similarly, **F7** furthered this by discussing the perceived influence others may have which may result in feelings of jealousy as she recognised that seeing people *"dripping in designer gear"* may lead individuals to think, *"why haven't I got that"*. Such perceived influence of others corresponds with the following subsection discussing subjective norms.

## 6.4.2 Subjective Norms

Whilst some participants highlighted the influence of internal feelings *(attitudes)*, attention was paid to the impact of external influencers such as friends, family, and social media. Specifically, friends and social media were seemingly the most significant factor that motivates individuals to falsify their social class.

#### "Yeah, to make themselves feel better and better in others eyes" (FG1, M3)

Upon establishing that the participants believe that some individuals do attempt to falsify their social class, the conversation then focused upon the motivation for such behaviour. When asked what each participant believed motivated behavioural fallacy the responses followed a trending theme surrounding friends, peer pressure, and the vast impact of social media. This is consistent with the quotation from **M3** recognising that they think people falsify their class to not only *"make themselves feel better"* (which links to attitudes) but to look *"better in other eyes"* **(M3)**. **M3's** quote links directly to two key components of **FCBF** (attitudes and subjective norms) by considering the internal and external motivating factors. Similarly, vast focus was upon the perceived opinion of others, peer pressure and jealousy:

#### "I think cos the obvious answer is peer pressure" (FG1, M1)

## "Jealously as well, theres always 'the grass is greener' and if you see someone who's got the nice car the nice clothes you're gonna be envious and you're gonna wanna try and ... people will be like ' ooh I like that' and want to emulate it ... even if that involves buying all fake" (FG1,M2)

**M2** highlighted his belief that jealousy is largely influential in terms falsifying class as he states, *"people will be like 'ooh I like that' and want to emulate it..."* he even offers a method in which individuals may do so: *"buying all fake."* As this research did not intend to pay vast focus upon the participants themselves but upon their beliefs as to whether they believe individuals falsify class many of the questions were framed in a manner wherein they were able to explore their opinions without disclosing their own personal experiences. The researcher recognised the very relaxed comfortable environment (and considered the participants sharing their own experiences first) and asked whether any of the participants had ever felt inclined to falsify their social class or make purchases to fit in. It was apparent that peer pressure and the desire to fit in seemed to be reoccurring theme in terms of motivating falsifying social class, some participants explored their own experiences:

"... when I was in school, I saw a lot. You know, a lot of the girls, the, 'my, daddy's a footballer', the girls, they had the real deal and they would come in and show it off and a lot of their friends would be a bit jealous and would maybe get a fake or would maybe beg their parents until they their parents buckled and got them one. And I think it is a sense of fitting in and belonging into a certain crowd if that is important to you... so yeah, I suppose some of it will be fitting in." (FG2, F3)

"...I think it's harder as a girl to be like accepted... I think there is more pressure to be trendy and have all the latest stuff and outfits and stuff. I dunno (small chuckle) ... I definitely feel pressure to be like a certain something...like I've definitely bought stuff regardless of if I could afford it just so I had similar, like I didn't want to be the odd one out. Like to be honest I would just put stuff on Klarna." (FG3, F5)

Correspondingly, **F5** explored the impact her gender has upon feeling the need to fit in and the *"pressure to be trendy"*, as well as this she shared her past experiences and how she achieved 'fitting in". **F5** shared: "...*I've definitely bought stuff regardless of if I could afford it just so I had similar, like I didn't want to be the odd one out. Like to be honest I would just put stuff on Klarna"*. Within the four focus groups it was apparent that the female participants seemed more forthcoming and perhaps eager to share their personal experiences, some male participants shared that they had partaken in consumption to fit in, but they prefaced the behaviour with it having occurred when they were younger. Disassociating this behaviour with the individual at present may indicate they no longer agree with their past behaviour and may be ashamed or perhaps that this behaviour is more common in younger individuals.

"I bet you I have subconsciously when I was younger, like don't get me wrong I've looked at some people and what they've got and liked it but I'll bet you if I could get into my 18 year old head I bought something with a badge not a fake badge but because I misguidedly thought it would impress and make me look better- that's sort of going down the route but I don't think I've done it recently." (FG1, M1)

"I mean, erm... to be honest I've not really thought of it like that but I guess I have at some point. Like I've definitely done things in the past to maybe fit in with like a group. I err, yeah like I've definitely bought stuff to ... fit in and like look good, I guess. but to be honest I think I was doing that when I was like 18 maybe." (FG3, M6) "No, I haven't, but to be fair I definitely at times look at people and what they've got and get jealous. I frequently look at people's things and get a bit jealous and I admit that, the nice bags, the nice jewellery, the nice clothes but I don't feel like I would buy a fake just so I could fit in." (FG1, F2)

Such links back to the discussion regarding intrinsic motivation and how they can influence and individuals desire to falsify their class. It may be seen that perhaps this behaviour is largely dependent upon demographic factors such as age and gender. When considering the findings in the survey it was established that 61 participants had purchased something to fit in, more specifically the age group 25- 34 had 30 participants stating they had purchased something to fit in. With only 6 individuals 55 and over stating they had. Such may indicate that individuals may reach a certain age and seem to be less interested with fitting in. As highlighted by various participants they agreed they had purchased items to fit in. When further exploring the perceived motivational factors, social media was widely discussed:

#### "Social media, for one. And you know, having a good (social media) profile..." (FG4, F6)

**F6** articulates that having a good profile on social media is important, again this links to the image people portray that they believe to be socially desirable. Looking closer at perceived motivating factors it was understood that many believed social media not only motivated an individual to falsify their social class but was also recognised to be a method wherein an individual can falsify their social class. Conforming with the literature, it was established that social media and the influence it has upon individuals is becoming increasingly apparent. Interestingly, social media was not discussed in the most complimentary manner, with most participants blaming it for the 'unrealistic expectations' it may set for an individual. As explained by **F7**:

"...we mentioned at the start the explosion in social media and you know, it's essentially everyone is the only reason people post on social media and nine times out of ten is just to show off. It's, you know, all It's something completely meaningless like, there's not really much in between that's of use to anyone in the world. So, if you're looking and going all you know 'I work with this person and they're, you know, dripping in all of this designer gear'. Well, you're gonna be like, well, 'why haven't I got that' and potentially buy the fake either fit in or to, you know, you're gonna have to fake it somehow. Again, you could be in a social circle with people who are quite wealthy or of different means to yourself, and you might have that, oh, 'I need to fit in 'so I'm gonna have to ,I'm gonna have to do it somehow, and I can't go out and spend thousands of pounds on a handbag so I'm going to have to make it look like I can." (FG4, F7)

The quotation provided by **F7** draws attention to the impact social media has had upon comparison and how it can negatively influence an individual to make purchases to fit in. She even stated that *"the only reason people post on social media and nine times out of ten is just to show off"*. **M7** agreed that social media fuels the aspiration to achieve unrealistic expectations but drew attention to the risk of doing so (getting into debt):

"I mean, just going off the kind of the back of the social media and I think just media in general like you know, just knew what you see on the news as well, you know like saying footballers and stuff if they're driving a certain car or or wearing a certain watch, then people, you know, might want to kind of copy that and then end up, you know, putting themselves into to debt to try and reach that same kind of status that that person's got." (FG4, M7)

Correspondingly, **F1** explored debt and the lengths in which an individual would go to, to keep up with their friends and peers:

"I think people would go into massive amounts of debt, to look...to keep up with the joneses – to to, quote a ridiculous quote everybody wants to big themselves up and if it means going into debt if it means using a credit card to the max, they'll do it to keep up with... it's what their friends, their peers (do)" (FG1,F1)

It was seemingly apparent that the notion of 'Keeping up with the Joneses' was at great focus. **F1** emphasised her belief that individuals would obtain debt so they could 'keep up' with their friends and peers. Such corresponds with the above discussion regarding the perceived influence and pressure applied by friendship groups. This was then further explored by **F5**, who highlighted that whilst this behaviour may occur, she believed it may be more common amongst individuals of a lower social class.

"...you might be comfortably working class, you know, again, working, working class people can be relatively wealthy these days because they're still having to work, but they are of working class but they might have friends that are sort of affluent or upper class that they then have they feel lever inferior or they want to sort of build to fit in, which I think sort of forcing people to make it look like they've got these means and capabilities." (FG3, F5)

Whilst this doesn't directly link to subjective norms it does however highlight the vast impact peer pressure, and the need to fit in has upon consumers. It also branches the discussion of **PBC** due to the recognition of the risk of going into debt. Discussion regarding risks and adverse methods can be found in the following section.

#### Application to the research objectives and FCBF

As established within the previous theme, the second theme intends to build upon the understanding that social class can be falsified. This theme built upon this by exploring 'why' this behaviour occurs and the motivational factors which corresponds to *RO2* and *RQ2: what are/ to identify the perceived motivating factors influencing behavioural fallacy.* This section has provided an insight into the perceived motivating factors deemed influential in terms of falsifying social class as well as explore the participants own experiences and whether they had ever experienced similar feelings. This theme was spilt into two topics in accordance with the *FCBF*. Sub-theme one, encompassed a discussion regarding the various internal motivators (which may be identified as **attitudes** in *FBCF*) such as lack of confidence and inferiority. The focus groups explored the impact lack of confidence and self-esteem has upon an individual, such recognition allowed to infer that falsifying social class would create salience between the disparity between an individual (who they are and who they wish to be).

The second sub-theme however was extremely enlightening in terms of understanding the impact of external factors (which may be identified as **subjective norms** within **FCBF**). By discussing each as a separate entity (A) and (SN), an inference may be made as to which factor is believed to be most impactful in terms of an individual wanting to falsify their social class. These factors were discussed in depth with some participants even discussing their own personal opinions. As depicted within chapter three, subjective norms were understood to have vast impact upon an individual's behaviour. It has been established that these motivational factors may be categorised as internal and external. It can be recognised that whilst internal factors (attitudes) were believed to have some significance, it was agreed by

most participants that external factors (subjective norms) more specifically, the impact of peer pressure and social media has upon an individual falsifying their social class. Given this recognition and the establishment that it is believed that social class can be falsified, the following theme, perceived behavioural control, intends to further explore the methods available to falsify social class as well as the ease to execute this behaviour and any perceived risks.

## 6.5 Theme 3- Perceived Behavioural control

Having established that it is believed that social class can be falsified as well as the factors motivating such behaviour, the third theme allowed the discussion to draw conclusion as to how social class can be falsified and any perceived risks associated with this behaviour. This theme may be split into three sub-themes that each represented a final code applied in NVivo (ease of falsifying social class, methods of falsifying class and perceived risks). This theme specifically links to the final component of **FCBF** (*PBC*) as it discusses the methods available to falsify social class, the ease of doing so as well as any perceived risks of falsifying social class. The third theme from the focus groups encompassed discussions deemed key in terms of areas of concern within this research in relation to adverse methods and one of their many uses, to falsify social class.

## 6.5.1 Ease of falsifying class

As this research is largely exploratory, it was vital to establish as to whether the participants believed social class can be falsified (establishing this also aids the fulfilment of the first research question). When conducting the focus groups, it was the consensus that social class is easy to falsify to an extent. When asked whether they believe people falsify their social class, participants stated:

"Yes-definitely" (FG1, M2)

"It happens all the time doesn't it." (FG1, F1)

As discussed above, it was agreed that social class can be falsified but the ease of doing so differs depending on the environment and the individuals / audience who *"you're trying to impress"* (FG1, M1). Considering the various environments, it was established that participants believed individuals could falsify social class in person and on social media. Quotes from F5, M6, M5 paid specific attention to the impact of social media. It was understood that social media was perceived to have increased the ability and ease of falsifying social class.

## "...There's also again social media. It's very easy to look like you've got lots of things or you're doing lots of things through social media because all you have to do is take a picture and then that's the perceived perception of you at that point." (FG3, F5)

**M6** further explored this and stated its *"easier now with social media…"* (*FG3, M6*), he further went on to explore how easy it is to fake a different lifestyle by simply standing by an expensive car and pretending its yours:

"I think it's easier now with social media...people live in their lives online; I think it was harder before trying to fit in because it was sort of clubs that you had to be involved with in, you're only sort of invited into them clubs before mobile phones and social media. And then Internet and things that I think now it's a lot easier to make people think that you are something that you're not, especially with like people having friends from all over the world because of the Internet. You could just, I don't know, start like friendship group from another side of the world and they don't really know the truth about you. You can just completely lie about what you've come from and what you've got like. I think somebody mentioned before, F5 mentioned that you just stand outside the restaurant, make it look like you've gone in. People don't know that you've gone in or not. You could stand by and expensive car to afford with it and pretend it's your car, but people don't know that it's your car or not. So, it's a lot easier to fake now when you're not just living in your... what can I say in your neighbourhood? It's like everyone used to know everything about everyone, but now you don't really know anything. Sometimes you not know anything about the person living next door to you." (FG3, M6)

Whilst this method (standing outside of expensive restaurants, standing next to expensive cars taking pictures and then posting them on social media) of falsifying social class has not been explored within this research it does however provide a possible area for future research. It also solidifies the ideology that the falsification of social class is an area that warrants further exploration. **F4** went on to extend upon **M6**'s point, by agreeing that the online presence has amplified the ease to falsify class on social media rather than in person.

"Yeah, I think I agree with M6 that you know it's it's certainly a lot easier to fake with the online presence...But I think the reality is with people around you in person, it's a possibly a lot more difficult and, and just things like you know if you if you decided things that you've potentially done as a child, the hobbies you have had, you know that the, the groups and clubs and, and experiences you've had as a child that you might not think of." (FG3, F4)

Like the viewpoint of **M6**, **M5** highlights the ease of taking pictures on a plane next to the first-class lounge but the individual is flying in economy class. Again, **M5** echoes the opinion of **F4** by reiterating that whilst social class can easily be falsified on social media, in person it is a lot more obvious that you're falsifying your social class.

"Yeah, I think the, the rise in social media users also had a, a huge advantage to the whole faking your class system because it's very easy to take a picture of you on a plane next to the first-class lounge for instance, post it and then go back to economy class. But for all intents and purposes you've travelled to, I don't know, Dubai on a first-class flight because that's how it's... that's how it's perceived by people who are obviously viewing it on social media. But again, it's like. You know, you could take a picture of you next to a very nice car and portray that you've rented it for the week to try and blur the fact that you're of a more affluent background and or capabilities. So, I think you can fake it or perceive to fake it. I think in like the real world, it's a lot more difficult because as soon as someone stood next to you, they obviously know that you're in economy class and they all obviously know that you're not driving the you know the Maserati for a week on Dubai type thing" (FG2, M5)

Contrasting with the opinion that social class is easier to falsify online is the opinion that falsifying social class in person is a lot harder and potentially risker to do. A significant conversation developed in the first focus group between **M1** and **M2**:

## "I think it depends who the audience is. So yes and no I don't know if you can have that answer" (FG1, M1)

"So, if its, someone who is easily impressed would that be the word... yeah... then I think yes but if its people who aren't sort of ... who aren't impressed by things such as that like clothing or cars, or material things ... then it probably doesn't matter what you do, it's not going to change their view of you. I mean, there are probably people who judge people on their character" (FG1, M2)

**M2** then expanded on his initial point and further explored the ease of falsifying social to someone who has never seen authentic Gucci:

"For me, I think the environment is a big one... cos if you're down at the pub and you're trying to show off to your 'dodgy mate Dave', who's never seen Gucci in his life the it means absolutely nothing to him and he'll be like 'ah great you've got a expensive t-shirt' by contrast if you're at the golf club and you're doing that with people with actual money ..." (FG1, M2)

"And you tip up in your (fake) Gucci t-shirt" (FG1, M1)

"Yeah, you fall apart completely cos again. The harder you try to fake something if you are trying to fake or falsify being an upper class person you can't because there's a financial limit to your ability like if you started portraying yourself as this very wealthy individual ... all it takes is for you to get into the wrong group and they'll be like 'we'll do this, we'll do that', 'ooh well I can't afford to do this', 'well why not?' because actually everything I own is fake and it's all a façade." (FG1, M2)

In the conversation between **M1** and **M2**, it can be appreciated that they are both in agreement that falsifying social class in person is a lot harder to do depending on the audience in which you are trying to deceive. **M2** highlights that it may be easy to do with someone *"who's never seen Gucci"* rather than someone *"with actual money"*, he then further goes on to explore that even if you successfully "portray yourself as this very wealthy individual" the person falsifying may not be able to maintain the lifestyle they had falsified themselves into, which may lead to questioning as to why the individual cannot afford the lifestyle but has all the luxury goods. This point directly links to **PBC** and risks because the individual falsifying their class may be opening themselves up to potential risks of being found out which in turn may cause embarrassment and social exclusion.

Each focus group drew extremely similar opinions in that overall, it is easier to falsify your social class through social media and that falsifying social class in person may be easy to begin with but opens the individual to possible risk of being found out when in the company of individuals who are authentically within that social class. The quote from **M2** with regards to the counterfeit Gucci t-shirt was similarly echoed by F4 whom recognised that whilst counterfeit goods may serve a purpose (if made well) she also highlighted that if the counterfeit good is a poor imitation of the authentic item it may have a negative impact and may risk the individual falsifying their class to be found out: "You know, I I agree. I think I think I've counterfeits are done well then they're great and you know the serve all the purposes that that **M6** has mentioned but I think sometimes you know if, if they're not done very well, it can actually have quite a negative effect, because if anything, it can make it more obvious that you're trying to be in in a class that you're not and so it becomes more obvious that you're, you know, you're perhaps work in class and you're trying to be upper class, umm. And so I think, you know, in some circumstances a counterfeit it can actually, you know, expose the fact that you, you're not the social class that you, you hope that you are." (FG3, F4)

The perceived risks mentioned (being found out to be inauthentic), links directedly to the **FCBF** in terms of perceived behavioural control as it is a factor of consideration when determining the risks of falsifying social class. It can be predicted that if the behaviour is unsuccessfully, it is possible that the individual may be impacted both intrinsically and extrinsically. Considering intrinsically (which may correspond with **attitudes** in **FCBF**), it is likely that if they are found out their internal feelings and emotions will be impacted negatively, as well as this, it is likely that externally (which may be linked to subjective norms in FCBF), the individual may face social exclusion from their friendship group, or they may lose credibility and trust in that group.

Another risk associated with utilising adverse methods to falsify social class is the risk of getting into unmanageable debt or being found out to be purchasing inauthentic goods. Whilst some participants explored the topic of debt and the counterfeit market in a positive light, some participants emphasised the negative and detrimental impact debt and counterfeit goods can have upon an individual as well as the wider market. Thus, leads to the next topic of discussion, methods of falsifying social class and any risks associated with the methods.

"Yeah, I think it's probably quite easy to fake. I mean, there's, there's nothing stopping me going online. Now putting you know £1000 worth of clothes in an online shopping basket and using Klarna's pay in 30 days, everything's arrives I can take lots of pictures and lots of different outfits looking like I've just been a massive shopping haul but then I can return it all, not pay a thing, and then over the next month post pictures of me and all these expensive clothes for my friends and family ...well everyone to see on social media." (FG3,

# 6.5.2 Methods of falsifying social class (in terms of consumption via adverse methods)

Given the previous themes have drawn attention to the ability individuals have to falsify their social class and the perceived motivators for that behaviour, the discussion was able to focus more specifically upon the methods in which an individual may falsify their social class. Within the focus groups the most prominent method of falsifying class was believed to be via adverse methods of accessing goods such as BNPL schemes and counterfeit consumption. Such can be recognised by the word cloud highlighting the methods recognised to falsify class (figure 58). Whilst a few participants recognised other methods of falsifying social class (such as taking pictures next to expensive cars), this section will solely focus upon adverse methods of consumption (buy now pay later, credit, and counterfeit goods).



Figure 58- Word cloud depicting methods associated with falsifying class.

(Keywords: Counterfeit, credit, debt, card, finance, market, social media.)

### 3.2.1 Debt/ BNPL

As established within the first theme, wealth was deemed a vastly indicative factor of an individual's social class and can be used to communicate desired class. When asked in the focus groups how they believe individuals falsify their social class, it was apparent that debt and financial agreements were deemed most popular (please see figure 62, depicting a visual word cloud encompassing the methods voiced in the focus groups).

"Living off credit – so if you're earning 10 grand and you're spending 20 a year that ten grand is the part that becomes beyond your means and becomes the thing to fluff up the image." (FG1, M1)

"I think now, especially nowadays when you can get houses on finance, clothes, on finance cars, on finance, like even down to like technology and jewellery, you can get everything on finance nowadays. So, you know, it's very easy to sort of fake that and that higher or even lower social class if, if you really wanted to." (FG4, F6)

The quotes from **M1** and **F6** clearly highlight the shared opinion that "living off credit" (**M1**) and being able to "get everything on finance" (**F6**) enables individuals to falsify their social class. It can be recognised that finance, debt, credit and BNPL schemes were deemed the most popular in terms of methods of falsifying social class. As discussed within the first theme, vast focus was upon the indicative and formative factors of an individual's social class, it was solidified that economic factors were deemed most indicative. This is further strengthened by the various opinions shared stipulating that credit, BNPL and the likes can be used to "fluff up the image" (**M1**) as "you can just get into a lot of debt over it..." (**M7**)

"Yeah, if it's if in terms of money, definitely because you can just get into a lot of debt over it and you know buy you know cars and stuff that you can't afford to, you know, perceive that you're in a higher class financially than you actually are and then end up in a worse situation." (FG4, M7)

**M7** draws attention to the fact that social class has various facets, but in terms of money he believes it can be falsified, perhaps eluding that other aspects may not be so easy to falsify. Such opinion links to that of **M6** who addressed that whilst some individuals are wealthy, they may not have the other characterises stereotypically associated with a higher class (such as education) as he stated:

"Yeah, because even like the people who are, like, we'll call them influencers now like they you see them now and they almost like the people who sort of, win, love island and things like that. They're in a higher wealth bracket, but I wouldn't put them in a higher class... I wouldn't put them in a high... What's the word I'm looking for they're not very intelligent, so they don't these people aren't like, I don't know what I'm trying to say. I don't know if you know what I mean by uh. So, I wouldn't put them in the same bracket as somebody who would like has built up their own business after going to uni, getting a degree in like build up their own business and making millions that way, is somebody who's one Big Brother and got like a I don't know, like a modelling contract through that. Do you know what I mean and the, the... the couldn't even do a math GCSE." (FG3, M6)

Interestingly, only one participant drew attention to the current economic position of the country:

"Something just wanted to add on to that sorry and is in terms of with currently right now and with the cost of living crisis and everything trends still move forward and so despite, you know, people already being in turmoil in terms of in debt and trend still move forward and people still want the best pieces or the trendiest pieces or the nicest car despite that so in terms of getting into debt now is definitely, you know more of an issue than, than ever." (FG4, F6)

Interestingly, whilst **F6** highlighted the Covid-19 pandemic and the cost-of-living crisis, she then went on to state that *"despite, you know people already being in turmoil in terms of in debt...people still want the best pieces or the trendiest pieces"*, this recognition that even though there are many factors that are causing an economic shunt in the country people still want the latest items regardless of what is occurring. Could this indicate that the perceived peer pressure or desire to fit in or be a different class outweighs the importance and severity of the issues (debt, the cost-of-living crisis and the ongoing impact caused by the global pandemic). Whilst other participants explored the use of debt simply as a method of 'Keeping up with the Joneses' and to portray a higher social class.

"I think people would go into massive amounts of debt, to look...to keep up with the joneses – to, to, quote a ridiculous quote everybody wants to big themselves up and if it means going into debt if it means using a credit card to the max, they'll do it to keep up with... it's what their friends, their peers do" (FG1, F1)

The quotation provided by **F1** draws attention to the appeal of obtaining debt to 'keep up with the Joneses',

"It's dangerous... I remember when I was younger everyone had a store card and I never had one but it's dangerous because it's so, cos its 10 times 10 times £10 but £10 on its own a month might be little, but you blink and it's a 100 quid it becomes a problem... Yeah to be honest I think certain people need help. I don't mean financially but like they've got to make it a bit stricter so people who don't understand that there going to land themselves into loads of debt or stop before they try." (FG1, M1)

**M1** shares their own experiences as they state, *"It's dangerous...I remember when I was younger everyone had a store card and I never had one",* even this, can highlight the societal norms of obtaining debt and BNPL agreements. Again, these experiences and memories are when they were younger, so again, perhaps this behaviour is more common in younger consumers because *"it's too easy to do"* (M6)

"I think it's not really from coming from an education background. It's something that I think we should be teaching kids about, about getting into debt and the dangers of it, and I don't think we do it enough, but I think it's too easy for people to do, and it's too Uh...addictive as well, once you've done it once or twice, you think ohh I'll do it more and more and all of a sudden your monthly outgoings is more than what you actually making and that's how people end up in these holes where they can't pay their rent ...they compare their mortgage to compare the food and it's just slowly built up because I've done it once, twice, three times and all of a sudden I've got five or six different debts at the pan out and the kind afford it and it it's not talked about enough in schools and things like that to, to warn the kids about before they get older, but they just see everyone else doing it and they see what people want you to see on Instagram and Facebook and they don't see the stark reality of behind it." (FG3, M6)

The quotes above from **M1**, **M2**, **M6**, **F5** highlight their opinions on debt and take into consideration the risks associated. As recognised by **M6**, it is very easy to enter financial agreements when the goings individually are minimal, however when they all *"slowly build up"* they can become unmanageable. He also drew attention to the lack of knowledge surrounding debt and how more needs to be taught about *"getting into debt and the dangers of it"* (**M6**)

"Yeah, I think uh, **M6** hit the nail on the head and the fact that we've got a lot of financial illiteracy and like, I remember turning 18 and it was, you know, you've got a student account. Here's a credit card. (general nodding and laughter) OK, well I didn't need. I didn't need a credit card, but because the bank was offering me £500 I then spent the £500 because it was like Oh well, it's essentially it seemed like free money and, and I think a lot of these buy now pay later things and even if it's like paying 30 days or pay over three months of the same sort of trap where I might not spend £100 on like a dress but when I'm splitting it over three payments, it seems a lot more a lot more appealing than putting the two cause again." (FG3, F5)

**F5** echoes this by stating how appealing it is to split the cost of an item over three payments. **F5** explored her own experiences and stated that she remembered when she turned 18 and she was offered what she said, *"seemed like free money"*, interestingly, when she stated this there was general laughter, smiling and nodding almost acknowledging and agreeing that each participant had fallen in a similar situation. Later in the focus group **F5** explored her past mentality of interest free credit:

## "it's incredibly accessible money that because you're not paying interest...it seems free... it's that weird space where it's not, it's not costing you 30% interest to do this. So, it seems like a steal!" (FG3, F5)

Linking back to **M6** stating *"it's too easy to do"*, **F5** highlights the appeal of zero interest, stating *"it seems like a steal"* (**F5**). Similarly, **M2** explores the *"financial predatory of it"* (debt/ BNPL).

"The financial predatory of it, because someone who's lusted after a £200 t-shirt that would never have the money to buy it, they'll probably think "it's only gonna cost me £20 a month' they'll buy the t-shirt but then sit there and say, 'why don't I get another one because it's only another £20" and then that debt spirals" (FG1, M2)

These quotes raise further questions in relation to the ease of accessing debt and perhaps how the guidelines must be reshaped to ensure the debt can be repaid in a manner that will not have detrimental impact upon the user. From that discussion, the conversation was able to explore opinions regarding luxury stores offering BNPL. Whilst this was recognised within the literature review it can be recognised that very little had been discussed in terms of opinions regarding this decision. Within the focus groups the researcher first told the participants that brands such as Gucci had started offering BNPL from there, the researcher asked what they thought of this. Not surprisingly, various opinions were shared. Specifically, focus group one highlighted the various advantages of luxury goods offering BNPL:

"Yeah, keep your own money in the bank" (FG1, F1)

**F1** further went on to explore purchasing a luxury watch on BNPL, as can be recognised that she believes that even if the individual has the money, it still seems more appealing to purchase it over six months as you still receive the same luxury item:

"Even if you've got lots of money you could buy a Cartier watch or a Rolex on credit – over six months and you're still going to get the same luxury item and it's still going to cost you the same amount of money. I would go buy now pay later" (FG1, F1)

Contrasting to **F1**, **M1** shared his opinion by firstly by recognising the advantages of interest free he then went on to explore what he deemed as a disadvantage of offering BNPL in for luxury brands:

"See I like it, because I'll tell you why, so for me it's great because im looking at it financially, if something is interest free even if you've got the money to buy it why would you not... Yeah I think there is that but I also think there's a risk of and this is a snotty comment ... massively snotty there's a risk that if you make things accessible to everyone you're gonna cheapen the brand, so and then the people who are .. can afford whatever that means, most people could afford to buy a £200 t-shirt but at what cost ... what would you not be spending or what I think the people who are really into their high-end brands would just move on from the ones that you can get on credit" (FG1, M1)

F1 then went on to explore the point made by M1 by stating:

"... if you make Gucci accessible to everyone on the Highstreet then you go looking for something that isn't accessible to everybody." (FG1, F1)

Contrasting however, was the opinion of **F2** who considered the advantages and disadvantages of luxury stores offering BNPL. Whilst she initially discussed the advantages by recognising that such offering would allow individuals to feel and be equal "to another person because they have those things" and by getting luxury goods allows the "person to feel equal" is great as it will boost the confidence of the individual. She then goes on to state that whilst these advantages are great, the attainment of debt is "so bad":

"Yeah, like it links back to the other question about people who, why do people want to like look as though they've got more money sort of thing and its... like it, its equality and they're buying these things to be equal to another person because they have those things. So, they want to feel equal...So on that side of it I guess if you're gonna make a person feel equal to somebody else (by offering buy now pay later on luxury goods) just by having a possession that another person has then that has a benefit but then it's the debt that's the negative. So, I guess there's is positives and negatives. Cos if its gonna boost confidence to feel equal to a work colleague or a friend or whatever then that is a positive but if its gonna get someone into debt then it's so bad." (FG1, F2)

Such ideology of the luxury store losing its 'novelty' was also shared, specifically **F6** stated "*introducing things like by now pay later for and the sort of luxury brands it sort of takes away the novelty of them*" she even went on to explore that luxury brands offering BNPL blurs the lines between the classes as anyone can afford them as she stated "*But with things like buy now pay later, it means that sort of anybody could afford them. So, it's sort of, it grazed the lines between, you know, if we're, if we're looking at social class in terms of wealth, it, it grazed those lines."* 

"I think it's it's a difficult one because introducing things like by now pay later for and the sort of luxury brands it sort of takes away the novelty of them that they are these big luxury brands that you you know you need to be in high social class or you need to be earning lots of money in order to afford them. But with things like buy now pay later, it means that sort of anybody could afford them. So, it's sort of, it grazed the lines between, you know, if we're, if we're looking at social class in terms of wealth, it, it grazed those lines." (FG4, F6)

**F4** also highlighted that such access may cause financial concerns by ending up in debt. Similarly, **M1**'s concern with individuals *"down the line"* draws attention to the perceived risks of the attainment of debt to obtain luxury goods.

"... my concern for people would be if you're kicking it down the line so yeah you can just about afford it what else are you doing, like buying a £200 t-shirt but having to eat pot noodle for your lunch." (FG1, M1)

**M2** extended this, by stating how he believes *"I think it encourages people who can't afford to get into debt"* (FG1, M2). **M7** also explores the affordability to obtain debt stating that whilst he had used BNPL in the past for benefits such as spreading the payment and building

credit score but recognises that users need to evaluate whether they can *"afford it in the first place or not"* (M7):

"I mean I I've used stuff (Klarna and BNPL services) like that in the past, but only when I could afford it anyway, just helps to spread things out and it also builds your credit score as well, which is quite handy and but I think it just depends on the amount and also like the limit you can take on things cause I know there's stores where they cap it at certain point to avoid people getting into too bad of a situation. So that's kind of an interesting one, but I think it just depend on what it is, how much it is and also if you can afford it in the first place or not." (FG4, M7)

Reflecting upon the items often linked to debt and BNPL, it can be recognised that no participant mentioned the use of BNPL to purchase essential items or household goods. the key items recognised were all 'non-essential goods' such luxury clothing, Whilst some agreed that such accessibility is great in terms of allowing access to goods to those *"who otherwise couldn't afford it"* (FG3, F4), F4 also states that such access *"makes it easier for people to be able to do (fake their social class) "..* Specifically, F4 names Klarna as a method of making falsifying social class easier by highlighting that those of a lower income or perhaps lower class who can't *"afford to buy something like that outright..."* now can *"with the likes of Klarna"* (F4)

"I think...It's good in the sense that it makes these brands more accessible to people who otherwise couldn't afford it, but I completely agree with **M6** that it's it's far too easy for people to use those tools and it perhaps, you know, gets them into a situation where they can't afford to pay it and the end up in debt and but yes, I think, uh, and I suppose that, you know, talking about social class and whether people can fake their social class and it certainly makes it easier for people to be able to do that and yeah, for people who you know, can't... would never afford to buy something like that outright but perhaps you know it is made easier for them and with the likes of Klarna." (FG3, F4)

Whilst most participants focused upon the impact BNPL may have upon their own consumption and how it may impact their desire to buy luxury goods if they are made widely accessible. Focus group two considered the offering of BNPL via the lens of the business:

"Yeah, every business is entitled to set out their own business case. I would have a lot more respect for somebody that took out a loan to buy a, you know, a bed and a sofa than I would to buy a handbag. But somebody could look at it as being an investment. I think that's the responsibility and the consumer more than the, the person selling their goods... You know they're not there to be there, not, you know, Gucci aren't there to be modal arbiters. They sell unashamedly high-end products that cost a hell of a lot of money. It's not their business to investigate whether somebody can afford it. It's not like it's not like gambling, where there has to be restrictions because people get addicted to it. I think it's much harder to get addicted to buying high end handbags if you haven't got the money then to, you know, then to, to spending a few quid on the horse 20 times a day." (FG2, M4)

"That's my point as well. Yeah, I think maybe the morality of these businesses charging 12 grand for a handbag is more of a question for some people than, than people that are then them offering them options or that may not be able to pay for it all in one go. But it's I also agree with **M5**. There's like a certain sort of. I guess like a spend psychology about it as well though for some people that even can afford it that well, there is now an option here. To break this up, even though I have the money, it makes me wonder, are these really high-end luxury companies aware that people even who do have the money, where are all facing a global spending money crisis? Yeah, it's. It's interesting that now it's an option to do that. I don't think that's a bad thing. I personally wouldn't because it. I don't need a 12 grand handbag." (FG2, M4)

Whilst various participants highlighted their positive use cases for BNPL and credit, it was also emphasised that the easiness of accessing credit can be abused and can result in various negative impacts for the user. Such opinion contrasts to that of the one shared in the first focus group with regards to the loss of exclusivity which may deter customers from the brand.

Various participants recognised that such access can allow individuals to order vast amounts of goods to *"make it look like they've got the means and capabilities"* (FG1, M2):

"Yeah, well it's a big trend at the moment as well I think some online shopping services have had to start... stopping the amount of clothes you can order and return cos people were spending thousands of pounds on a site, trying them all on and staging photos in different rooms and sending them all back and then just posting pictures online of all the items they've got on social media for that 'look at me' 'look what I've bought' 'look what I can afford to do' – when it's all on credit and it's all a complete farse, they've tried everything on, taken a picture- to make it look like they've got the means and capabilities" (FG1,M2)

Again, the believed rationale for this behaviour is the impact such images would have on social media, thus indicating that this overconsumption and desire to falsify wealth and social class is often motivated by external influences (subjective norms). As the predominant focus of this theme was to establish the methods that are believed to aid an individual falsifying their social class, the focus groups allowed the participants to explore whether they believed

that such exposure to BNPL and debt has blurred the social classes. Some participants strongly agreed that the classes are becoming blurred due to the widespread access to BNPL and that it is common behaviour:

"Without a shadow of a doubt" (FG1, F1)

"Absolutely.... Absolutely ... I think it's more common than we think" (FG4, F6)

Whilst some participants disagreed and provided rationale for their decision:

"No and I'll tell you for why... You'll be able to get your Gucci t-shirts on buy now pay later, but you can't afford the nice car and the nice house, there's certain things you just can't fake and if you're not of a certain stature, income or wealth, for love nor money you ant fake that you've got a 7 million pound house... even if you have got the this the that, but you've got a strong accent or something, or you're a builder, and your job isn't white collar, you'll still potentially get judged. Possibly by those that think work is beneath them because they were born into money; they would possibly still judge you and look at you not related to money or possessions." (FG1, M2)

The opinion that whilst the individual may have the extravagant purchases, their lifestyle may not 'match up' was then echoed by M6:

"I think in the local community you can tell, since I've moved house to Wynyard, I can tell the difference in my local community on the people who have got the money and the people who are faking it like that that's not on social media. That's just like the people in and around who I live with and the people who have likely used every last penny they've got to live here, to the people who are really well off. And you can totally tell the difference. However, I bet them people who, if I just seen the Instagram profile of the person who lives there, who's struggling but have got expensive stuff, probably through Klarna and whatnot, that they look just to see him as what the people who are really well off all and I think even sometimes you find the people who are really well off don't care as much about brands like the people who actually do have millions put aside like they just don't care? They'll, they'll buy the bog-standard ASDA shirt. They'll buy the bog standard ASDAT shirt, and they're just they don't care about the brands. It's almost like the brands are there too, to essentially fake the and see why celebrities with being in the limelight all the time."

It is apparent from the quotations from M1 and M6 that they believe that whilst individuals may attempt to falsify social class using BNPL and debt, there are other factors of social class that are harder to falsify, thus implying that they do not believe that such widespread access to BNPL is not blurring the social classes. Whilst it can be appreciated that the attainment of debt was deemed an extremely common method of falsifying social class another method commonly discussed was the counterfeit market, of which will now be discussed.

## 3.2.2 Counterfeit market and goods

To begin the initial discussion regarding the counterfeit market and counterfeit goods, the researcher simply asked what the opinions were of the counterfeit market and goods. Like the opinions of BNPL, the discussion regarding the counterfeit market was mixed with some participants sharing their positive opinion.

"I think it's a, It's a great way of making things very accessible to people who don't have money and I think umm...... Sort of it's a more sensible way to if you don't have a lot of money to feel like. If you want to feel like you're in that upper class or whatever cause from now like some of the counterfeits are almost exactly the same...So you like... even watches and things like that, you can get a counterfeit Rolex for £100 whereas and almost looks exactly the same as what a real Rolex was and you get to almost get that like ... experience" (FG3, M6)

**M6** recognises that whilst these items are "a great way of making things very accessible to people who don't have money", he even expanded and highlighted that counterfeit goods allow individuals to "feel like you're in that upper class". **M6** even offered a commonly counterfeited item (Rolex watch) and explained that they look "exactly the same as what a real Rolex was". Similarly, **F1** highlighted that "if you can't (afford the real thing) you'll buy fake."

## "If you can afford the real thing, you're gonna have it, if you can't you'll buy a fake." (FG1, F1)

To the surprise of the researcher, unprompted, one participant showcased a counterfeit item in their ownership. **M4** chose to have his camera activated in this focus group and he was eager to showcase his (counterfeit) Rado timepiece:

"(participant shows wrist, wearing a counterfeit Rado Watch) it's a Rado watch, I've always liked the Rado design if you've seen them but they're like 2 grand... as opposed to £50 from a market in Beijing in the Shanghai. This it it's kind of good (The counterfeit watch) Now the straps gone a bit, but I've gotten ten years out of it. And I don't have any issues because I didn't lose Rado a sale because I was never gonna go spend 2 grand on one of their watches. Right. So, it didn't cost them a sale... I got something that I liked. And to your point, you know, somebody in the sweatshop in rural China has, has got a few quid out of it. That is because I like it. It's not 'cause. I want to show it off or, or whatever. I just I like the look of it and it's, it's, you know, doesn't define me. And, and I'm I've never been shy about telling people it's a fake. But I think if I er was doing people out, if I was buying fake as opposed to the original because it was a competition, I might have a bit of a conscious about it. For me 50 quid vs 2 grand is no competition." (FG2, M4)

The quote provided above identifies the rationale for the choice of watch, for **M4** it seems a counterfeit item was an ideal choice for him stating *"For me 50 quid vs 2 grand is no competition"* identifying that the financial saving was a huge appeal, as well as this he stated that his choice did not impact Rado as he *"was never gonna go and spend 2 grand on one of their watches"* as well as this, he rationalised his purchase by recognising that his purchase meant *"somebody in a sweatshop in rural China has, has got a few quid out of it."* Thus, provides wider rationale for the consumption of counterfeit goods. Such opinion was further shared by **F3**:

"I have controversial opinions on this one. I'm all for counterfeiting, I think. If you are looking at like **M4** saying, you know you're in a different country and these people are making a living that they can go home and feed their families where they go straight to their table. I'm not saying it's always like that. I'm sure there's a bunch of crime and things involved as well, but like, have you looked at some of these high-end companies? Yeah, like my point is, I don't think it's that much of an issue. I don't think it's that much of a problem. These higher end companies are earning insane money anyway because of what they're charging. What is the difference between someone going and buying something from a counterfeiter? If it is a reduced rate and it's, you know, this isn't the real deal. Here's, you know, you can have it for £10. That's... I really don't see a problem with that. I don't see why it should always be this is for the elite. I don't agree with that. I don't think that's an issue...." (FG2, F3)

**F3** highlighted that whilst she is aware that this form of consumption is often associated with "a bunch of crime" she juxtaposed that by emphasising that illegal conduct also occurs in highend companies. She too agreed that these high-end companies are not losing out on a sale and rationalised counterfeit consumption by stating "these higher end companies are earning insane money anyway because of what they're charging." Whilst **M4** rationalised his counterfeit purchase with the agreement of **F3**, other participants were equally eager to emphasise their distaste for counterfeit goods. Whilst **M4** rationalised his purchase with the opinion that his purchase provided "somebody in a sweatshop in rural China" with "a few *quid"*, **F6** shared her opinion that the individuals producing the counterfeit goods "*aren't paid properly"*:

"So my... my opinion of counterfeit goods and comes from sort of an ethical standpoint where I don't think the production of kind of thing goods is ethical by any standards, not ethical to the designer, it's not ethical to the workers, and they usually made in really poor conditions and people aren't paid properly and so me personally, I would never purchase anything that's counterfeit purely from that standpoint, but I can understand why people would, because it gets you that kind of wealthy look or, you know, you get to wear that name brand, but at a much lower cost." (FG4, F6)

The discussion centring the ethics of counterfeit goods and market seemed to be the most common topic of discussion. Whilst **M4**, **F3** and **F6** considered the impact of the workers (whether that be positive or negative), other participants considered the wider implications towards the authentic brand and how that may impact business.

"Yeah, I totally agree on the on the ethics kind of thing when it comes to the conditions that the, they're made, and stuff totally agree with that. But at the same time, I mean I have bought stuff in the past because it like, like **F6** was saying that, you know, you can get that kind of brand or you know, a bit cheaper and stuff like that. But at the same time, you've got companies like, I mean, I know they're not really, you know, luxury that. But I'm I'm guessing it'll be more out there like them. But like Primark and stuff where you know they're making millions and you know that workers are in terrible conditions and stuff as well and they're kind of, you know, a big kind of retailer, I'm not too sure if what the luxury ones are like, but I know there'll be other retailers out there who will do, you know, similar to what these kind of knockoff brands are doing and they're getting away with it because they're a big chain. So, it's there is a bit of a dilemma there, but totally agree in the terms of the ethics side of things where it's not right the way they're made, but that can go for most of fast, fast fashion in general." (FG4, M7)

Like the quote provided by **F3**, **M7** also explores the impact of counterfeit consumption and recognises that working conditions are not ethically appropriate, however he does go on to further discuss the working environment for big stores such as Primark. This quote, like **F3** shows clear juxtaposition, perhaps to make the participant 'feel better' for purchasing counterfeit goods because in their (**F4/M7**) opinions, big brands and even luxury brands are unethical, so they may feel less inclined to purchase a more expensive item when they perceive the working conditions to be similar and the item to be replicable. Whilst such focus regarding the ethical implications regarding counterfeit consumption was shared by various

participants, one participant in particular (M1) shared his general distaste for counterfeit goods:

"It doesn't bother me that other people buy fakes but if say I was going out with my wife, and she said she had bought a knock off thing then I would have a problem... like if someone was sat near me if we went out wearing all fakes, I think it would like cheapen the night... Yeah like to be honesty I don't really care about the criminality of it I just don't like the whole thing generally." (FG1, M1)

Surprisingly however he stated he doesn't *"really care about the criminality of it"* but he thought that if someone was sat near him was adorning all fakes it *"would like cheapen the night..."* such opinion may correspond with the notion of consumers avoiding certain brands because of their common association with the counterfeit market.

Upon establishing the opinions regarding the counterfeit market, the researcher was able to probe further with regards to the perceived uses of counterfeit goods to explore in more depth the rationale for such consumption.

"...if you went out and bought the pair of luxury branded ones, knocked off, or faked, it's in my opinion it's because you're looking for that ego and you're looking for that status symbol that you obviously don't have by buying the fake, but yeah, you kind of need to...I don't know, massage your own ego with that." (FG4, F7)

"I, I totally agree with **F7** (that people buy fakes to boost their ego) and you know it's, it's to do with ego and trends and you know to sort of fit in and not be that anomaly amongst everyone..." (FG4, F6)

**F7** and **F6** provide two different rationales for purchasing counterfeit goods, these rationales link closely to attitudes (boost their ego) and subjective norms (*"to fit in and not be the anomaly amongst everyone..."*). The desire to fit in strongly corresponds with the subjective norms within **FCBF** as it identifies the motivating factors influencing an individual to falsify their social class. This was further explored by other focus group participants:

"So, they can fit in even if they can't afford the real thing" (FG1, M3)

"It's a societal problem that people feel the need to go and buy cheap knockoffs to feel a part of a group. If you break it down its scary and sad." (FG1, M1)

"To feel equal" (FG1, M2)

"To feel on the same level as others" (FG1, F2)

"...they want to belong because their friends have got one" (FG2, M4)

## "It's peacocking essentially, you've got these big garish items with big brands on them to make it look like you've spent lots of money, even if its legitimate or fake." (FG2, M5)

Again, it is a recurring theme within these focus groups that there is seemingly vast importance upon wealth and money. So, as well as purchasing fakes to create salience between internal beliefs, and allowing individuals to *"feel on the same level as others"* (F2), these counterfeit goods also allow for individuals to communicate wealth (whether that be real or fake). This strengthens the recognition that wealth is believed to be the greatest indicator of an individual's social class thus highlighting that individuals may be motivated to utilise these adverse methods to falsify their wealth. Similarly, F6 stated:

#### "But I can understand why people would (purchase counterfeit goods), because it gets you that kind of wealthy look or, you know, you get to wear that name brand, but at a much lower cost" (FG4, F6)

This belief that purchasing counterfeit goods act as a method of getting that "wealthy look" further bolsters the opinion that wealth is vastly indicative of an individual's social class. Similarly, it strengthens the opinion that counterfeit goods are used to falsify social class. Upon gathering responses regarding personal opinions on counterfeit goods and counterfeit consumption, in some of the focus groups the conversation seemed to naturally encourage discussion regarding the participants own experiences as well as explore whether they had ever felt inclined to purchase counterfeit goods.

#### "I've never really felt pressured and actually made the fake purchase, but I definitely remember growing up if everyone had something I didn't I always aspired to have it." (FG1, M2)

The quotation from **M2** highlights the aspiration he felt when growing up. Again, it is apparent that there is significant dissociation made by the males within the focus groups as

they often prefaced their behaviour by stating they made those decisions when younger thus implying they no longer behave that way, or perhaps they feel they no longer must (behave that way) or it is possible they may still behave this way they just didn't want to admit it to appear more socially desirable. When discussing and exploring the methods used to falsify class, the conversation naturally seemed to circulate the perceived risks of some of the adverse methods available. Thus, leads to the third sub theme: perceived risks.

#### 6.5.3 Perceived risks

Upon establishing that access to credit agreements and increased access to counterfeit goods aids the falsification of social class, further discussion allowed for participants to elaborate upon any perceived risks they may associate with these methods of consumption (being found out, unmanageable debt and issues regarding ethics and quality of counterfeit goods). These perceived risks directly correspond with **PBC** in the **FCBF** as it highlights the perceived risks with falsifying social class using adverse methods. Such will now be explored in the following sub-sections.

#### Being found out to be falsifying social class

As established within the previous sections, it is believed that individuals falsify their social class, given this, it has been recognised that whilst this behaviour may be executed successfully, the individual falsifying their social class may be 'found out'.

Considering two forms of adverse methods of consumption (attainment of goods through debt, BNPL and counterfeit consumption), it is understood there is a lack of literature surrounding the perceived risks circulating an individual being 'found out' as an individual with fake social status and wealth. Such links to the quote from **F5**:

"...I think sometimes you know if if they're not done very well, it can actually have quite a negative effect, because if anything, it can make it more obvious that you're trying to be in in a class that you're not and so it becomes more obvious that you're, you know, you're perhaps work in class and you're trying to be upper class, umm, and so I think, you know, in some circumstances a counterfeit it can actually, you know, expose the fact that you, you're not the social class that you you hope that you are." (FG3, F5)

Ironically, F5 identifies that whilst the initial intention to purchase a counterfeit good may be to *"be in a class you're not"* it can in fact have the opposite effect and make it more obvious that *"you're trying to be upper class"* and may actually *"expose the fact that you, you're not the social class that you, you hope that you are"*. This does however then lead to further questions, is it possible perhaps that consumers would have a higher inclination to purchase a counterfeit good if it was a 'good copy' or 'believable' replica. Considering the risks of being found out to have less wealth links closely to the dialogue between participants M1 and M2 wherein they discussed the risk of being found out due to lack of funds available to keep up with what that friendship group is doing:

"Yeah, you fall apart completely cos again. The harder you try to fake something if you are trying to fake or falsify being an upper class person you can't because there's a financial limit to your ability like if you started portraying yourself as this very wealthy individual ... all it takes is for you to get into the wrong group and they'll be like 'we'll do this, we'll do that', ooh well I can't afford to do this, well why not because actually everything I won is fake and it's all a façade." (FG1, M2)

Again, so much emphasis has been upon the desire to maintain an image to either fit in or to be accepted in a group. This desire then further encourages the attainment of debt or counterfeit goods to *"portray yourself as this very wealthy individual"*.

#### Unmanageable debt

Previously, it was established that generally there was an understanding and belief that financial agreements appear to be too appealing and there is a general lack of understanding and education with regards to obtaining debt and the possible implications of such. As highlighted above, M2 drew attention to the possibility of an individual having insufficient funds to maintain the lifestyle they had created to get into a desired group, such motivation is expected to increase the desire to obtain debt to fit in. Such is congruent with the opinion of M7:

"I think it's easy up to a point and then once it starts getting into like silly money, they're not. When it starts getting more difficult because obviously trying to, you know you hit certain point of debt and then you know banks and stuff start to question it. So that's when it gets tricky. But yeah, I think it's easy up to a point and then it gets much harder if you're trying to, you know, get into the really big end, things like car, multiple cars or multiple houses and stuff like that, I think that's when it'll get tricky." (FG4, M7)

As stated by M7, there is a certain point that an individual will reach which will limit their ability to obtain items through credit, debt or BNPL. This strengthens the recognition M2 paid to this with regards to a financial limit! Other participants explored debt and shared their concerns in terms of individuals who perhaps aren't fully aware of the risks and implications associated with debt:

"... my concern for people would be if you're kicking it down the line so yeah you can just about afford it what else are you doing, like buying a £200 t-shirt but having to eat pot noodle for your lunch." (FG1, M1)

"The financial predatory of it, because someone who's lusted after a £200 t-shirt that would never have the money to buy it they'll probably think "it's only gonna cost me £20 a month' they'll buy the t-shirt but then sit there and say 'why don't I get another one because it's only another £20" and then that debt spirals" (FG1,M2)

"Yeah, like they just see the result don't they, they just see the t-shirt in the bag not the risks." (FG1, F1)

"I think it's not really from coming from an education background. It's something that I think we should be teaching kids about, about getting in the debt and the dangers of it, and I don't think we do it enough, but I think it's too easy for people to do, and it's too Uh...addictive as well, once you've done it once or twice, you think ohh I'll do it more and more and all of a sudden your monthly outgoings is more than what you actually making and that's how people end up in these holes where they can't pay their rent" (FG3,M6)

"...it's far too easy for people to use those tools and it perhaps, you know, gets them into a situation where they can't afford to pay it and the end up in debt..." (FG3, F4)

The above quotes highlight the trending opinion that the attainment of debt can be detrimental if what is being agreed to is not completely understood as well as the risks of the debt becoming unmanageable. As highlighted by various participants (M2, M6) it is believed that this form of consumption can become addictive as well as it being "far too easy". The ease of attaining goods links closely to the motivation to obtain debt, it may be inferred that when an individual is perceived to have high desire to be accepted or to fit in with a social group, their motivation to obtain debt is increased.

## "it's sort of flipped. What people do, isn't it? So rather than saving up to buy something you want, but you know in debt for the same thing. Yeah, it's the same." (FG3, M6)

The quotation from M6 highlights his opinion that there has been a shift in mindset in terms of purchasing goods. The opinion that consumers no long save to buy their goods but get into *"debt for the same thing"* truly recognises the ease of attaining debt. The ease of attaining goods links closely to the motivation to obtain debt, it may be inferred that when an individual is perceived to have high desire to be accepted or to fit in with a social group, their motivation to obtain debt is increased.

#### Issues regarding quality and ethics of counterfeit goods

Another area discussed was the concern regarding the quality of counterfeit item. Specifically, **F2** discussed her issues with the performance and quality of the counterfeit goods.

"They do serve a purpose, but the quality is nowhere near the same, like the vast majority of cases it's not a leather handbag its PVC- it won't last you...I personally don't see the harm but it's not gonna last you because the quality isn't good." (FG1, F2)

Such opinion contrasts significantly with the opinion of **M4** whom stated he had owned his counterfeit Rado watch for ten years.

"This it it's kind of good (The counterfeit watch) Now the straps gone a bit, but I've gotten ten years out of it. And I don't have any issues because I didn't lose Rado a sale because I was never gonna go spend 2 grand on one of their watches..." (FG2, M4)

Considering the ethical implications of counterfeited goods, whilst some participants recognised the unethical working conditions of those producing the goods, some participants rationalised this consumption and stated that the authentic brands were equally unethical (as discussed within the section regarding counterfeit consumption).

In conclusion of this sub-section it may be appreciated that three main perceived risks were considered in the focus groups (being found out, debt risks and implications and the quality of counterfeit goods), it is apparent that the vast focus was upon the risks associated with debt with the general agreement that obtaining debt is too easy to do and that there is very little knowledge and education regarding the risks. This section will now conclude with a discussion regarding the application to the research objectives as well as the conceptual framework underpinning this research.

#### Application to the research objectives and FCBF

In relation to **FCBF**, this theme explored methods in which an individual may falsify their social class. Within the context of **FCBF**, the third theme and topics of discussion were informed by the **PBC** (perceived behavioural control) in the conceptual framework. Again, PBC refers to the ease of conducting a behaviour (falsifying social class), the methods associated with the behaviour (attainment of debt and counterfeit goods) and any perceived risks (social exclusion and possible unmanageable debt). As well as being informed by the conceptual framework, the justification for the topics discussed rooted itself from the gaps within the literature.

In consideration of the questions and objectives framed for this research, it can be recognised that this section aids the fulfilment of RO3 and RQ3 are adverse methods of consumption used as a method of falsifying social class? / To establish that adverse methods of consumption can be used as a method of falsifying social class. It can clearly be recognised that the four focus groups strongly established that adverse methods are used to falsify social class. As established within the literature review and conceptual framework chapter, perceived behavioural control had often been considered as perception an individual holds as to whether a certain behaviour is easy or difficult to execute. Within the context of this research, the behaviour is the falsification of social class. Simply, can social class easily be falsified? The discussions within the focus groups allowed for vast discussion as to whether the participants believed social class can easily be falsified, it was apparent that the falsification of social class in different environments were perceived to have different difficulty levels and risks. Risks were seemingly a perceived important factor of consideration when falsifying social class. It was established (by various participants), that whilst falsifying social class may be arguably easy, if the individual falsifying was found out to be inauthentic there may be several negative repercussions to this behaviour. Looking closer at the perceived risks of counterfeit consumption, the main risk recognised was the social exclusion or embarrassment wherein the individual brandishing the counterfeit good is 'found out' to

be in possession of counterfeit goods. Leaning on the above point, that risks associated with falsifying social class were varied in terms of the environment and audience an individual were aiming to falsify themselves amongst.

The third and final theme allowed for exploration into the methods perceived to be most popular when falsifying social class as well as any perceived risks associated. It can be highlighted that the predominant methods of falsifying social class were recognised to be the use of BNPL services and the consumption of counterfeit goods. Whilst these methods of accessing goods are not 'new' and are well established, the second chapter drew attention that there was seemingly insufficient research regarding the use of these methods to falsify social class as well the risks associated. The risks mentioned circulated the possible negative implications associated with the attainment of unmanageable debt because it is becoming too easy to obtain a financial agreement, and companies are 'tempting' consumers to spend beyond their means which may have detrimental impact on the individual's wellbeing.

### 6.6 Summary of Chapter

This chapter has presented and explored the qualitative data collected within the four semistructured online mini focus groups totalling 14 participants. To extract core themes and analyse the data, thematic analysis was exercised using the NVivo Analysis Tool. Upon identifying core themes, they were then applied to the conceptual framework of this thesis (FCBF). It was understood that there were two overarching motivators (internal and external) that influence an individual to falsify their social class which may represent *attitudes* and subjective norms within FCBF. There was a common agreement within the focus groups that individuals do attempt to falsify their social class using adverse methods such as BNPL and counterfeit consumption however the success of such false behaviour is vastly dependent on the audience in which an individual attempts behavioural fallacy- this may represent *perceived behavioural control.* The focus group findings enlightening, the researcher was surprised how forthcoming some of the participants when sharing their opinion and own experiences with accessing credit and counterfeit goods. From the findings above one significant area of interest emerged and that was the impact of gender and age upon the perceived motivating factors. Considering their own behaviour, female participants were more forthcoming with their own experiences whereas the male counterparts seemed to dissociate their past behaviour and prefaced their experiences with being younger. Given this, it is anticipated that the researcher will consider the impact of gender upon the falsification of behaviour in future research. Interestingly, it was apparent that the desire to fit in seemed to decrease with age, such is congruent with hypothesis three which determined that age was statistically significant in terms of purchasing something to fit in. The following chapter will further explore these findings in relation to the findings from the questionnaire and the current literature. The triangulation of these findings will allow for analysis of the original framework as well as any proposed amendments.

## **Chapter Seven- Discussion chapter**

## 7.1 Introduction

The previous chapter explored the data collected in the focus groups. This chapter draws upon the findings of the quantitative and qualitative data collection. This chapter will identify the factors that explore the research questions and overall aim of this research, to identify whether it is believed that consumers falsify their social class by adverse methods of consumption. 7.2 will discuss the demographic profiles of the participants within the data collection, 7.3 will build upon this by focusing upon the findings from the mixed methods within the context of the conceptual framework established for this research by exploring the three key themes (social class, perceived motivation to falsify social class, methods, ease and risk of falsifying social class), upon the establishing the findings amendments may be made to the Framework of Consumer Behavioural Fallacy.

## 7.2 Demographic information

Overall, 146 responses were gathered from the questionnaires and 4 online mini focus groups were conducted with a total of 14 participants. Tables 17 & 18 identify the gender and age of the participants within the questionnaire and focus groups.

	Female	Male	Androgynous	Bigender	Other	Prefer not	Total
						to say	
18-24	4	6	0	1	0	0	11
25-34	30	13	0	0	0	0	43
35-44	16	11	1	0	1	0	29
45-54	21	15	0	0	0	1	37
55-64	10	8	0	0	0	1	19
65 and	6	1	0	0	0	0	7
over							
Total	87	54	1	1	1	2	146

Table 17- Demographic profile of questionnaire participants

		Gender	Age
Focus Group one	M1	Male	35-44
	M2	Male	25-34
	M3	Male	65+
	F1	Female	65+
	F2	Female	35-44
Focus Group Two	M4	Male	55-64
	M5	Male	45-54
	F3	Female	25-34
Focus Group Three	M6	Male	35-44
	F4	Female	25-34
	F5	Female	25-34
Focus Group Four	M7	Male	25-34
	F6	Female	18-24
	F7	Female	35-44

Table 18- Demographic profile of focus group participants

In summary, it was found that most participants in the questionnaire proclaimed themselves to be middle class (52.7%), 43.2% stated they were working class and only 4.1% stated they were upper class. In the focus groups, 57.14% (8 participants) stated they were middle class, 28.57% (4 participants) stated working class and 14.28% (2 participants) stated upper class. As was discussed in the literature review, many individuals would prefer to identify themselves as lower or middle class to avoid any negative appraisal from peers if they were to openly identify themselves as upper class. Such is congruent of the work of Glover (2007), Evans & Mellon (2016) and Chakelian & Goodier (2022), recognising over half the population in the UK perceived themselves as working class regardless of the factors which would classify them as middle to upper class.

It can be appreciated that there were three distinct themes present within the data (social class, motivation to falsify social class, methods available to do so). Table 19 depicts the themes as well the areas in which this research supports current thinking, identify how this research may challenge current thinking as well as establish areas wherein this research has contributed.

Table 19- Themes from data collection and application to current literature

	Strengthens current thinking	Challenges current thinking	Extends current thinking
Theme 1- Social class	(Glover, 2007) (Evans & Mellon, 2016) (Chakelian & Goodier, 2022) (Kraus, et al., 2017) (Laurin & Engstrom, 2020) (Manstead, 2018) (Goffman, 1956) (Hey, 1997) (Friedman, et al., 2021) (Charlesworth, et al., 2004)		(Martineau, 1958) (Kraus & Stephens, 2012) (Kraus, et al., 2012) (Hayakawa, 1963) (Brown, 1991) (Eastman, et al., 1999) (Ivana, 2017) (Fouad & Brown, 2000)
<b>Theme 2</b> - Motivation to falsify social class	(Bem, 1972) (Nia & Zaichkowsky, 2000) (Sirgy, 1985) (Michikyan, et al., 2014) (Li, et al., 2018) (McCormick, 1983) (Oyserman & Destin, 2010) (Higgins, 1987) (Friedman, et al., 2021) (Kraus, et al., 2019) (Festinger, 1954) (Johnson, 2021) (Kavanagh, 2019) (Shin, 2002) (Verduyn, et al., 2020) (Rosenberg, 1979) (Liu, 2012) (Haytko & Baker, 2004) (Kotler, et al., 2017) (Brown, 1982) (Kanjer & Bhatia, 2018)		(Cialdini, 1993) (Quinn, 2005) (Hrgovic & Hromatko, 2019) (Wang, et al., 2019) (Bjornsdottir & Rule, 2017)
<b>Theme 3</b> - Methods, ease and risk of falsifying social class	(Belk, 1988) (Levy, 1959) (Martineau, 1957) (Duesenberry, 1967) (Dichter, 1960) (Woodruffle- Burton & Elliott, 2005) (Berger & Ward, 2010) (Johnson, 2021) (Bourdieu, 1984) (Fook & McNeill, 2020) (Lia & Natswa, 2021) (David, 1975) (Ting, et al., 2016) (Hussain, et al., 2017) (Cordel, et al., 1996)	(Trigg, 2001) (Hussain, et al., 2017)	(Veblen, 1899/1994) (Goffman, 1956) (Kempen, 2003) (Cordel, et al., 1996) (Vogel, et al., 2014) (Patsiaouras, 2017) (Eastman, et al., 1999) (Mills, 1956/2000) (Dittmar, 2005) (Miller, et al., 2011) (Krause, et al., 2019) (Charles, et al., 2009) (Corneo & Jeanne, 1997) (Rucker & Galinksy, 2008) (Srivvastav, et al., 2020) (Searle, 2011) (Bourdieu, 1984) (Sullivan, 2008) (Poppe, et al., 2016) (Banuri & Nguyen, 2020)

# 7.4 Analysis of the Framework of Consumer Behavioural Fallacy (FCBF)

When exploring the key factors within the conceptual framework it is imperative to evaluate the findings from the mixed method analysis to identify and highlight the most relevant to this research. The results will be jointly presented alongside previous literature to allow for comparison and a holistic overview of the research questions and objectives. Given this, the following sub sections will consider each theme individually to further define the impact each has upon the framework as well as establish the key relationships. As the conceptual framework was based upon perception it is anticipated future research will consider individual behaviour with the intention to further explore the falsification of social class using adverse methods of accessing goods.

#### 7.4.1 Theme 1- Social class

The questionnaire data was enlightening in terms of building the foundation of this research by gathering data with regards to social class and whether it is believed it can be falsified. Prior to this establishment, various questions measured what the participants deemed to be most indicative of someone's social class, it was established that income was deemed most indicative (with 75.3% agreeing income was an indicator of social class). Similarly, various researchers (Kraus, Park, & Tan, 2017; Laurin & Engstrom, 2020; Manstead, 2018) agree that wealth and economic position can be a large indicative factor of an individual's social class. Arguably most prominent being the work of Pierre Bourdieu (1986) and his belief that social class is built upon three core capitals (social, cultural, and economic), his belief that economic capital allowed for money that may be institutionalised into the form of property rights.

When asked, if the questionnaire participants believe that people lie about their social class, 50.7% stated yes and 43.8% stated maybe whilst only 5.5% stated no. Pairing this data, that income was recognised to be the biggest indicator of social class, and that it is believed that people lie about social class, it was no surprise that when asked how and why people lie about social class, money was the reoccurring theme. Similarly, when asked if they believe people use BNPL, credit and fake goods to appear upper class, 67.1% agreed, 26% neither agreed nor disagreed and only 6.8% stated they disagree, thus again strengthening the importance

income and perceived wealth has upon social class as well as aiding the recognition that it is believed that individuals use adverse methods to falsify their social class. Similarly, within the focus groups the discussion first began regarding social class and whether it is believed it can be falsified. Notably, all participants agreed that they believed social class can be falsified to an extent, F1 even stated *"It happens all the time doesn't it."* Upon establishing the belief this behaviour occurs, motivation for such was explored.

## 7.4.2 Theme 2- Motivation to falsify social class (attitudes and subjective norms)

As established in the questionnaire (appendices 17&21) perceived motivation to falsify social class can be spilt into two categories. Attitudes, that are considered perceived internal beliefs an individual may have framed regarding themselves, and subjective norms that are considered as external influences that are recognised to be a perceptual influencer and motivator for behavioural fallacy. These categories were further explored in the focus groups.

#### Attitudes

Originally within the FCBF, there were five sub-variables (confidence, inferiority, aspiration, jealousy and perception of self). When considering attitudes in the research findings, attitudes were measured both quantitatively and qualitatively. From the findings within the mixed method analysis, it was identified that attitudes were perceived to impact an individual and act as a motivating factor to falsify one's social class.

Specifically, the quantitative analysis drew attention to the vast impact lack of self-esteem and confidence can have upon an individual (please see questions 15 & 26 in appendices 17 & 21), this was then supported by the qualitative, across all four focus groups various participants identified lack of self-esteem and confidence to be a large motivator. These findings are in support of Bem (1972) who also deduced the vast impact internal or intrinsic feelings have upon behaviour (Rosenberg, 1979; Sirgy, 1982). Considering the perceived impact of self-esteem, it was recognised in the qualitative analysis that lack of self-esteem and confidence were perceived to be motivational factors influencing an individual to falsify their social class. "I think its confidence or lack of in the person ...what's the word I'm looking for like, no selfesteem, that's what I think if you got to the root of it. It would be low self-esteem cos they're not confident enough as they are" (FG1, M1),

This supports the work of Hrgovic and Hromatko (2019) and their understanding of the relationship between self-deception and social class, they proposed that self-deception allows for an individual to boost their own self-esteem and minimise feelings of inferiority. This also strengthens the understanding that low self-esteem may motivate an individual to falsify themselves on social media (Michikyan, Dennis, & Subrahmanyam, 2014; Li, Xia, Xia, & Guo, 2018). Correspondingly, lack of confidence and self-esteem had a significant link to consumer behaviour (Nia & Zaichkowsky, 2000), Sirgy (1985) proposed that individuals with dissonance between their self and ideal self would use their consumption to create salience. This ideology of low self-esteem driving an individual to falsify themselves is echoed by the work of Li and colleagues (2018) whom recognised that lower class individuals inherently possessed lower self-esteem had a stronger motive for materialistic consumption to combat their lack of self-esteem. This also strengthens the work of McCormick (1983) and the understanding that individuals often adapt themselves to protect their self-esteem or to 'fit in' with peers of groups (which also is congruent with subjective norms). Imposter syndrome was another discussed variable influencing an individual to falsify their social class, as F5 explained.

# " ... I think some of it'll have to do with. self-esteem potentially and like if, if you're feeling in like a inferior to others, you're gonna try and portray yourself as something you're not "

Such is congruent with the work of Adler (2000) and his postulation regarding inferiority and how individuals search for salience. Similarly, within the quantitative analysis questions 15 and 26 (appendices 17 & 21) drew attention to inferiority and the influence it may have upon an individual's behaviour. Similarly, the work of Rosenburg (1979), Sirgy (1985), Oyserman and Destin (2010) further explored self-identity and the process wherein an individual is able to build their identity upon who they were, who they are and who they wish to be in the future (Higgins, 1987).

Another key area that was drawn out was the impact stereotypes and avoidance of the connotations associated with social class was recognised within both the quantitative and qualitative analysis. Considering the findings within the quantitative analysis, there were three open ended questions (questions 16-18) which probed the participants to describe what each social class is like stereotypically. The findings were enlightening in terms of understanding the negative connotations associated with each class as well as the characteristics that may be perceived to be more desirable (appendices 18-20). As discussed within the literature review, stereotypically, those of a lower social class are depicted more negatively. Whilst the BBC Creative Diversity Report (2020) only views the negative portrayal of the lower classes within the media it does however highlight the stereotypical opinion shared and further strengthens the comment from **F6**.

## "there's a lot of connotations that tie to each social class, and there's usually more positive connotations tied to the highest social classes. So, people kind of strive for that..."

There was a significant conversation wherein a participant shared their belief that this behaviour occurs downwardly, wherein an individual of a higher class will portray themselves as a lower social class due to imposter syndrome or to avoid any perceived negative opinions or to fit in with a social situation (of which corresponds with Subjective Norms).

"It's imposter syndrome isn't it – they do it down rather than boost themselves up." (F1)

#### Which was supported by M2.

## "I think it works the other way though as well, cos you'll find people who are quite comfortably middle class but classify themselves as working class or come from a workingclass background".

Such strengthens the work of Friedman et, al. (2021) and their understanding that individuals who recognise their privileged background, misidentify themselves to avoid negative perceptions. Memorably, one participant explored how in the past working class would automatically indicate a lack of intelligence. This ideology of education and the impact it has

upon perceived class is strengthened by the quantitative findings that recognised 71.9% believed education to be an indicative and impactful factor of social class. Education was then juxtaposed with financial ability in the third focus group as M6 explained how someone could be;

"In a higher wealth bracket, but I wouldn't put them in a higher class... they're not very intelligent... somebody who's on Big Brother and got like a I don't know, like a modelling contract through that. Do you know what I mean and the...(they) couldn't even do a math GCSE.".

Such strengthens the recognition that whilst it may be perceived to be easy to falsify social class on the surface, on a deeper level it is harder to falsify. This fixation on education and the impact it has upon class corresponds Bourdieu (1986) and his recognition of institutionalised capital wherein an individual may obtain a formal accreditation such as a degree. Such may be likened to the work of Yu et al. (2020) whom highlighted that the gain of cultural capital may transform into economic capital (obtaining a degree and gaining better job prospects).

Having established these stereotypical opinions, it seems that avoidance of stereotypes may be a large motivational factor when falsifying social class, which further strengthens the postulation of Self-Discrepancy Theory (Higgins, 1987), wherein an individual identifies three concepts of themselves (actual, ideal and ought), specifically considering the ideal identify, avoidance of stereotapes and imitation of other stereotypical classes may be desired.

Jealousy was also mentioned in great lengths by various participants, and it was deemed to influence the desire to "Keep up with the Joneses". Of which corresponds directly to the work of Kraus et al. (2019) regarding Instagram use and the influence it has upon conspicuous consumption due to jealousy. Thus, corresponds with the recognition of jealousy and how it is perceived to motivate consumption and the falsification of social class. Considering the findings from the mixed methods it can be recognised that jealousy was found to be significant (0.015) in terms of motivation for consumption of counterfeit goods (H4).

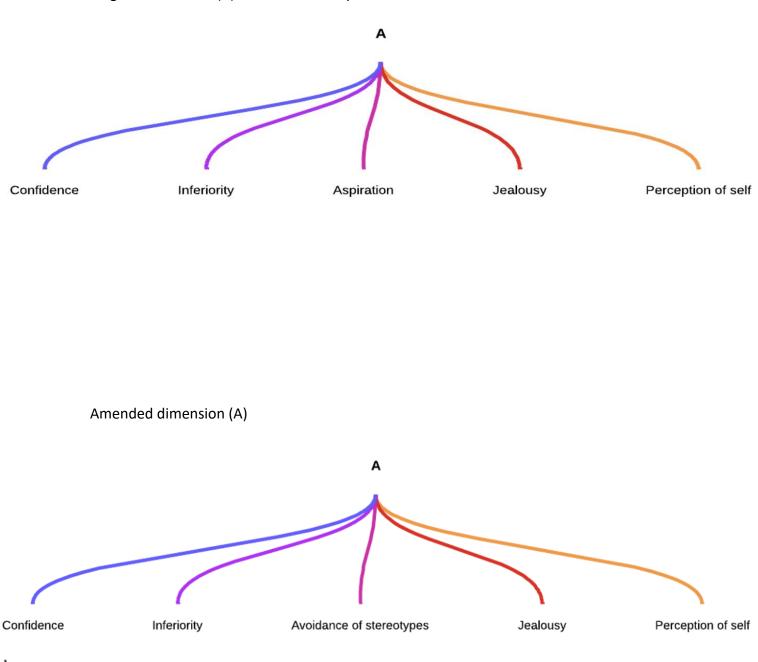
Similarly, the findings within the focus groups reestablished that perceived influence jealousy has. It may be highlighted that most of the individuals that highlighted jealousy were female. Specifically, jealousy was connected to the consumption of counterfeit goods in focus group four wherein **F7** recognised that seeing individuals

"Dripping in designer gear", individuals may think "why haven't I got that' and potentially buy the fake either fit in or to, you know, you're gonna have to fake it somehow." Similarly, when asked what the perceived motivator was for falsifying social class M2 stated:

"Jealously as well, there's always 'the grass is greener' and if you see someone who's got the nice car the nice clothes you're gonna be envious and you're gonna wanna try and ... people will be like ' ooh I like that' and want to emulate it ... even if that involves buying all fake".

Such strengthens the work of Verduyn et al. (2020) highlighting the impact of social comparison. Interestingly, within the focus groups it was recognised that the male participants considered internal factors in comparison to their female counterparts. Men seemed to focus on internal feelings. This recognition challenges the work of Verdugo and Ponce (2020) whom recognised men were commonly motivated by the bandwagon effect and the impact of others. In comparison, the female participants were seemingly more aware of the opinions of others and how they may be perceived by others. Such supports the acknowledgment that women often compare themselves to those around them (Bessenoff, 2006).

Having analysed the attitudes within the conceptual framework, it is accepted that attitudes are a motivating factor influencing an individual to falsify their social class, it can be assumed that attitudes have a direct correlation to perceived behavioural control and the behaviour. Whilst the original posed framework (FCBF) did not include avoidance of stereotypical opinion, it has now been added under the attitudes dimension. It can also be recognised that aspiration has been removed from the FCBF to better reflect the perceived internal motivational factors of the falsification of social class.



Original dimension (A)- Taken from Chapter 3

#### Subjective norms

The second perceived factor influencing the falsification of social class relates to subjective norms. In original model (FCBF), there were five sub-variables (perceived societal pressure, desire for approval, desire to fit in, influence from friends/ family/ peers, and lastly, social media). Considering the generalised consensus, it was apparent that external influences were most frequently mentioned in the focus groups with attention being paid to the perceived pressure to fit in, of which will now be discussed in further detail.

Like the existing literature, the questionnaires and focus groups gathered data significant in terms of understanding the impact of external influences upon behaviour. Specifically, hypothesis one and two intended to examine the perceived impact of external influences upon the desire to falsify class as well as the impact these factors may have upon the attainment of debt to appear higher class. The first hypothesis recognised social media to be significant in terms of perceived factors motivating an individual to falsify their social class as social media generated a significance of p=0.029. Upon review of the findings in the literature review, it was understood that social media is agreed to be vastly influential in terms of behaviour and impression management (Hopp, 2022) and self-deception (Kolesnyk, Jong, & Pieters, 2021). Specifically, it has been recognised that social media has boosted the ability individuals have to present themselves in a way they perceive to be more desirable (Mehdizadeh, 2010; Sekhon, et al., 2015). The significance found regarding social media and the falsification of social class may also strengthen the work of Festinger (1954) in terms of understanding social comparison and how it may motivate an individual to alter themselves.

This ideology of social media having a vast perceived impact upon the desire to falsify class was strengthened in the focus groups. It was highlighted within the focus groups that there was a perceived pressure to have a 'good social media profile' (Shin, 2002; Lee, et al., 2015). Some participants (on their own volition) even explored social media as a method of falsifying social class (which directly corresponds with PBC). Such belief that having a good social media profile is important may strengthen the argument posed by Goffman (1956) wherein he articulated the ability individuals possess to present themselves in a way that they believe to be most socially desirable.

296

Similarly, Mehdizadeh (2010) draws attention to self-presentation on social media but considers the rationale for such in the context of narcissism and self-esteem, concluding that those with lower self-esteem had more online activity and self-promotional content, again, this is also strengthened with the above section discussing self-esteem and lack of confidence. Some participants even explored the ideology that some people only post on social media, to show off! As F7 said.

"So, if you're looking and going all you know 'I work with this person and there, you know, dripping in all of this designer gear'. Well, you're gonna be like, well, 'why haven't I got that' and potentially buy the fake either fit in or to, you know, you're gonna have to fake it somehow..."

F7 perfectly encapsulates the ability consumers have, to make purchases to fit in whether that be through the purchase of fake goods. This recognition further strengthens the work of Vogel and Rose (2014) and their recognition of upward comparison on social media.

Such corresponds with the discussion surrounding 'Keeping up with the Joneses'. It can be appreciated that both methods drew attention to this with 114 participants stating they agree that people buy items to 'Keep up with the Joneses' such was strengthened within the focus groups as it was perceived to be a vastly influential motivator in the context of falsifying social class. Correspondingly, social media was discussed in terms of 'Keeping up with the Joneses' as it was recognised by various participants that social media had increased the feelings of inferiority when constantly viewing individuals showing off on social media. Such strengthens the work of Kraus et al. (2019) and their recognition of 'Keeping up with the Joneses' on Instagram, their research found that Instagram usage positively correlated to conspicuous consumption and that it was believed that individuals who share their purchases on their Instagram do it to evoke feelings of jealousy. This corresponds with hypothesis four, as it was found that jealousy produced a significant value in terms of purchasing counterfeit goods. Which also strengthens the ideology that consumers who may be motivated by jealousy may purchase counterfeit goods to create salience but to also 'Keep up with the Joneses' or to fit in with their desired group. The belief that 'Keeping up with the Joneses' is a motivational

factor influencing an individual to falsify their social class was also reinstated within the focus groups various times, one participant (F1) even expanded upon this and stated that she believed.

#### "People would go into massive amounts of debt, to look... to keep up with the Joneses".

It was apparent that 'fitting in' was recognised to be influential. Both methods drew attention to this. H3 specifically measured this by recognising 61/146 (41.8%) participants had purchased something to fit in, as well as determining age to be significant (p=<.001). Correspondingly, the focus groups recognised that some participants stated they had purchased items to fit in when they were younger, perhaps suggesting that consumers desire to fit in decreases as their age increases. More specifically, it was a recognised trend in the focus groups that the male participants stated that they had behaved that way when younger, whilst the female participants were seemingly more forthcoming about the behaviour being more recent. For instance, M1 stated:

"I bet you I have subconsciously when I was younger, like don't get me wrong I've looked at some people and what they've got and liked it but I'll bet you if I could get into my 18 year old head I bought something with a badge not a fake badge but because I misguidedly thought it would impress and make me look better- that's sort of going down the route but I don't think I've done it recently."

Similarly, M6 explored his own past behaviour

"...I guess I have at some point. Like I've definitely done things in the past to maybe fit in with like a group... I've definitely bought stuff to ... fit in and like look good, I guess. but to be honest I think I was doing that when I was like 18 maybe."

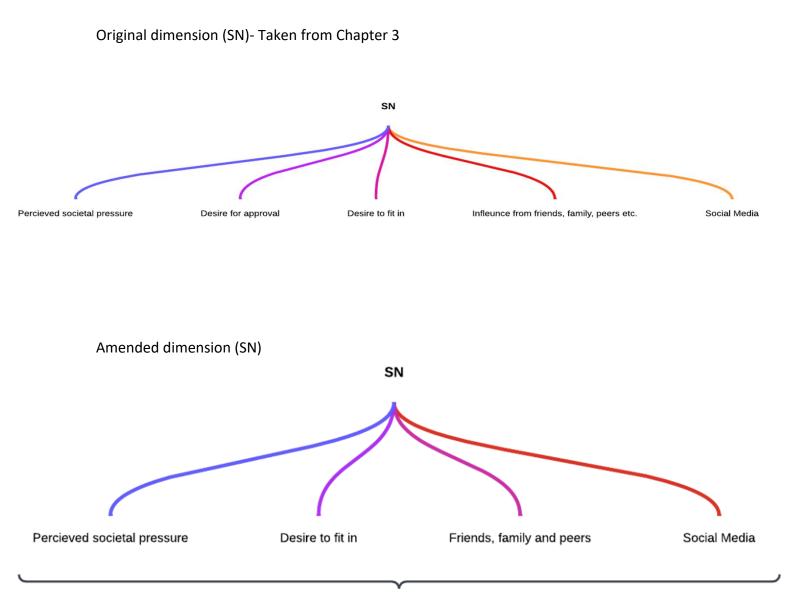
Interestingly, both males recognised that in the past they had purchased something to 'fit in' or to 'look better', whilst this recognition coincides with the Verdugo and Ponce (2020), the current findings recognise that this behaviour does not currently occur and may indicate that younger males are more inclined to behave this way. This strengthens the debate proposed by Johnson (2021) postulating the impact age has upon the desire to fit in. This research has reinforced this ideology by highlighting that age was a predictor of social comparisons, specifically recognising that younger individuals had a higher inclination to make upward comparisons thus negatively impacting their general wellbeing. Similarly, it corresponds with the work of Kavanagh (2019) regarding the relationship between aspirational consumption and younger individuals. Surprisingly, gender did not generate a significant value in the hypothesis test, yet it was apparent in the focus groups that the female participants were more open to discuss this as a present behaviour. Whilst gender did not generate a significant value in the female participants vocalised the importance of the opinion of others as well as the perceived pressure to fit in. F5 stated.

"...I think it's harder as a girl to be like accepted... I think there is more pressure to be trendy and have all the latest stuff and outfits and stuff. I dunno (small chuckle) I definitely feel pressure to be like a certain something...like I've definitely bought stuff regardless if I could afford it just so I had similar, like I didn't want to be the odd one out. Like to be honest I would just put stuff on Klarna." (FG3, F5).

It can be recognised that the females within the focus groups emphasised the perceived pressure to fit in, strengthening the work of Valls (2022) and Fernandes and Rajesh (2018) and their understanding and recognition that females have a higher tendency to compare themselves which commonly impacts their consumption (due to the impact gender has upon reference groups).

In terms of the perceived influence of family, hypothesis two, recognised family to be significant (p=0.008) in terms of motivating an individual to falsify their social class. The impact of family was also discussed within the first focus group. When asked what motivates this behaviour (falsifying social class) M1 offered his opinion that it is 'learnt behaviour' from family, where the aspirational consumption is learnt from the 'big brother; or the 'parents'. Such may correspond with the understanding that socialisation often occurs in two stages, the first being where norms and values are learned from family (Parsons, 2008). Whilst these

findings highlight the opinion that family is vastly influential, the literature review did not focus greatly upon the impact of family (Childers & Rao, 1992), nor was the influence of family discussed at length within the focus groups. Given the above discussion, the amended dimension will reflect the results from the mixed methods to better reflect the perceived subjective norms that impact behaviour.



#### 7.4.3 Theme 3- Methods available to falsify social class, risks and ease

As established in the literature review very little has been conducted in terms of falsifying social class using adverse methods. In contrast, the falsification of social class in the context of university and school has been explored (Granfield, 1991; Southgate, et al., 2017). However, Van Kempen (2003) recognised the use of counterfeit goods to emulate a higher social class in the context of a developing country. This research has not only strengthened his ideology but applied and explored it within the context of the United Kingdom, as well as further expand the discussion by exploring the use of debt and BNPL schemes to fulfil this behaviour. As well as this, this research builds upon the work of Berg (2019) strengthening the recognition of debt and the temptation of attaining it to enjoy conspicuous goods, as well as understanding the perceived motivation for such behaviour.

#### Analysing Perceived Behavioural Control

Perceived behavioural control refers the ease, risks and methods available allowing an individual to falsify their social class such as adverse methods of consumption, debt and BNPL services.

#### Debt

Reviewing the findings from the questionnaire analysis, it was recognised that it is generally believed that individuals utilise financial agreements and counterfeit goods as a method of falsifying social class. Specifically, 67.1% agreed that people use BNPL, credit and counterfeit goods to appear a higher class Such can be linked to the understanding that status may be obtained by consumption (Hayakawa, 1963; Brown, 1991; Eastman, et al., 1999). This recognition challenges the work of Trigg (2001) and the critique offered regarding Veblen's (1899/1994) work, as Trigg believed consumers no longer use conspicuous consumption as a method of signifying social class. In contrast, it was apparent in the focus groups that it is believed that individuals do use consumption as a method to signify social class. As F6 stated.

"I think now, especially nowadays when you can get houses on finance, clothes, on finance cars, on finance, like even down to like technology and jewellery, you can get everything on finance nowadays. So, you know, it's very easy to sort of fake that and that higher or even lower social class if, if you really wanted to." (FG4, F6)

Hypothesis two further established this behaviour exploring the perceived impact of external influencers and the attainment of debt. The chi-square analysis and Somers' D resulted in one significant variable. Namely, family generated a significant value of 0.008. Considering the findings in the literature review, the impact of family and measuring oneself has been explored, specifically Childers and Rao (1992) conducted a study with samples from Thailand and the United States that deduced that reference group influence was prevalent amongst family. Again, this was echoed in the focus groups, specifically F1 stating:

"I think people would go into massive amounts of debt, to look...to keep up with the joneses – to, to quote a ridiculous quote everybody wants to big themselves up and if it means going into debt if it means using a credit card to the max, they'll do it to keep up with... it's what their friends, their peers do".

Such opinion is congruent with that of Sparkes (2019), who recognised that the feelings of deficit amongst peers motivates the obtainment of debt to ideally enhance the opinions and perception their peers have regarding them. Similarly, Banuri and Nguyen (2020) paid specific attention to 'keeping up with the Joneses' and the relationship between status, debt, and conspicuous consumption. They recognised that the obtainment of debt can quickly transform into a *"vicious cycle"* (Banuri & Nguyen, 2020) such opinion regarding the risks of obtaining debt was a common theme within the focus groups.

It was apparent across the four focus groups that there was vast concern regarding the financial implications of obtaining debt, BNPL or any financial schemes to falsify social class. Specifically, it was recognised that there was a generalised agreement that there were not enough regulations and safeguarding of individuals obtaining debt (Gifford, 2020; GOV.UK, 2022; Guttman-Kenney, Firth, & Gathergood, 2022). M6 believes.

"It's something that I think we should be teaching kids about, about getting in the debt and the dangers of it, and I don't think we do it enough, it's too easy for people to do, and ...addictive, once you've done it once or twice, you think ohh I'll do it more and more and all of a sudden your monthly outgoings is more than what you actually making and that's how people end up in these holes where they can't pay their rent".

This opinion that obtaining debt is too easy and is portrayed attractively strengthens the findings in chapter two wherein, it was established that the attainment of debt is becoming the societal norm (Collinson, 2020; Williams, 2020; Megaw & Cornish, 2018; Peachy, 2020; Fishwick, 2021; David, 1975). M6 drew attention to the possibility of debt becoming addictive was further echoed by other participants, specifically M2 stated, (people)

## "Probably think "it's only gonna cost me £20 a month' they'll buy the t-shirt but then sit there and say, 'why don't I get another one because it's only another £20" and then that debt spirals"

The quote from M2 arguably highlights how easy it is to obtain debt and how it may be an impulsive and almost addictive form of consumption. Such supports the work of various authors with regards to the relationship between debt, impulsive consumption and overconsumption (Fook & McNeill, 2020; Khan & Hague, 2020; Lia & Natswa, 2021) as well as the recognition that access to BNPL and credit often encourages consumers to spend more (Maki, 2000; Hirschman, 1979; Feinberg, 1986; White, 1980). Correspondingly, F1 believed people

"Just see the result don't they, they just see the t-shirt in the bag not the risks."

The literature review drew attention to the generalised agreement that there are seemingly endless forms of available credit can be extremely tempting to individuals who may be more vulnerable to buying things they cannot afford as Berg (2019) highlighted, these individuals deemed more vulnerable were from a lower social class. Similarly, this ideology of the more 'poorer' individuals facing payment problems (Poppe, Lavik, & Borgeraas, 2016) was also recognised within the focus groups, where a few participants actually concerned themselves with the impact debt can have on the lower class individuals, to quote M1 who recognised that whilst he believed luxury brands offering BNPL was advantageous for him his concern was for

"People would be if you're kicking it down the line so yeah you can just about afford it what else are you doing, like buying a £200 t-shirt but having to eat pot noodle for your lunch.".

This general lack of understanding regarding debt and possible implications was also recognised in the literature review. Specifically, it was highlighted that those with higher education or that come from a lower socioeconomic background have a higher risk of attaining unmanageable debt (Jaikumar & Sharma, 2021; Houle, 2013; Banuri & Nguyen, 2020; Gifford, 2020).

In contrast to the negative opinions, some participants shared positive views, for instance some participants appraised the financial benefit of splitting payments to as F1 stated "*keep your own money in the bank*" M1 echoed this "for me it's great because I'm looking at it financially, if something is interest free even if you've got the money to buy it why would you not…" Whilst his opinion was seemingly positive he then went on to say

"If you make things accessible to everyone you're gonna cheapen the brand."

Such behaviour and avoidance of certain brands was also considered to be linked to the bandwagon effect and rather than consumers 'jumping on the bandwagon' for popular goods they avoid the product or the bandwagon brand in general (Leibenstein, 1950).

#### Counterfeit goods

As recognised by F1 *"If you can afford the real thing, you're gonna have it, if you can't you'll buy a fake."* Both methods drew attention to this form of consumption as a method of falsifying social class. The questionnaire established that 73.3% (107 participants) agreed that people buy fake goods to fit in with trends, and 56.8% (83 participants) agreed that counterfeit goods allow people to fit in with their friends, this was supported by M3

#### "So, they can fit in even if they can't afford the real thing"

#### and M4.

#### "...they want to belong because their friends have got one"

Such recognition is congruent with the work of Wang et al. (2018) and their research identifying that the consumption of counterfeit good is often motivated by social influences. Again, this links to hypothesis four wherein it established 'jealousy' to be statistically significant in terms of purchasing a counterfeit good, as 39.7% (58 participants) of the questionnaire participants stated they had purchased a counterfeit good. Similalry, Eisend & Schuchert-Guller (2006) deduced that there are many factors that influence the consumption of counterfeit goods. The factors were categorising into four categories (person, product, social and situation), it is apparent within the focus group findings that social aspects are at the forefront of motivation for counterfeit consumption. M1 believed

## "It's a societal problem that people feel the need to go and buy cheap knockoffs to feel a part of a group. If you break it down its scary and sad."

The emphasis upon wanting to feel part of a group is strengthened with the findings in the questionnaire that established that 73.3% agreed that people buy counterfeit goods to fit in with friends. Such reemphasises the perceived impact external influences (subjective norms) have upon this form of consumerism. This recognition corresponds with the recognition that inferiority may motivate conspicuous consumption (Zheng, Baskin, & Peng, 2016).

The questionnaire also recognised that 69.86% (102 participants) stated they agreed that people buy fake goods to look wealthy or upper class. Similarly, F6 stated

"I can understand why people would (purchase counterfeit goods), because it gets you that kind of wealthy look or, you know, you get to wear that name brand, but at a much lower

cost."

This recognition directly corresponds with the work of Veblen (1899/1994) and his proposition of conspicuous consumption. Specifically, his book "Theory of The Leisure Class" shed light upon the ability consumers have to consumer items that are associated with wealth or social class. This also strengthens the work of Cordel (1996) whom also recognised the financial appeal of counterfeit goods. This also corresponds with the work of Kempen (2003) who concluded that individuals with less economic resources would opt for counterfeit goods to provide themselves with the image of status. Whilst that research was conducted in developing countries, this research has recognised that this behaviour is also exemplified in the United Kingdom. As well as this, but this research has also explored perceived motivation for this behaviour as well as the utilisation of BNPL and debt to achieve the desired image of social class.

Considering the uses of counterfeit consumption, many stated that using the counterfeit goods allowed for the desired image. Such corresponds with the ideology that consumers often use their goods to symbolically reflect their real or ideal identity (Wattanasuwan, 2005; Belk, 1988; Levy, 1959). Focus group participants explored this, M5 stated

## "It's peacocking essentially, you've got these big garish items with big brands on them to make it look like you've spent lots of money, even if its legitimate or fake."

Similarly, F6 believed people buying counterfeit goods is.

"To do with ego and trends and you know to sort of fit in and not be that anomaly amongst everyone...". This opinion strengthens the work of Malik et al. (2020) whom recognised that there was a direct correspondence between the desire to improve social image and the consumption of counterfeited goods. Malik and colleagues also drew attention to the link between self-concept and the influence it has upon counterfeit consumption which corresponds with the previous section discussion attitudes.

In terms of the discussion circulating counterfeit goods and the counterfeit market there were many mixed opinions, Pham and Nasir (2016) also recognised this with some opinions disregarding the ethical implications associated and some in detest of the counterfeit market. To the surprise of the researcher the legality issues and ethical issues surrounding this form of consumption was seldomly discussed, with most of the focus around counterfeit goods was the quality and durability of the items. As F2 stated.

"They do serve a purpose, but the quality is nowhere near the same, like the vast majority of cases it's not a leather handbag its PVC- it won't last you...I personally don't see the harm but it's not gonna last you because the quality isn't good."

Such contrasts with the work of Hussain et, al (2017) who recognised that UK consumers held a negative opinion of counterfeit goods. Many brands (such as Burberry) have in the past been boycotted by their actual customers due to the widespread access of Burberry replicas on the counterfeit market (BBC, 2019). The idea of counterfeit goods deterring customers from the real brand was also explored in the questionnaire, it found that 18.5% (27 participants) agreed that counterfeit goods would deter them from buying the real item, 46.6% (68 participants) neither agreed nor disagreed and 34.9% (51 participants) disagreed.

When the ethical issue regarding copyright and intellect property was considered any concerns with the lackadaisical ethics in the counterfeit market were then juxtaposed and applied and compared to the luxury market, with various participants stating their belief that the luxury market is as unethical. This was echoed by F6

"My opinion of counterfeit goods and comes from sort of an ethical standpoint where I don't think the production of kind of thing goods is ethical by any standards, not ethical to the

## designer, it's not ethical to the workers, and they usually made in really poor conditions and people aren't paid properly..."

Whilst past research had considered risks of purchasing counterfeit goods in terms of the legality, very little has been conducted in terms of the possible implications associated with 'being found out' to be in ownership of counterfeit goods. In contrast, F5 considered the implications of poorly counterfeited goods, as she stated, *"in some circumstances a counterfeit it can actually, you know, expose the fact that you, you're not the social class that you you hope that you are",* such emphasis regarding the quality of the counterfeit good indicates that if counterfeited poorly.

"it can actually have quite a negative effect, because if anything, it can make it more obvious that you're trying to be in in a class that you're not". In agreement, M2 recognised that "The harder you try to fake something if you are trying to fake or falsify being an upper-class person you can't because there's a financial limit to your ability",

He went on to explore that if successful in falsifying social class, the individual still may be 'found out' as they may not be able to financially 'keep up' with their peers. Considering the literature, most notable of the contributions is that of Pueschel and colleagues (2017) whom highlighted various risks associated with the consumption of counterfeit goods; social, legal, physical, performance and psychological. More recently, Elsantil and Bedair (2022) discussed the perceived risk of being found out to be a factor that may deter consumers from counterfeited goods. Reflecting upon the data collected within the surveys it was determined that only 38 participants (26.2%) stated that they would purchase a counterfeit good if it was a 'believable copy' again, this small percentage may be because the participants did not want to disclose whether they would consume counterfeit goods. Considering the literature, Wang et al. (2018) offered the recognition that when a counterfeit item is a believable replica there is a decrease in engagement and an increase in purchase intent. Correspondingly, one participant showcased their counterfeited Rado watch, as M4 stated. "I've always liked the Rado design if you've seen them but they're like 2 grand... as opposed to £50 from a market in Beijing in the Shanghai..." F3 then extended M4 stating, "I'm all for counterfeiting, I think. ... you know you're in a different country and these people are making a living that they can go home and feed their families where they go straight to their table."

It apparent this form of consumption was rationalised and juxtaposed with the perceived murky ethics of luxury brands. Having established the belief that social class may be falsified via counterfeit consumption; the following section will explore the perceived ease of falsifying social class.

#### Ease of falsifying social class

Whilst it has been established that it is believed that social class can be falsified, the ease of doing so was largely discussed. It was generally agreed that falsifying social class is a lot easier to do on social media than in person. As F4 explained.

"it's certainly a lot easier to fake with the online presence...But I think the reality is with people around you in person, it's a possibly a lot more difficult...",

This opinion was also shared by M1 and M2 whom shared a significant conversation wherein they agreed that the success of the falsification of social class was largely dependent upon who you were in the company of, as M1 explained.

"I think it depends on who the audience is"

M2 echoed this.

"So, if its, someone who is easily impressed would that be the word... yeah... then I think yes but if its people who aren't sort of ... who aren't impressed by things such as that like clothing or cars, or material things ... then it probably doesn't matter what you do, it's not going to change their view of you."

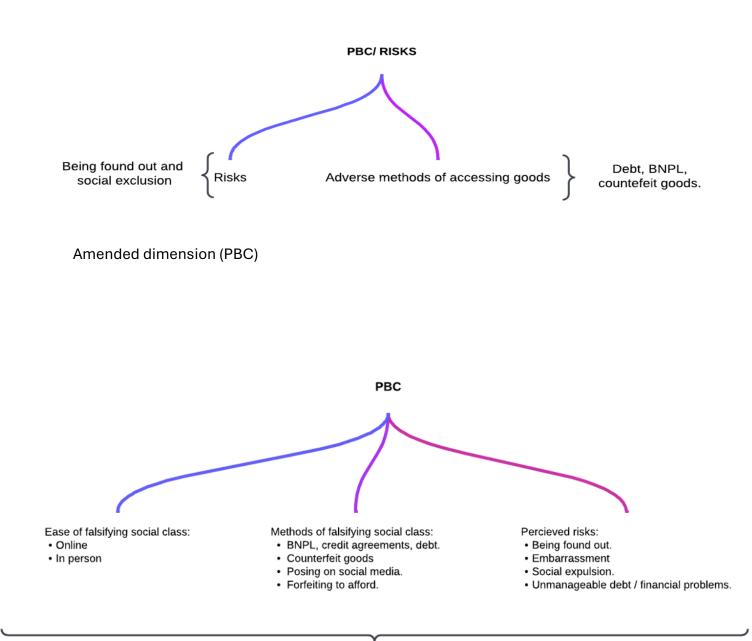
Such corresponds with Goffman (1956), who also recognised that individuals often present themselves different depending on who they are in the company of. Similar to M1's beliefs, many participants agreed that falsifying social class was 'easy' to do online, as M6 stated.

"I think it's easier now with social media...people live in their lives online; I think it was harder before trying to fit in because it was sort of clubs that you had to be involved with in you're only sort of invited into them clubs before mobile phones and social media. And then Internet and things that I think now it's a lot easier to make people think that you are something that you're not...". Such belief corresponds with the ideology of social media users using their platforms to portray themselves in the most attractive way (Mehdizadeh, 2010; Sekhon, et al., 2015). Some participants were exploring various other methods of falsifying social class such as posing on social media, as M5 explained.

"...the rise in social media users also had a, a huge advantage to the whole faking your class system because it's very easy to take a picture of you on a plane next to the first class lounge for instance, post it and then go back to economy class.".

Whilst this idea was not at focus within this research it does further strengthen the recognition that individuals do attempt to falsify their social class as well as provide another method warranting further discovery. Correspondingly, when asked if the participants believed such widespread access to debt and counterfeit goods had blurred the boundaries of social class, some participants thought that *"without a shadow of a doubt"* (F1) the classes are becoming blurred Notably, Sullivan (2008) also recognised that the increase of debt (in America) had blurred the social classes. In contrast however, these findings challenge the work of Sullivan as some participants believed that whilst you may be able *"to get your Gucci t-shirts on buy now pay later, but you can't afford the nice car and the nice house, there's certain things you just can't fake..."* Such may indicate that whilst some aspects of social class may be easy to falsify, there are other factors that are harder to emulate.

Considering the findings from the mixed methods, the dimension regarding perceived behavioural control will be amended as follows to better reflect the findings. Given the debate regarding ease of falsifying social class online or in person, it is recommended that rather than the original postulation with online and in person to be under the same category, that they should in fact be separated as there are different risks associated with both, as well as the level of ease of falsifying class differs depending on the environment. Original proposed dimension (PBC)- Taken from Chapter 3



#### 7.4.4 End behaviour and risks

#### Behavioural intention

Within the data analysis, it may be recognised that most of the focus was upon the other variables, however the data collected within the variables were recognised to contribute to the perceived behavioural intention. Specifically, the focus groups paid vast attention to the desire to falsify class or to obtain debt and counterfeit goods regardless of any scenario. Most notable was the recognition paid in the fourth focus group by F6 who believed that even the cost-of-living crisis would not deter this behaviour, as she stated "...in terms of with currently right now and with the cost of living crisis and everything trends still move forward and so despite, you know, people already being in turmoil in terms of in debt and trend still move forward and people still want the best pieces or the trendiest pieces or the nicest car despite that so in terms of getting into debt now is definitely, you know more of an issue than, than ever." Such belief challenges the recognition of 'showing off' on social media (Oakes, 2020) and the perceived pressure to portray a more desirable image had decreased since the pandemic (Kemp, 2020).

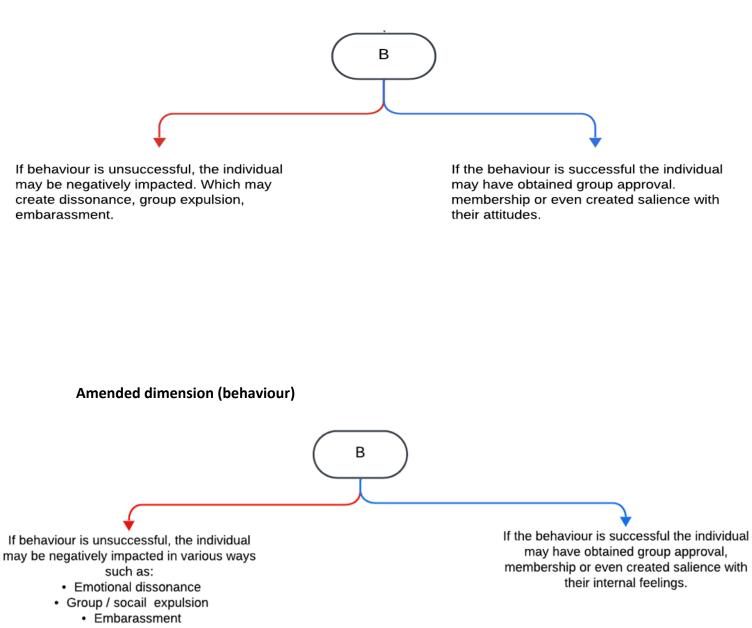
Similarly, various participants recognised the many risks of obtaining debt but they too agreed that individuals with the desire to falsify their social class would also disregard the risks and still intend to execute the behaviour. Some participants even drew attention to the ideology of forfeiting to afford 'status' items and that they believed that some people would rather prioritise their spending on items they deem to have more 'status'. For instance, M1 stated "...you can just about afford it what else are you doing, like buying a £200 t-shirt but having to eat pot noodle for your lunch." Given this recognition of perceived disregard for risks, it is anticipated that future research could further explore the impact to the intention of the behaviour.

#### Behaviour

Considering the end behaviour (the falsification of social class through adverse methods), various areas were discussed, such as the ease of falsifying class and the perceived outcomes of the behaviour. Overall, it was established both within the questionnaires and focus groups that it is believed that people falsify their social class. Reflecting upon the perceived ease of falsifying social class, it was generally agreed that there are two predominant environments to consider, the falsification of social class in person and on social media. Considering the execution of the behaviour in person it was recognised that the participants believed the success of the behaviour was largely dependent upon the audience (Goffman, 1956) in which the individual was intending to falsify themselves to.

This opinion may be juxtaposed with the general agreement that social media has made this behaviour extremely easy to execute in a quick and effective manner. Upon establishing that it is believed that individuals falsify their social class, the motivation for such behaviour and the methods believed to execute the behaviour, understanding as to the outcome of the behaviour was then explored. Whilst it has generally been agreed (through the mixed methods), that it is believed that social class can successfully be falsified, there were various outcomes recognised which now may be visually mapped within the adapted FCBF. These outcomes can be categorised as positive and negative. It can be appreciated that the negative outcomes were discussed in greater depth with various participants in the focus groups recognising that such falsified behaviour may be 'found out' or the behaviour may become unmanageable as there may be financial limits. Whilst this dimension was not directly measured, the findings within the focus groups provide area of future research. In conclusion of the discussion regarding the end behaviour, the dimension has been adapted from the original postulation to better reflect the mixed method findings.

#### Original proposed dimension (taken from chapter 3)



Unmanagable debt / financial issues.

# 7.5 Transformational development of the Framework of Consumer Behavioural Fallacy

As explored in chapter three, a model was proposed (Framework of Consumer Behavioural Fallacy) with the intention to map the perceived impact of internal and external factors upon the falsification of social class. As well as this, this model intended to explore the perceived methods and risks associated with the falsification of social class. This model was developed with the consideration of the gaps in the literature (very little discussion regarding the falsification of social class and the adverse methods available to execute the behaviour, specifically in the United Kingdom) to navigate the research objectives and methodology. Having gathered and analysed the data, comments and amendments may now be offered as to the original model to better represent the findings. Considering the FCBF holistically, the intention was to first draw attention to the end behaviour (the falsification of social class), it may be recognised that this has successfully been established through both methods, such recognition coincides with the first framed research objective / question.

Within the original model the overarching variables were vaguely represented as 'demographic information', however after the data analysis, age and gender have been specifically added as each were recognised to be influential factors influencing the motivation. Specifically, age generated a significance in the hypothesis test which was further strengthened in the focus groups with the male participants stating they had behaved a certain way, but this behaviour had occurred when they were younger. Similarly, it may be recognised that the male participants often discussed internal motivation for falsification of social class, whereas the female participants were seemingly focused on external factors.

It was recognised that the female participants were seemingly more forthcoming in offering their own experiences both past and present. Whilst this recognition provides an interesting prospective for this research it may however be due to any perceived pressure to provide responses that are regarded as socially desirable, as the participants may not have wanted to explore their authentic behaviour amongst the group. As was recognised by Friedman et, al. (2021) often individuals misrepresent themselves (their social class) to avoid negative perceptions, such is congruent within both findings from the questionnaires and the focus groups. Both the questionnaires and the focus groups drew attention to the belief that individuals do falsify their class and that some of the biggest motivators is the desire to avoid stereotypes and negative perceptions.

Considering the two variables under the demographic information (A- attitudes, and SN – subjective norms), it may be recognised that both were perceived as vastly influential factors motivating an individual to falsify their social class. There are interconnecting arrows between attitudes and subjective norms as it was recognised that whilst each factor can individually motivate an individual to falsify their social class, they can both act together meaning an individual may be motivated by both attitudes and subjective norms. Originally, **attitudes** considered confidence, inferiority, aspiration, jealous and perception of self. Upon examination of the findings, it was apparent aspiration was not considered to be influential, whereas avoidance of stereotypes was deemed significant. Given this, aspiration has been adapted, originally perceived societal pressure, desire for approval, desire to fit in, influence from friends etc and social media were considered, however the mixed methods recognised a lack of influence of desire of approval but rather focused upon the impact of social media and peer pressure.

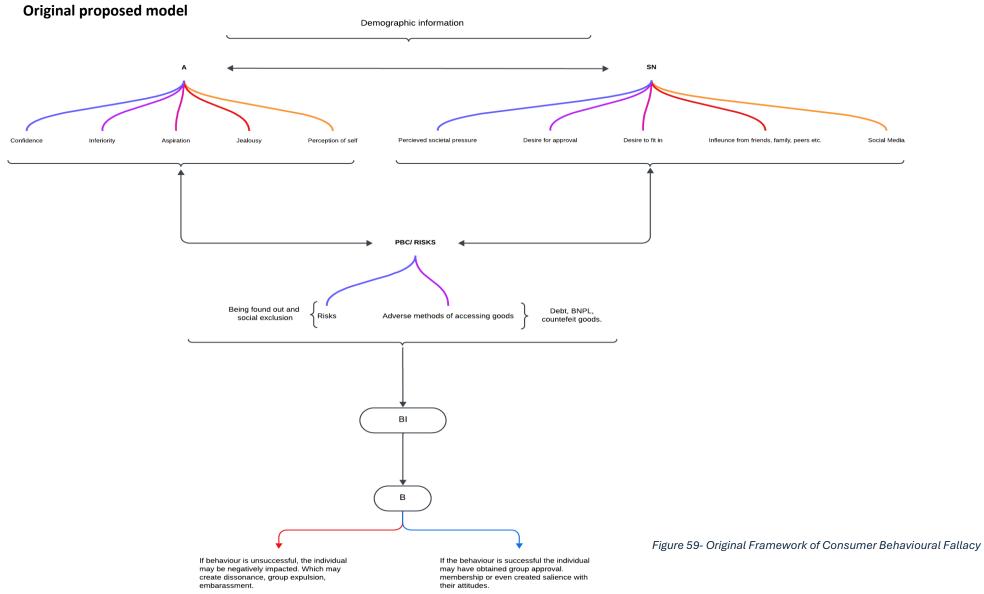
Both attitudes and subjective norms link to **perceived behavioural control** with an arrow. It is within this dimension; contribution of knowledge may be highlighted. Within the data, it can be appreciated that various methods were recognised as ways in which an individual may falsify their social class. Specific focus was upon financial agreements and counterfeit consumption.

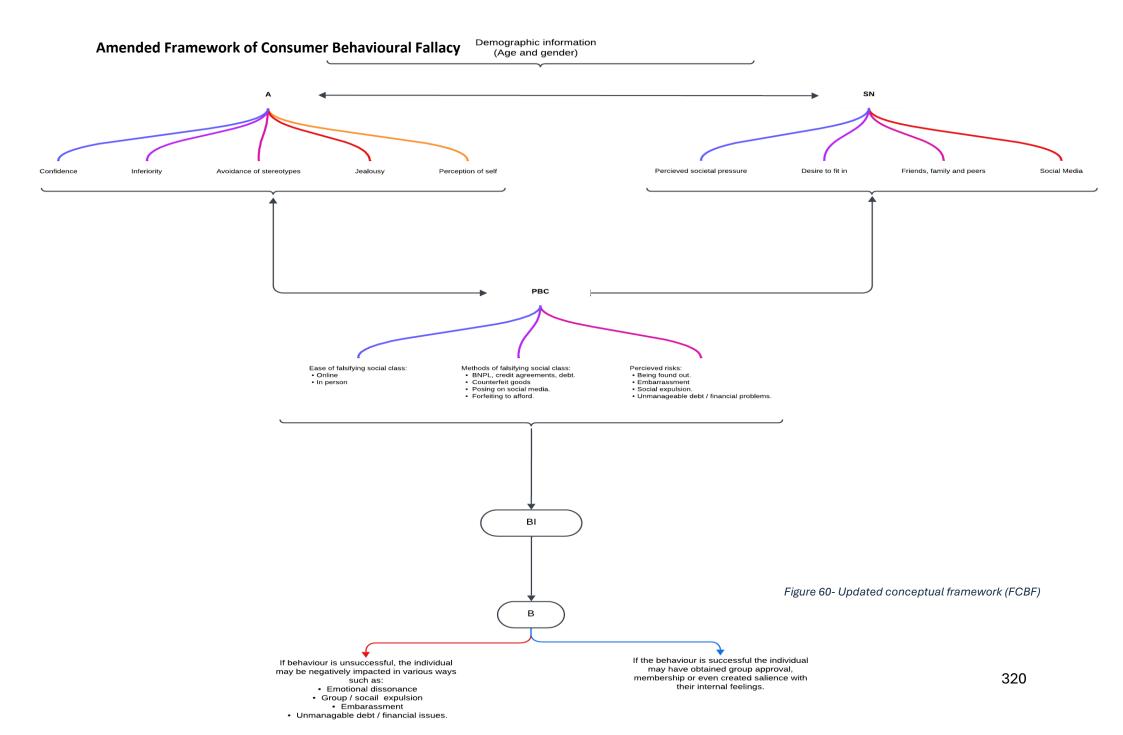
Originally, perceived behavioural control only considered two methods of accessing goods (debt and counterfeit consumption), of which were informed by the literature. Similarly, PBC only considered two risks: being found it and social exclusion. Upon review of the findings, amendments have been made to this dimension. First, there is an additional branch to PBC which considers the perceived ease of falsifying social class. Within the findings it was established that whilst social class can be falsified both in person and online, it may be easier to do online. Second amendment of this dimension is under the branch considering the

methods to falsify social class. Whilst it was established that counterfeit goods and debt are believed to be used as a method to falsify social class, posing on social media and forfeiting to afford was also recognised. Whilst these areas were not considered in this research, it creates an avenue for future research. Lastly within PBC, the risks associated have been specified. The risks recognised are listed; being found out, embarrassment, social expulsion and unmanageable debt/ financial problems.

As per the original model, **behavioural intentions** have not been adapted. In contrast however, the end **behaviour** has been amended. Specifically, the possible negative outcomes of the behaviour have been explored; emotional dissonance, group/ social expulsion, embarrassment and unmanageable debt/ financial issues.

In summary of the amended model, The Framework of Consumer Behavioural Fallacy, intends to map the perceived influence between attitudes and subjective norms and how they influence perceived behavioural control. Whilst the original model was influenced by the literature review and gaps, it can be appreciated the original model encompassed some shortfalls (the non-specific demographic variables, the disregard of influence of stereotypes, the disregard of perceived ease of falsifying social class as well as the non-specific risks). Having recognised these shortfalls alongside the findings from the mixed methods, an adapted model may now be offered. Figure 59 depicts the original model, whilst figure 60 depicts the amended model.





## 7.6 Summary of Chapter

This chapter has explored the findings collected from the mixed methods. The findings have been compared to the current literature to identify where these findings support or challenge current thinking as well as offer contributions to the literature. Thus, leads to the final chapter, wherein discussion will conclude, final comments will be offered, and an evaluation of the research questions and objectives will be presented. The limitations and areas for future research will be discussed. The final chapter will conclude with a personal reflection regarding the PhD journey.

# Chapter Eight – Conclusion

#### 8.1 Introduction

The previous chapter offered a discussion of findings triangulated with the current literature, and amendments were made to the original framework. Having explored all findings this chapter intends to provide conclusion to this research. 8.2 will consider the theoretical and practical application, 8.3 will critically consider the research objectives and questions framed for this research as well as highlight whether they have been achieved.8.4 will offer concluding comments of this research. 8.5 will consider limitations and areas of future research. Finally, 8.6 will conclude this research with a personal reflection.

#### 8.2 Theoretical and practical application of this research

The Framework of Consumer Behavioural Fallacy recognises the theoretical and practical implications in relation to consumer behavioural fallacy (specifically, falsifying social class via adverse methods of consumption), such will be explored below.

#### 8.2.1 Theoretical

To summarise, the research at hand has undertaken an exploratory analysis upon the falsification of social class using adverse methods and the perceived motivation of such behaviour based upon the conceptual framework identified from The Theory of Planned Behaviour. The literature review identified indicative factors of social class as well as introduced motivating factors influencing behaviour, this research then built upon the existing knowledge. The theoretical contributions of the FCBF are based upon the core dimensions identified (attitudes, subjective norms, perceived behavioural control). Whilst their names are exact of those from TPB, their meanings and what they represent are different. These dimensions and their meaning were informed by the findings within the literature review as well as the findings from the mixed methodology adopted within this research.

#### 8.2.2 Practical

Having established the theoretical contributions of the conceptual framework it is also vital to establish the practical contributions. It has been identified that it is believed that social class can be falsified and that adverse methods are used to do so. As well as this, motivating factors for such behaviour has been explored with significant focus upon the impact external factors (subjective norms). By understanding these areas, a practical application of the FCBF may be exercised in terms of urging a regulatory revamp of the current methods in which an individual may obtain debt and BNPL credit agreements. The findings have emphasised that whilst the risks may be known by some, the desire to fit in or falsify class may outweigh.

As well as this, there are other practical applications these findings may contribute to. For instance, such focus upon belonging, fitting in and the perceived pressure to comfortably belong whether that be the perceptual feeling of belonging or belonging in a group due to similar consumption and behaviour, clearly indicates to brands the perceived importance 'belonging' has upon consumption and how this desired feeling motivates purchasing behaviour. Additionally, given the focus upon consumerism, debt and BNPL. These findings can be applied in the context of branding, allowing for brands to understand their customers to a greater depth. This insight will not only allow a greater understanding of their consumers, but this advantage will also strengthen their position in the market by providing their customers with various methods in which they may access goods.

#### 8.3 Critical evaluation of research questions and objectives

The title for this thesis is *"The fake it, till you make it consumers: Can social class be falsified via adverse methods of consumption?"*, with the overarching aim to highlight the notion that social class may be falsified by adverse methods of consumerism as well as map the motivating factors of behavioural fallacy. Viewing the overarching aim of the thesis did not seem feasible, so the researcher framed three research questions, these questions were informed by both the literature search, the gaps found as well as the conceptual framework underpinning this research. As per the literature review, it was deemed imperative to establish a conceptual framework to understand and appreciate the interlinking relationship between the core dimensions of this research. Namely, the *Framework of Consumer Behavioural Fallacy* considers the motivating factors to falsify social class, the methods to do so as well as any perceived risks associated with the behaviour each dimension of the FCBF can be linked to the framed RO's and RQ's and the findings from the literature search. As highlighted within the introduction the research questions are established in an exploratory manner to identify the behaviour and the themes that impact the behaviour warranting further investigation.

**Research question 1**, (RQ1) Can social class be falsified directly corresponds with (RO1) to identify whether social class can be falsified. RQ1 was intentionally framed exploratory to ideally highlight the behaviour (an individual falsifying their social class). Given this, a mixed methodology was exercised in this research, using questionnaires and mini online focus groups. The results of these chapters shone recognition that it is believed that social class can be falsified. Within both methods, they both explicitly established that social class can be falsified. The questionnaire distinctively established what was deemed the most indicative factors of class (money, was believed to be most indicative). This recognition allows for the other research questions to be answered.

When examining *research question 2 (RQ2)* What are the key motivating factors influencing an individual to falsify their social class? And the corresponding research objective (RO2) to identify the motivating factors of consumer behavioural fallacy. Having established within the first research question that it is believed that social class can be falsified, the second research question intended to build upon this recognition by providing perceived rationale for this behaviour by viewing the various motivating factors (internal and external). This research question corresponds with two dimensions of the FCBF (attitudes and subjective norms). The analysis of the mixed methods drew vast attention to the various motivating factors which were categorised into attitudes or subjective norms, as per the discussion regarding FCBF attitudes are internal feelings and subjective norms are external motivators and perceived societal pressure that may influence an individual's behaviour and desire to falsify their social class. Again, this research was vastly generalised to avoid any bias from the participants from both the questionnaires and focus groups. Given this, it is anticipated future research could expand upon this and explore individual behaviour and analyse their personal motivators and methods to falsify themselves. Considering the findings from the questionnaire, specifically, H1, H2, and H4 focused upon both internal and external influencers. It was established that social media (H1), family (H2) and jealousy (H4) all generated significant values. The focus group findings strengthened this, recognising the perceived motivating factors, some participants recognised how these factors had influenced their own consumption habits. Given the amalgamated data, it can be established that this research question has been fulfilled recognising that both internal and external factors are influential whilst also understanding that these factors may differ between gender and age. This recognition is anticipated to be researched in further work, of which will be discussed in preceding sections.

Finally, *research question 3 (RQ3)* Are adverse methods of consumption used as a method of falsifying social class? and the related research objective (RO3) to establish adverse methods of consumption can be used to falsify social class. It was apparent in the literature review that this area is seemingly the most insufficient in term of discussing the falsification of social class. It was emphasised that work from Van Kempen (2003) was arguably most applicable with the discussion concerning deceptive social signalling through the consumption of counterfeit goods. The current research also considers the use of counterfeit goods as a method of signalling a falsified class, but it also considers other adverse methods such as BNPL and

credit. As well as this, this research is specific to the United Kingdom which is insufficiently discussed within the realm of consumerism and social class. It is within this research question and objective that the significant contribution is made (of which will be further explored in the following sections). Considering the findings from the mixed methods it is understood that the questionnaires drew initial attention to the various methods (and highlighted other methods that were not considered, but could be explored in future research), following this, the discussions within the focus groups heavily focused upon the opinions of adverse methods of consumption such BNPL and counterfeit consumption. As discussed within chapter six, it was generally agreed that these methods were deemed as the most used method of falsifying social class. Generally, the attainment of goods through BNPL and debt was viewed negatively, with participants being concerned with the possible implications of such financial agreement, whereas the attainment of counterfeit goods was met with mixed opinions. Some were in support of the counterfeit market whereas others were eager to voice their distaste.

#### 8.4 Conclusions

As has been detailed above, this thesis has examined the key perceived factors influencing an individual to falsify their social class as well as established the adverse methods available to execute the behaviour. As depicted in chapter three, a conceptual framework was developed to explore these factors further to map and further establish the key factors influencing an individual to falsify their social class, methods to do so and any perceived risks associated. It was agreed that social class is a construct that can be falsified, but the success of such is largely dependent on the audience and environment in which an individual aims to deceive or impress.

Initially this research began with a comprehensive overview of existing literature, specific focus was upon three areas (social class, behavioural fallacy, and consumer behaviour). Within this chapter, the gaps were identified as well as the research objectives and questions indented to contribute to the gap. To do so, the researcher developed a conceptual framework titled 'The Framework of Consumer Behavioural Fallacy' based upon the Theory of Planned Behaviour to map the interlinking relationships between the perceived factors

326

influencing the behaviour (A & SN) as well as methods and any perceived risks (PBC). Ensuring each variable was considered was of vital importance; to understand this further the research encompassed a pragmatic philosophy exercising a mixed methodology (questionnaires followed by online mini focus groups) upon executing these methods, data analysis began which allowed both quantitative and qualitative forms of analysis. The questionnaire was successful in terms of meeting the framed objectives (of which were stipulated in both the methodology and chapter 5, questionnaire analysis). Specifically, the questionnaire allowed understanding as to the areas warranting further discussion within the focus group discussions. The focus groups were enlightening in terms of gaining rich data consisting of diverse opinions, it was of great surprise that some participants were extremely forthcoming with sharing their own experiences. As highlighted within that chapter, it was understood that the females seemed to be more forthcoming with their experiences whereas the male participants seemed to be more reserved and tended to dissociate their behaviour and preface past behaviour with being young and perhaps ill-informed or pressured to act a certain way (which differs to how they act now).

This research not only amalgamated arguably outdated and seminal literature within the context of the United Kingdom, but it also allowed for the exploration into modern consumerism and impact the perceived pressure to fit in or be 'something you're not' has upon an individual's desire to obtain goods via adverse methods. Considering the findings regarding the obtainment of debt, loans, BNPL services it is urged that companies consider their terms of agreement and perhaps reconsider their criteria required to obtain one of their financial agreements as it has been understood that some companies make it seem easy and appealing to get into debt. The exploratory manner of this research has encouraged the harnessing of various significant points. Firstly, this research has determined that it is believed that social class can be falsified. Secondly, it provided insight into the perceived motivational factors of why individuals falsify their class and finally, this research explored the methods associated with the execution of this behaviour.

#### 8.5 Evaluation of limitations and future work

Whilst it can be appreciated that this research has fulfilled its research questions and objectives, there are limitations to this study. This is of no surprise; the research was largely exploratory in nature and has created even more questions and possible areas for future research. The limitations are recognised below:

Mixed methodology is well established and has quickly become a vastly exercised research methodology. Upon deciding to execute mixed methods the researcher was aware of possible limitations. Like all studies limitations are to be expected, in the case of this research the researcher found that upon administering and distributing the surveys it was quickly made apparent that whilst the survey stated it was UK based, that responses were flooding in from other areas of the world. Whilst it was impressive the vast spread of the data collection, some of the results were removed from the data collection as they were not UK based. Whilst the distribution of the questionnaire theoretically fit the pragmatic philosophy, upon execution it was arguably too relaxed thus muddying the sample pool. In future whilst the use of questionnaires would be encouraged, stricter distribution channels would be advised to both prevent any misunderstanding as well as establish clear boundaries for discussion. It has further amplified the areas of further discussion and exploration. Ideally, this research will be considered in wider geographic contexts. Whilst many of the respondents of the questionnaire had opted to leave their email address which may possibly result in an invitation to partake in a short online focus group – it was quickly made apparent that the individuals who had left their email address may have solely done this to be added to the random prize draw of the £100 Amazon gift card. Such recognition meant it was slightly harder to recruit participants.

Another area of consideration is the comparison between the falsification of social class in person and online, it would be of interest to map each behaviour independently to review any risks, ease, or methods to do so to evaluate which to be most successful. Given the recognition of this in the focus group analysis, the researcher now views some of the framing of the questions in the questionnaire to be quite limiting. When asking participants whether they believed people falsify their social class, the researcher grouped both online and in

328

person in one category, given this, the researcher urges further studies into the falsification of social class via two different channels, online and in person. In hindsight, whilst the questionnaire both drew attention to the ideology that consumers possess the ability to falsify their social class and highlighted some interesting data, the design of the survey could have been executed more effectively to ensure a smoother process when analysing the data. Given that, the data produced did draw attention to the belief that individuals do falsify their social class, however it was slightly challenging to extract the significant data in the most impactful manner. As the questionnaire only yielded 146 viable responses, it was understood that the significance or p-value may have been skewed as more data may have aided the 0.05 threshold being met. Whilst this response rate is not overly vast, it did however advise the qualitative analysis as well as answer the research questions framed for this thesis. In terms of the quantitative data analysis, initially there had been misguided decision made in terms of identifying and exercising the most suitable methods of data analysis. Initially, both ordinal logistic regression and linear regression had been conducted, which upon further examination had been deemed ill-fitting in terms of the size of the data sample collected as well as the nature. Given this, time had been wasted learning and conducting these statistical tests. However, whilst this may have cost a lot of data analysis time, the researcher was able to further understand these statistical methods and gain confidence exercising the methods recognised to be more appropriate (descriptive analysis to understand the data and identify any trends and patters, and the non-parametric tests, chi-square and Somers' d, due to their ability to compare ordinal variables).

A recognised limitation of this study is that the developed framework has not (yet) been validated through appropriate testing to recognise its robustness. Whilst its validity has not been measured, this research has been successful in terms of the overarching aim and the fulfilment of the research objectives (thus answering the research title and the research questions.) Again, the validity of the framework allows for future research to further ascertain the viability of the findings. Whilst researching this area, it was extremely interesting to view this behaviour via the lens of the consumer and gain an understanding into the psychological and sociological factors that contribute and impact this behaviour however, it was also enlightening to research the impact such behaviour and the impression adverse methods of accessing goods has upon the market. Future research into this is anticipated.

#### 8.5.1 Validity of research

Within the literature review it was made apparent that there had not been any real development in terms of the understanding of consumers falsifying their social class via adverse methods in the United Kingdom. Whilst it is understood that the core pillars of this research are all widely discussed (social class, behavioural fallacy, and consumer behaviour), there was a significant lack of academic literature interconnecting them together. This research has identified the belief that social class can be falsified, the perceived motivating factors for such behaviour as well as strengthen the work of Van Kempen and expand his work by exploring counterfeit consumption and BNPL/ debt as a method of falsifying social class in the United Kingdom.

#### 8.5.2 Areas of future study

Upon the establishment of the falsification of social class to appear higher class via adverse methods post doctorate, the researcher wishes to explore the opposite behaviour, middle to upper class individuals lying about their social class to fit in with the lower classes. This behaviour was recognised in the data collection. As well as this, this research has unearthed further areas of interest to unearth further information with regards to consumer behavioural fallacy. Specifically, the researcher holds great interest in the autoethnographic methodology and how autobiographical elements may also allow for further exploration into the rationale for falsifying social class. Considering possible avenues for future research the researcher anticipates the application of the FCBF but used to directly measure the falsification of social class. So rather than the questionnaires and focus groups being predominantly focused upon their opinions if others, the future research will explore their own personal experiences, possibly by autoethnographic approaches such as diary excerpts or even take a naturalistic approach wherein the researcher will observe individuals purchasing fake goods and using BNPL services. Whilst the hypothesis testing did not yield many significant results such insignificance encourages further research with larger sample sizes in anticipation of a greater significance level that may be compared.

#### 8.6 Personal development- my reflection

I feel I could write another 100,000 words on simply my experience of the PhD journey. Unlike this thesis I will now pull myself to the forefront. I now present to you the short story:

### "Four years, three core concepts, two lockdowns and one extremely stressed researcher, the reflective short story."

I suppose I should start at the beginning; I first joined the University of Sunderland in 2015, I always spoke with Dr Price about my determination and game plan to get that PhD. Now as I sit here writing my final reflection, I feel reflective of not only my journey conducting my PhD but reflective of my time at the university. I remember my time fondly, I could probably write reams about all I had learnt, the amazing people I had met. Two graduations later we fast forward to 2019. Upon the acceptance of my offer to complete my PhD degree, I remember my supervisor explaining a PhD is a rollercoaster journey, there will be highs, lows, times where I want to get off the metaphorical rollercoaster and quit. I have to say I can whole heartedly agree. I was fortunate to gain my position as a PhD researcher in the autumn of 2019, to everybody's shock we were quickly thrusted into a global pandemic. I felt as though the once filled rollercoaster I was on, was now empty, I was alone facing the bumps in the road solemnly. I feel directing myself through the global pandemic, the uncertainty that pertained is partially accredited to my perseverance to complete this PhD degree. I feel navigating myself personally and academically has been extraordinarily challenging but extremely rewarding. The lessons I have learnt have both been academic and personal. I have learnt the value of prioritising my research as well as understanding that resting and spending my time with my loved ones to also be productive.

I found the biggest challenge was myself, I was my harshest critic, my biggest bully. I felt a constant inferiority with regards to my position as a PhD researcher. My confidence never seemed to grow but in fact disintegrate to the point I was second guessing everything I thought I knew. It took over my whole mind and body, the encompassing and overwhelming anxiety I felt was always with me. Waking up in the middle of the night with the fear of failing,

the pressure of not knowing if I'm on the right track, googling the failure rate of a PhD, reading viva 'horror stories'... it absolutely encompassed me. Crying at my computer became a norm, feeling lost in a sea of literature became my life, the overwhelming joy of finally understanding a concept to feeling deflated upon realising there were more to understand! I would be lying if at times I haven't been tempted to give up, I've found my mental endurance to be truly tested at times in this process. My mental health seemed to disintegrate; I was homesick from the person I was pre-PhD. I craved a peaceful night's sleep, a moment without my heart pounding from panicking, the guilt I found when I chose to prioritise a social gathering rather than being glued to my thesis, I have never felt so alone, practically begging for feedback, and feeling so unheard became an expectancy.

Whilst there have been serious lows from admitting I am struggling, to attending counselling to extreme highs from passing my dreaded annual monitoring exams to gaining a position as a post graduate representative position on the Research and Innovation group to leading a team of both master's and PhD students on a priceless placement. I feel extremely grateful that I was able to obtain a placement which allowed for vast personal and professional growth. Whilst the PhD inferiority encompassed me, the placement I obtained provided an escape, and reinvigorated my love for all things marketing, branding, and the likes, whilst it was tiring at times balancing my research and my placement (alongside life itself), it allowed me to disassociate myself with my inferiority and allow to envision myself post PhD. The lessons I have learnt have come from both my studies but also from the real experience that was provided within my placement. I feel extremely fortunate to have worked closely alongside leading consultants, continually allow for contextual application for all the knowledge university had equipped me with and exercised my skills in priceless transferable way. I have made lasting relationships with both fellow researchers, industry leaders and gained so much support from lecturers at the university.

Admittedly, I may not be the ideal advocate for the PhD journey, I can whole heartedly state it has been a challenge, but it has also encompassed some truly amazing moments. The people I have met, the relationships I have gained and the prospective of life has been a priceless lesson of which I will forever be grateful for. I know my journey has been far from ideal, but I know that anything worth fighting for is worth having. I am grateful for my journey; it has certainly been memorable. For all it is worth, every tear, every daunting thought, the endless questions to my secondary supervisor of "am I doing, okay?" has been worth it. If I could go back in time with the knowledge I have harnessed now, I would still apply for my PhD, I would just scream at myself to have confidence! I realised very quickly that whilst the nurturing of intellect and knowledge is extremely difficult, the PhD process is more a test of mental endurance, and at times I truly failed. 23<sup>rd</sup> December 2022 came, and my family received some news that shook us all, soon my trivial complaints, moans, and gripes with regards to PhD work seemed ridiculously minuscule. It was almost as if everything had gained this whole new prospective. This journey has been far from easy, but I can say I am proud. I am proud for not only producing my research but also getting to the stage of writing this reflection. I am proud of me!

So, with that, I welcome critique, I am aware my research is not perfect, like everything in life it has its individualistic flaws and there are things I wish I had done differently, hindsight is a wonderful thing! To quote Kim Collins I will 'strive continuous improvement, instead of perfection'. The personal lessons, the academic lessons and every lesson in between have created opportunities for future growth and that I will always and forever believe to be a privilege. For as a long as I can remember, family members, teachers, lecturers and everybody in between has asked what is next and to that I always responded, 'I have no idea', my ambiguity as to my future is a privilege (of which I can recognise now), I'm not entirely sure what my future holds but I know (with confidence) that this PhD has been invaluable in its ability to test all aspects of my psyche as well as preparing me for world outside of academia (who knows for how long, the ambiguity and possibility of returning to the world of academia is a thought I both take comfort and excitement from). So, with that, I can now close this chapter, I can't wait to explore my next!

I feel my PhD and my journey can be perfectly described in the following quotes and lyrics: "The beautiful thing about learning is nobody can take it away from you." – BB King

"Do the thing you think you cannot do"- Eleanor Roosevelt

"Think like a Queen. A queen is not afraid to fail. Failure is another steppingstone to greatness."- Oprah Winfrey

"Life imposes things on you that you can't control, but you still have the choice of how you're going to live through this"- Celine Dion

"Catch a wave and you're sitting on top of the world"- The Beach Boys

"If you don't know where you're going, any road will take you there"- George Harrison

"You can be anything you want to be, just turn yourself into anything you think you could ever be."- Freddie Mercury

Finally,

"Take these broken wings and learn to fly All your life You were only waiting for this moment to arise!"- The Beatles (Blackbirds)

> "Where's the fire, what's the hurry about? You better cool it off before you burn it out You got so much to do and only So many hours in a day" – Billy Joel (Vienna)

> > THE END.

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### Appendix

#### Appendices pertaining to Chapter two-literature review

Appendix 1 - Initial scope of the research



#### Appendix 2- Social class, classical theorists

Theorist	Key Findings			
	CLASSICAL THEORISTS			
Karl Marx (1818-1883)	<ul> <li>Focused upon the capitalist structure within society.</li> <li>Shed light upon the inequalities between the proletariats and bourgeoisie and identified the polarised anger between the two groups.</li> <li>Wage work= exploited labour.</li> <li>Most famously made it apparent that he believed there was no economic class and that wage workers should be deemed equally as influential in terms of power.</li> <li>He believed that everyone should contribute what they can.</li> <li>He argued that the working class (Precariat) in Britain were being exploited by the ruling class (Bourgeoisie) this idea is now being criticised due to the lack of inclusivity with the now seven social classifications.</li> <li>Economic power = political and social power.</li> </ul>			
Emile Durkheim (1858-1917)	<ul> <li>Durkheim believed in a culture built upon solidarity, rules, norms, and roles within society.</li> <li>His method combined empirical research with sociological theory.</li> <li>Focus was predominantly upon shared experiences, perspectives, values, and beliefs this allowing people to feel they are working collectively towards the same goal.</li> <li>"Sociology of Consumption".</li> </ul>			
Max Weber (1864-1921)	<ul> <li>Weber, argued as one of the most pioneering theorists regarding the development of the modern Western society.</li> <li>His theoretical contributions remain strongly influential regarding social theory and social research.</li> <li>He formulated and further researched the relationship between culture and economy.</li> <li>In agreement with Weber (in terms of inequality within society) but focused on cultural non-economic motivators.</li> </ul>			
Pierre Bourdieu (1930-2002)	<ul> <li>Most famously identified the four forms of culture (Economic, Social, Cultural and Symbolic).</li> <li>Predominant focus being upon taste, class, and education.</li> <li>Paid vast recognition to the social hierarchy and the inequalities between the classes.</li> <li>Identified that while having economic capital an individual may not have the cultural or social capital also (Thus creating the possibility for a discrepancy in that person's character.)</li> <li>Economic capital can enable individuals to obtain cultural and social capital.</li> </ul>			
Mike Savage (Present day)	<ul> <li>Notably developed and deployed the Great British Class Survey in 2013.</li> <li>Identified 7 different social classifications (elite, established middle class, technical middle class, new affluent workers, traditional working class, emergent service sector and precariat.)</li> </ul>			

#### Appendix 3- Impact of social class to marketing (key findings)

	The impact of social class to marketing- Key findings			
Author/ Year	Key findings			
(Warner, et al., 1949)	<ul> <li>Pioneering sociologist most famed for his work regarding social class.</li> <li>Notably developed a social classification scale consisting of six classes based upon four predominant variables: education, occupation, income, and housing value.</li> </ul>			
(Martineau, 1958)	<ul> <li>Recognition that social class and marketing had not yet been connected.</li> <li>Understanding that application of social class to marketing was due to Warner's theoretical contribution.</li> <li>Social class is not a restrictive boundary as individuals have the ability to move between them.</li> <li>Concluding points of the paper being that the social class system can be isolated and described, there are significant psychological variations between those within different classes and finally that consumption patterns can act as symbols of social class and membership of that class.</li> </ul>			
(Coleman, 1983)	<ul> <li>Social class still remains a relevant variable to consider within the marketing realm.</li> <li>The recognition that social class is not dead but is an underused tool for marketers.</li> <li>Ensuring marketers understand the importance of social class within consumer behaviour as it can shape consumer goals and influence their choice.</li> </ul>			
(Fisher, 1987)	<ul> <li>Paid recognition and built upon the foundations explored by previous authors.</li> <li>Building upon the foundations laid by Max Weber.</li> <li>Four propositions made: <ol> <li>To understand that social class acts as a useful construct to explore and explain consumer behaviour due to its insights into resources such as finance, culture, time, and social behaviour that all contribute to the social structure.</li> <li>Class structure is latent.</li> <li>Goods can act as indicative symbols to perhaps show membership to a group.</li> </ol> </li> <li>To understand that consumption can bolster someone's social class.</li> </ul>			

Author	Key Findings	Application to research
Bem (Bem, 1972; Bem, 1967)	<b>Theory of Self Perception</b> - acknowledged how individuals can interpret their own behaviour and experiment how they incorporate their own attitudes and behaviours within different social situations.	Applies as it identifies that individual possess the ability to incorporate and display behaviours, they deem appropriate or desirable depending on the social situation they are within.
Ryan and	Self-Determination Theory and Intrinsic/	This theory applies due to the vats importance intrinsic and extrinsic factors
Deci (2000)	<ul> <li><i>Extrinsic motivation</i>- highlights the understanding of intrinsic (psychological) and extrinsic (external factors such as peer pressure, social groups, familial influences) have upon self-determination and behaviour. This theory focuses heavily upon extrinsic motivation that impacts behaviour.</li> <li>For optimum function an individual needs three basic needs (Autonomy, competence, and relatedness).</li> </ul>	have upon motivation. As this research considers the motivation to falsify one's social class via consumerism, it is vital to understand the internal and external factors such as lack of confidence and peer pressure.
(Rosenberg,	Self-perception- encapsulates all opinions and	Applied as a possible motivating factor for consumer B.F. This links closely to
1979; Sirgy,	attitudes formed about oneself	self-discrepancy theory due to the perception of self, motivating behaviour.
1982		
Higgins	Self-discrepancy Theory- Actual, ideal and	Highlights the many facets of identity. This applies as it highlights that ideal self
(Higgins,	Ought self. This theory depicts the process in which an individual compares their 'actual' self	can influence various realms of self.
1987)	to their own internalised standards 'the ideal or ought self'	Dissonance between these concepts can cause motivation to change which may encourage an individual to falsify their class to compensate for perceived discrepancies.

#### Appendix 4- Theories pertaining to behavioural fallacy

Hrgovic <sup>6</sup> &	Self-serving acts to protects oneself from	Demonstrating that research is edging closer to the understanding that
Hromatko	reality. Identifying that individual of a lower SES possess greater tactics of self-deception. It was	individuals are discovering the 'easy' way of gaining the desired recognition by using methods of deception and B.F.
(2019)	noted that an individual has three options to warrant and gain recognition, those being by merit, deception, and self-deception	
Tafjel and	Social Identity Theory- highlights the premise	In recent years the application of SIT has been exemplified within the realm of
Turner	that individuals base their own persona and identity upon social groups they are within or	understanding social classes and the motivation to strive for greatness, specifically this ideology has been focused upon understanding the upper class
(1979)	groups they desire to join.	and how they remain goal orientated in terms of wealth or status (Fishbein & Ajzen, 2010).
Festinger	Social Comparison Theory- individuals have	Highlighted as a motivational factor of falsified behaviour.
(1954)	a predisposed tendency to compare themselves to others, regardless of who they are	
Osyerman	Identity Based Motivation (IBM)- social	Within this research, this theory has been used to gain further understanding into
(2009)	psychological theory depicting human motivation and pursuit of goals. Depicts different situations and times that an individual's identity/ or self-concept motivates and individual to act towards a set out goal.	the motivational process behind consumerism of specific products and how marketers can use this information to effectively target and advertise to them.
Goffman	"The Presentation of Self in Everyday Life"-	Highlights the tendency individuals have to share what they deem most desirable.
(1956)	This book presented the understanding of abilities possessed by an individual to present themselves in a way perceived most idyllic and for our other than audience in which they are	
	favourable to the audience in which they are amongst to create a positive impression.	

Rosenburg (1979)	Individual's self-concept consists of the subjective thoughts and feelings one has about themselves	Highlights this ideology may a motivating factor for behavioural fallacy.
Sirgy (1985)	Emphasising self-congruity and ideal congruity as a method of motivating consumption of goods to create salience between an individual's conflicting identities. Within this paper Sirgy proposes a theoretical framework which fundamentally encapsulates the relationships between the various versions of the self and the way in which it affects self- esteem and self-consistency. After his research Sirgy finally concluded that consumers who possessed a low self-esteem were more affected by ideal congruity and that those with high self-esteem were affected by both ideal and self-congruity.	Highlights that individual with lower self-esteem were impacted greater in terms of ideal and self-congruity.

Author	Key Findings	Application to research
Thornstein Veblen	"Theory of the Leisure Class"- Introduction of conspicuous consumption and the recognition that	Provides the seminal foundation this research is
(1899/1994)	consumers have tendency to buy expensive items to exemplify their wealth and income rather satisfy their needs. Veblen argued that individuals of a higher class were more inclined to consume highly conspicuous products with two aims, the first being to maintain or enhancing their status and secondly to create a sense of differentiation between themselves and those of a lower class.	built upon. Applying this text to modern consumerism and the obtainment of 'status' goods via alternative methods.
Juliet Schor (1998)	"The aspiration Gap" Meaning the gap between what people want and what they can afford. This work has been linked to Veblen's work due to the recognition of consumers wanting to purchase items exceeding their budget.	This literature highlights that there is the motivation to exceed budgets. The research in hand will build upon this but focus upon adverse methods of accessing the desired goods.
Belk (1988)	Work recognising that goods may act as a reflection of an individual's identity.	Highlights those goods can act in symbolic ways. Thus, leads to question can this 'appearance' be falsified by alternative methods of gaining desired image.
Charles, Hurst and Roussanov (2009)	Linked low social class to the higher inclination to purchase conspicuous goods.	In terms of this research, this was applied as a method of identifying how consumers attempt to counteract their own perceptions and to overcompensate for their shortcomings.
Dichter (1960)	Identified compensatory consumption	Highlights the timeline and application of compensatory consumption.
Gronmo (1988)	Building upon the work of Dichter, which conceptualized compensatory consumption in terms of both perspective of consumer and consumption	Gronmo focused upon individuals facing economic struggles.
Leibenstein (1950)	Bandwagon Effect- recognises that the bandwagon effect is the explanation of the exponential demand of certain goods due to its successful popularity.	Within the realms of marketing and consumer behaviour, the bandwagon effect is used to define consumers that adopt the same attitudes and beliefs as the group (within this research, social class) to fit in.
Eastman (1999)	Paved the understanding of the interlinking relationship between status and consumer habits. Within this understanding, Eastman hypothesised that individuals would utilise status via consumption to	This research builds upon this but views consumption via an alternative lens.

#### Appendix 5- Key theories (consumer behaviour)

Dubois and	improve their social standings. This research made significant reference to the seminal workings regarding conspicuous consumption. Social Signalling- "Poseurs" recognising that	Highlights the motivation to
Duquesne (1992)	individuals posing as 'well-off' at times are deemed as 'attention seeking'.	show off-this research will highlight this behaviour even when it is falsified.
Van Kempen (2003)	Deceptive Status signalling amongst poor developing countries. This research highlighted the use of counterfeit goods and how they provide low-income individuals in developing countries with the deceptive abilities to appear higher status.	This research links closely however is focusing upon consumers in United Kingdom and is not limited to only observing counterfeit consumption but will also consider various other methods of falsified social class.
Sigmund Freud (1923)	Ego, ID and Superego.	Psychoanalytical Model contextually applied to consumer behaviour – proposed by Sigmund Freud, this model explores three major concepts: ID, EGO, and SUPEREGO. ID can be identified as the unconscious mind. EGO therefore is the conscious mind that operates within reality whereas SUPEREGO is the moral and ethical side of an individual that limits the superfluous desires of the ID.
		This model encapsulates and considers the motivation individuals face before making a purchase.

Appendices pertaining to chapter three- conceptual framework

The Framework of Consumer Behavioural Fallacy, Questions, Objectives and Key literature					
Variable of TPB	Adapted variable in the Framework of	Applicable	Applicable	Key literature	
	Consumer Behavioural Fallacy	Research Question	Research Objectives		
A- Attitudes and evaluations of the self, whether they be positive or negative.	<ul> <li>Who they are, their social class and their attitude towards yourself and what they desire to be and perceived as? What status does this individual wish to evoke?</li> <li>Discrepancy between real and ideal self, confidence issues, self-esteem issues.</li> <li>Attitudes refer to the internal beliefs and feelings that may motivate an individual to falsify their social class.</li> </ul>	RQ2- What are the key motivating factors influencing a consumer's desire to falsify their social class?	RO2- To identify the motivating factors of behavioural fallacy.	<ul> <li>"The Presentation of self in everyday life" <ul> <li>(Goffman, 1956).</li> <li>Subjective social class (Kraus &amp; Stephens, 2012).</li> <li>Belk (1988) goods acting as an extension of an individual.</li> <li>Self-perception (Sirgy, 1982; Rosenberg, 1979).</li> <li>Theory of self- perception (Bem, 1972).</li> <li>Real and ought self (Higgins, 1987; Sela &amp; Shiv, 2009).</li> </ul> </li> </ul>	
<b>SN</b> - The pressure or	The external social factors contributing to the motivation for the behaviour	RQ2- What are the	<b>RO2</b> - To identify the	- ' <b>Social Desirability'</b> - "Keeping up with the	
perceived pressure to perform or not to perform the intended behaviour.	(falsifying social class). Peer pressure, social media, friends, desire to fit in.	key motivating factors influencing a consumer's desire	motivating factors of behavioural fallacy.	Joneses' mentality.	

	This component will view all perceived external factors that may be believed to motivate this behaviour such as friends, family, co-workers, and celebrities.	to falsify their social class?		<ul> <li>"Social Comparison Theory' (Festinger, 1954; Vogel, et al., 2014).</li> <li>-Objective social class (In terms of comparisons between peers/ family) (Kraus &amp; Stephens, 2012).</li> </ul>
<b>PBC</b> - Referring to the individual belief as to the ease or difficulty regarding the behaviour as well as the methods available to falsify social class.	Contextually applied to this research, the perceived behavioural control can be many variables (financial concerns contributing to the motivation for debt and counterfeit consumption as well as the overall evaluation of methods available to falsify social class, such as debt, BNPL and counterfeit goods).	RQ1- Can social class be falsified? RQ3- Are adverse methods of accessing goods used to falsify social class?	<ul> <li>RO1- To establish whether it is believed that social class can successfully be falsified.</li> <li>RO3- To establish that adverse methods of accessing goods are used as a method of falsifying social class.</li> </ul>	- <i>Identity Based Motivation</i> (Oyserman, 2009).

#### Appendices pertaining to chapter 4- Methodology

# Appendix 7 - Comparisons of the various philosophical positions often utilised within business and social science research adapted from (Saunders, et al., 2019; Denzin & Lincoln, 2018)

Paradigms	Key contributors	Key points / Typical Methods/ Elements of paradigm
Positivism	(D, et al., 1998; Saunders, et al., 2019; Antwi & Hamza, 2015; Creswell, 2011; Comte, 1958; Comte, 1856; Durkheim, 1952; Durkheim, 1952) Initially proposed within the works of Auguste Comte And Francis Bacon, (Vienna Circle early 20 <sup>th</sup> century)	<ul> <li>Ontological - There is a definitive single reality or truth. It is external, objective, and independent to the social actors (Collins, 2019; Davies &amp; Fisher , 2018; Amolo, et al., 2018).</li> <li>Epistemology - The objectives of the research are detached from the researcher. Truth can be discovered through observations and strict systematic rules.</li> <li>Methodology - As positivism is often utilised within scientific research the methodology with large samples. Data collection methods are most commonly quantitative to produce generalisable statistics. If deemed necessary qualitative methods may also be applied.</li> <li>Axiology - Individual values are not to be considered. Objectives will be maintained without personal opinions, values and beliefs integrated. Within positivism the researcher is to be detached and value free.</li> </ul>
Realism / critical realism	(Bhaskar, 1975)	<ul> <li>Ontological - The real world exists and acts independently of our knowledge of it (Bhaskar, 1975)</li> <li>Epistemology- Knowledge is produced socially. It is produced under specific social and linguistic conditions, thus making it interchangeable (Bhaskar, 1975).</li> <li>Methodology -Either qualitative or quantitative can be exercised. Must ensure the techniques used are effectively aligned with the research objectives and questions (Amolo, et al., 2018).</li> <li>Axiology - The values within realism are at focus. The researcher's view is subjective and is based upon their own social experiences, interactions and backgrounds which can impact the outcomes of the research.</li> </ul>
Interpretivist/ Constructionist	(Crotty, 1998)	<ul> <li>Ontological - Nature of reality is socially constructed- it is changeable. This is subjective and variation is foreseeable.</li> <li>Epistemology - focus upon perceptual meanings and social constructs.</li> <li>Emphasis is upon the information surrounding the situation, the background and values and reasoning behind actions.</li> <li>Methodology -Often qualitative methods are explored. Smaller samples but rich depth.</li> <li>Axiology - Within interpretivism values are guaranteed. As the researcher is an active part of the research it is impossible for the researcher's values to not affect the research. Interpretivism has been recognised to label some research completely subjective.</li> </ul>

Pragmatism	Charles Pierce, William James, and John Dewey (Founding fathers of the school of pragmatism) founder	Ontological - Focus upon gaining the answers/ solutions to recognised problems through any method. The methods chosen are made based upon the researcher's preference and opinions regarding which methods would be most advantageous when tackling the problem. Epistemological - Encouraged to use any or combination of observable constructs and perceptual values to obtain adequate knowledge. Often
	and leading voice regarding the school	dependent upon the research questions and objectives set by the researcher. Applied research, multiple mixed methods are welcomed.
	of pragmatism.	<b>Methodology -</b> Mixed method or multiple method approach utilised frequently. Qualitative and quantitative methods welcome and encouraged.
	Later supported notably by	<b>Axiology -</b> Values known to contribute to the interpretation of the data collected. The researcher may implore both an objective and subjective
	Tashakkori and	perspective within the research.
	Teddlie and Plano	
	Clark. And Creswell.	

# Appendix 8- Table overview of methods of data collection, adapted from (Saunders, et al., 2019)

Methods	Key Points	Advantages	Disadvantages
Surveys	Often associated with a deductive approach (Saunders, et al., 2019). Usually is used within exploratory and descriptive research. Allows capture of quantitative data that can be then analysed via statistical packages, for instance SPSS. Surveys encompass the ability to be carried out in various forms (online and offline) as well as having the ability to be distributed in serval different ways (postal, via email, social media platforms) (Collins, 2019). Whilst these choices are advantages and are flexible to that researcher and the research they are conducting; each method of survey has its own advantages and disadvantaged.	<ul> <li>Ability to collect vast amount of data.</li> <li>Highly economical method of data collection (if online surveys are utilised) (Blumberg, et al., 2008).</li> <li>Various forms of questions can be asked gathering different sets of data (qualitative data via open questions and quantitative via closed questions).</li> </ul>	<ul> <li>Lack of response.</li> <li>All questions may not be answered (consequently that questionnaire cannot be used).</li> <li>Researcher cannot intervene if there is confusion (Blumberg, et al., 2008).</li> </ul>
Experiments	Most utilised within scientific research. Experiments provide quantitative data that can often be retested and compared. Often within this research method two sets of variables are tested.	<ul> <li>The researcher is in full control of the experiment.</li> <li>Has the ability to control the variables.</li> </ul>	<ul> <li>Artificial results may occur, creating a loss of time due to the reformulation of the experiment.</li> <li>Time required to conduct.</li> </ul>
Case studies	Applauded due to its nature of providing in- depth data. Case studies allow for further understanding of multi-facetted constructs. Often conducted within social research, case studies are viewed as a useful data collection tool within the preliminary stages of exploratory research (Rowley, 2002)	<ul> <li>Rich qualitative data.</li> <li>Provides vast insight into subject at focus.</li> <li>Beneficial to build upon outdated or inadequate (Eisenhardt, 1989).</li> </ul>	<ul> <li>Time consuming (gathering, analysing, and comparing).</li> <li>Lacks objectivity compared to other methods in social and business research (Rowley, 2002).</li> </ul>
Ethnography	Based upon observation, ethnography as a method of data collection allows for an in-depth insight into how participants interact and respond to the social world.	<ul> <li>Successfully documents what is going on.</li> <li>Identifies cultures and identifies meanings people assign to objects and individuals (Hammersley, 2018).</li> </ul>	<ul> <li>Time consuming as it is gathering observations over a period.</li> </ul>
Archival Research	Archival research entails the researcher to explore pre-existing data and knowledge established by other researchers in that specific discipline. Archival research can be collected in various ways (Numerical records, documents, visual artifacts,	<ul> <li>An inexpensive method of data collection.</li> <li>Can save the researcher time as the data collection has</li> </ul>	<ul> <li>The data collected within archives may not be in order.</li> <li>May need to be standardized, such may result in a loss of time.</li> </ul>

	images from a website and the census) (Gilliland & McKemmish, 2004).	already been conducted.	<ul> <li>There is a possible bias within archival research.</li> <li>Possible error made within the past records and data sets, thus affecting the reliability and replicability of the research.</li> </ul>
Individual Interviews	Providing rich qualitative data, interviews are a highly regarded form of data collection. Various methods of interview (e.g., Structured/ semi-structured) allow for flexibility within the data collection. Often, interviews are utilised to gain insight into underlying reasons and motivational factors contributing to an individual attitudes and behaviour (Collins, 2019).	<ul> <li>Rich data.</li> <li>Relatively quick to conduct.</li> <li>Instant accurate data (Collins, 2019).</li> <li>Clarification regarding responses.</li> </ul>	<ul> <li>Transcribing interviews may be time consuming.</li> <li>Coding may be time consuming as individual themes may need to be highlighted.</li> <li>Time consuming to arrange (Collins, 2019).</li> <li>Bias may be present due to the participant offering what they deem socially desirable (Collins, 2019).</li> </ul>
Diaries	Allowing for vastly detailed records of entry by participants. This form of research most commonly is conducted over a period ranging from days to months, or possibly longer. Zimmerman and Wieder (1977) acclaimed diaries as beneficial observation logs that could then later facilitate intensive interviewing.	<ul> <li>Diaries can be highly structured, creating solicited data to compare.</li> <li>Common data collection tool within social sciences to gain in-depth insight into participants own opinions and interpretations (Siemieniako, 2017).</li> </ul>	<ul> <li>Can be time consuming.</li> <li>Bias is possible.</li> <li>Possible inaccuracies recalled due to memory lapses.</li> <li>Participants may present what they deem most socially desirable (even if it is not true).</li> <li>Participants may even rescind their diaries due to being embarrassed or uncomfortable with what they have disclosed (Day &amp; Thatcher, 2009).</li> </ul>
Focus Groups	Focus groups are a highly acclaimed qualitative data collection method specifically within social research (Nyumba, et al., 2018). Focus groups allow for insight into perceptions, behaviours, and opinions of the participants.	<ul> <li>Ability to allow participants to debate their opinions.</li> <li>Instant data provided.</li> </ul>	<ul> <li>Transcribing can be laborious and time consuming.</li> <li>Time consuming to prepare and conduct.</li> <li>Possibility of data capture failure (due to technological failings with the recording software).</li> </ul>

#### Appendix 9- Form of question exemplified in the questionnaire

Questions	Rationale	Example
Open questions	Open ended questions possess many advantages. For instance, they allow for infinite possible responses, they are ideal for exploratory research given they allow and encourage a participant to delve into further detail as well as highlight an area that may have not been considered, they also allow participants to express themselves in a way they feel most comfortable allowing for an insight into the opinions of the respondent.	Open ended questions will be used in two ways throughout the questionnaire: Follow up questions following closed questions to gain further insight. For instance, Any other comments? Standalone questions for opinions, beliefs that warrant deeper discussion. For instance, Please share your thoughts on counterfeit goods.
Multiple Choice	Considering the rationale to utilise multiple choice questions there are many reasons as to why they are an extremely fruitful form of data collection. For instance, not only are they quick for the participant to answer as they must select the option or option most accurate, but the data also collected can be quickly coded and analysed quantitatively. Such analysis provides the opportunity to be compared with the data collected of a qualitative nature, creating a correlation in the data as well as highlighting any possible anomalies within the research.	For instance, What gender do you identify as? • Female • Male • Gender fluid • Agender • Non-binary • Androgynous • Rather not say • Other (Please state)
Likert Scales	Like that of multiple-choice questions is the rationale and advantages of Likert scales. It is important to highlight that it is understood that Likert scales have been critiqued due to their validity issues regarding compromised social desirability issues. Respondents may put the response they believe to be	Show numerical and strongly agree to strongly disagree Likert scaled questions will be used.

	most socially acceptable and desirable.	
Check lists	Check list questions provide the participant with a list of choices that the participant can choose from and select as many answers as they deem appropriate. These questions are easy to code due to each 'point' on the list being assigned its own variable, thus creating ease for coding and analysis.	For instance, from the following list of social media platforms please select the ones you use: Facebook Tik Tok Twitter Snapchat Instagram

#### Appendix 10- Framework of Consumer Behavioural Fallacy and Questionnaire Design

Section of questionnaire	Research theme	Applicable question within survey	Key influencing authors	Gap
1- Demographic foundation data	Demographic data used to generally understand the respondent's social class (For example, education, income, and occupation). Section one will provide a foundation and understanding of the respondent's social class, this determination will be tested via various questions that will all contribute to the social classification of that respondent. Testing social class in various ways also provides validity in ensuring that the answers provided are authentic.	Q1-Q8	<ul> <li>(Warmi, et al., 2020)</li> <li>Influential impact upon the way in which demographic data is collected. Specifically, paying attention to social class the participants were raised in (parent/guardian social class).</li> <li>(Savage, et al., 2013)</li> <li>Significant impression due to its methods to test social classes such as income/ ownership of their home/ education level etc. Interlinking relationship between social class and political voting behaviour (Using an individual's political party preference as an indicative factor of social class).</li> </ul>	Within the literature it became apparent that there is a significant lack of information regarding consumers in the United Kingdom (specifically, within the context of social class, consumer behaviour and falsifying class). As previously explored, many of the studies correlating to this are conducted within the likes of the USA, China, India, or Brazil. As well as this research being conducted in the United Kingdom it also intends to understand the impact gender may have upon consumer behavioural fallacy.
2- Attitudes	Discussion regarding internal beliefs, opinions and motivations that may influence a consumer to falsify their social class by their consumption. The second section also probes the participant to delve into their opinion regarding their own social class, and whether they have always been that social class. This section will aid the understanding of aspiration for the falsification of social class. This section will also recognise whether this is common in the various social classifications and differing age groups and genders (allow for comparison between the diverse demographic data).	Q9 -Q21	<ul> <li>(Adler, et al., 2000)</li> <li>(MacArthur Scale of Subjective Social Status).</li> <li>This model has been widely applied within research across diverse fields as well as focused on both adults and children (Amir, 2019; Operario, et al., 2004). This scale is vastly influential due to its visual representation (ladder) of social classes, as it allows participants to</li> </ul>	With the literature review, it was established that there is vast discussion regarding attitudes and internal opinion however it has not been discussed within the context of behavioural fallacy.

3- Subjective Norms	Due to this section being largely based upon individualistic opinions, this section will largely test psychological and internal factors (Attitudes: TPB). Section based upon external influences such as family, friends, peers, social media etc.	Q22-Q32	select where in which they believe they fit on the ladder. As this section can be broadly defined as the area measuring	Linking closely to attitudes is subjective norms. Within the literature review it was
	Due to the magnitude of social media and how influential it seems with regards to those wishing to portray a higher-class lifestyle (as recognised within the literature). This section aims to further solidify the understanding that social media acts as an outlet for individuals to share their most attractive and 'likeable' part of their life to appear more appealing. This section also aims to highlight that pressure to appear socially desirable is found both within the realm of social media but in 'real life' too! This section will identify the external factors motivating an individual to falsify their social class.		subjective norms. Ajzen (2002; 2006) suggests the use of Likert scales to measure and test subjective norms. Similarly, within research published by Tsurenko, Ferraro, Sands and McLeod (2013) Likert scaled questions were asked as a method of testing various influences that impact consumer behaviour and external influences impacting environmentally aware consumption. The Likert scaled questions were in the form of statements that individuals were to scale depending on how applicable the statement was.	made apparent that there is seemingly insufficient discussion surrounding the continuing impact external influences has upon consumer behaviour. More specifically, it is recognised that the predominant gap lies between the understanding of the perceived pressure to fit in, minimise feelings of inferiority in correlation to falsifying class by adverse methods of consumption.
4- Perceived Behavioural Control	Obtainment of status goods or aspirational goods via alternative methods such as procurement of debt or purchasing counterfeit goods. Finally, this questionnaire will delve specifically into consumption habits as well as the opinions and experiences of counterfeit goods. While there is the understanding that counterfeit consumption is illegal, and some respondents may not be authentic with their responses the researcher has ensured that anonymity is protected, and that all data collected will be handled respectfully in alignment with data protection regulations. This section not only provides insight into consumer behaviour, but it also allows for further clarification into the motives for consumption of conspicuous goods, further contributing to the overall research aim to gain an understanding into consumer	Q33-Q53	Scaled/ Likert questions most used within consumer behaviour research.	It is apparent there is a significant lack of recognition of the falsified behaviour some consumers embody.

behavioural fallacy in context of falsifying a higher social class. This section of the questionnaire may be viewed as the section measuring perceived behaviour control	
within TPB, as it is measuring an individual's beliefs as to whether they think they will be able to execute the end behaviour and what methods they will utilise to successfully execute the behaviour.	

#### Appendix 11 Research Objective, aim and questionnaire questions

Research question / objective	Specific aim of the questionnaire	Questionnaire Questions
<b>RQ1</b> Can social class be falsified?	<ul> <li>To explore whether it is believed that social class can be falsified.</li> <li>To understand whether demographic data influences an individual's opinions and desire to falsify their social class via adverse methods of consumption.</li> </ul>	1-9, 10, 11, 12,13, 14, 15 16, 17, 18, 19, 21
RQ2 What are the key motivating factors influencings a consumer's choice to falsify their social class?	<ul> <li>To understand whether demographic data influences an individual's opinions and desire to falsify their social class via adverse methods of consumption.</li> <li>To identify and understand what are perceived to be the motivating factors (both internal and external), that influence an individual to falsify their social class (A&amp;SN).</li> </ul>	15, 22, 25, 26, 27, 28, 29, 30, 32.
RQ3 Are adverse methods of consumption used as a method of falsifying social class?	<ul> <li>To understand whether demographic data influences an individual's opinions and desire to falsify their social class via adverse methods of consumption.</li> <li>To pinpoint which methods are believed to be most popular for accessing status goods or falsifying the image of a higher social class (<i>PBC</i>).</li> </ul>	14, 31-37, 39, 40, 41, 45, 47, 52, 53.

#### Appendices pertaining to phase 1 of data collection: Questionnaires

Appendix 12- Final questionnaire

## Questionnaire

Start of Block: Introduction

This survey will touch upon **SOCIAL CLASS, CONSUMPTION HABITS, DEBT AND COUNTERFEIT CONSUMPTION.** This survey acts as part of the data collection process contributing to the completion of researcher Samantha Maxted's PhD thesis. ALL data collected will be handled ethically and safely complying with the data protection act. ALL data will be collected anonymously and will only be used in conjunction with the completion of the PhD program.

By completing this survey, you are agreeing you are 18 years of age or older. Please note, you are completing this questionnaire within free will and are welcome to decline participation (However, if you complete the survey and then decide against Samantha using your data you have one week after completion to email and withdraw your completed survey). In total the completion of this survey will approximately take **10-20** *minutes*. The data collected will be held for up to one year after the completion of the PhD. ALL questions have been ethically approved by the University of Sunderland, if you have any questions, opinions or simply wish to gain further information from Samantha, please do not hesitate to email: *bg83gh@student.sunderland.ac.uk*.

This survey consists of four sections, to ensure Samantha can use your survey, please ensure you answer all questions, as in-completed surveys cannot be used within this study. Finally, it is important to note, this questionnaire will discuss consumption habits, credit, opinions on financial aid as well as counterfeit consumption. If you do not feel comfortable disclosing this information, please refrain from completing this questionnaire.

**End of Block: Introduction** 

Start of Block: Block 2

As your participation is greatly appreciated as a small token of appreciation the researcher is offering a giveaway prize of a (£100 Amazon gift card). To enter this RANDOM GIVEAWAY please provide your email address. Please note, in doing so YOU may be asked to partake in a short ONLINE FOCUS GROUP. Of which you will be asked VIA EMAIL DIRECTLY FROM SAMANTHA.

End of Block: Block 2

Please provide your email address (If you wish to be entered in the giveaway/ please note you may be asked to partake in an online focus group)

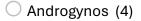
Q1 What age are you 18-24 (1) 25-34 (2) 35-44 (3) 45-54 (4) 55-64 (5) 65 and over (6)

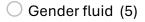
Q2 What gender do you identify with?

O Female (1)

O Male (2)

O Agender (3)





O Bigender (6)

Other (7)

 $\bigcirc$  Prefer not to say (8)

Q3 Please select the highest level of education you have?

O Higher education/ Professional/ Vocational equivalent (1)

• GCSE/ O level/ Vocational level 2 or equivalent (2)

 $\bigcirc$  Level 1 qualification (3)

Foundation degree (4)

O Bachelor degree (5)

O Master degree (6)

O PhD/ Professional doctorate (7)

O No qualifications (8)

O Other (Please state) (9) \_\_\_\_\_\_

Q4 Please select the term best describing your employment status?

O Full time employment (1)

O Part time employment (2)

- Freelance work (3)
- O Apprenticeship (4)
- O Student (5)
- O Unemployed (6)

O Retired (7)

Skip To: Q6 If Please select the term best describing your employment status? = Unemployed Skip To: Q6 If Please select the term best describing your employment status? = Student Skip To: Q6 If Please select the term best describing your employment status? = Retired Q5 From the following categories please select one most applicable to your occupation?

- Manager/ Director/ Senior Officials (1)
  Professional Occupation (2)
  Associate Professional/ Technical Occupation (3)
  Administrative/ Secretarial Occupation (4)
  Skilled Trade Occupation (5)
  Caring/ Leisure/ Service Occupation (6)
  Sales/ Customer Service Occupation (7)
  Process Plant/ Machine Operation Occupation (8)
  - Elementary Occupation (9)

Q6 Please select a box that resembles your total household income (before tax)

○ £1 to £9,999 (1)

- £10,000-£24,999 (2)
- £25,000-£49,999 (3)
- £50,000-74,999 (4)
- £75,000-£99,999 (6)
- £100,000-£120,000 (9)
- £121,000 or more (10)

Q7 Do you own or rent your home?

Own (1)

 $\bigcirc$  Rent (2)

Q8 From the following categories please select all activities you are most likely to do in your spare time?

Long walks (1)
Visiting family (2)
Shopping (3)
Going to a restaurant (4)
Going to the bar or pub (5)
Playing sport (6)
Attending a concert (7)
Visiting a museum (8)
Reading (9)
Watching sports (12)
Playing an instrument (11)
Other (Please state) (10)

End of Block: Section 1- Demographic Data

Start of Block: Section 2- Attitudes

Q9 Please select the social class you believe you are?

O Working class (1)

O Middle Class (2)

O Upper Class (3)

Q10 Please explain why you have placed yourself in that box?

Q11 Please define your understanding of social class and what it is?

Q12 Do you believe you have always fallen within that social class?

○ Yes (1)

O No (2)

O Maybe (3)

Q13 Do you believe people lie about their social class?

○ Yes (1)

O Maybe (2)

🔾 No (3)

Q14 Please list how you think people lie about their social class?

Q15 Why do you think people fake their social class?

Q16 In your own words please state what you think an upper class person is like? (For example, characteristics, what they wear, what they sound like, their hobbies)

Q17 In your own words please state what you think an middle class person is like?(For example, characteristics, what they wear, what they sound like, their hobbies)

Q18 In your own words please state what you think an working class person is like?(For example, characteristics, what they wear, what they sound like, their hobbies)

Q19 Upon meeting someone do you think you identify their social class?

○ Yes (1)

O Maybe (2)

O No (3)

Q20 Please explain what things show someone's social class?

	Yes (1)	Maybe (2)	No (3)
Accent (1)	$\bigcirc$	0	0
ducation (2)	$\bigcirc$	$\bigcirc$	0
ccupation (3)	$\bigcirc$	$\bigcirc$	0
Income (4)	$\bigcirc$	0	0
thing/ Shoes/ cessories (5)	$\bigcirc$	$\bigcirc$	0
at luxury items eople own (6)	$\bigcirc$	$\bigcirc$	0
neir home (7)	$\bigcirc$	$\bigcirc$	0
car (if they have one) (8)	$\bigcirc$	$\bigcirc$	$\bigcirc$
re they are from (9)	$\bigcirc$	0	$\bigcirc$

#### Q21 From the following which do you believe impacts social class

#### Q22 Do you believe any of the following motivate people to fake their social class?

	Yes (1)	Maybe (2)	No (3)
Their family (2)	$\bigcirc$	$\bigcirc$	$\bigcirc$
Their friends (3)	0	0	$\bigcirc$
Their co workers (5)	$\bigcirc$	$\bigcirc$	$\bigcirc$
What they see on social media (4)	$\bigcirc$	$\bigcirc$	$\bigcirc$
What they see on tv / magazines (6)	$\bigcirc$	$\bigcirc$	$\bigcirc$

End of Block: Section 2- Attitudes

Start of Block: Section 3-Subjective Norms

#### Q23 Do you use social media?

○ Yes (1)

O No (2)

Skip To: Q25 If Do you use social media? = No

Q24 Please select the following social media sites you use?

Facebook (1)
Twitter (2)
TikTok (3)
Instagram (4)
Snapchat (5)

Q25 Do you think people lie about themselves online or in person?

○ Yes (4)

O Maybe (5)

🔿 No (6)

Q26 Why do you think people lie online or in person?

Q27 From the following, what do you think motivates people to enhance themselves online or in person?

Their friends (1)
Their family (2)
Their co workers (3)
Celebrities/ Influencers (4)

	Yes (1)	Maybe (2)	No (3)
Family (1)	$\bigcirc$	$\bigcirc$	$\bigcirc$
Friends (2)	$\bigcirc$	0	$\bigcirc$
Celebrities (3)	$\bigcirc$	0	$\bigcirc$
Social media influencers (4)	$\bigcirc$	0	$\bigcirc$
Co-workers (5)	$\bigcirc$	$\bigcirc$	$\bigcirc$

#### Q28 Do you believe any of the following influence what you buy?

Q29 Have you ever felt the following with regards to what you view on social media or what people tell you in person?

	Often (1)	Sometimes (2)	Never (3)
Inferiority (1)	0	$\bigcirc$	0
Jealousy (2)	0	$\bigcirc$	0
Sadness (3)	0	$\bigcirc$	0
Inspired (4)	0	$\bigcirc$	$\bigcirc$

	Strongly agree (1)	Agree (2)	Neither agree nor disagree (3)	Disagree (4)	Strongly disagree (5)
People show off online / or in person to make others jealous (1)	0	0	0	$\bigcirc$	$\bigcirc$
People show off online/ or in person to fit in (2)	$\bigcirc$	0	$\bigcirc$	$\bigcirc$	$\bigcirc$
People show off online/ or in person to make themselves feel good (3)	$\bigcirc$	0	0	$\bigcirc$	$\bigcirc$
People show off online/ or in person to get attention (4)	$\bigcirc$	0	$\bigcirc$	$\bigcirc$	$\bigcirc$
People use social media to share the most attractive parts of their life (5)	0	0	$\bigcirc$	$\bigcirc$	$\bigcirc$
People lie about themselves and their lifestyle online/ or in person (6)	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	0

# Q30 Do you agree with the following statements

#### Q31 Have you ever bought something to fit in?

Yes (1)
 Maybe (2)
 No (3)

Q32 Do you agree with the following?

	Agree (1)	Neither agree nor disagree (2)	Disagree (3)
People buy items to "Keep up with the Joneses" (1)	0	$\bigcirc$	0
People buy fake goods to fit in with trends (2)	$\bigcirc$	$\bigcirc$	0
People buy fake goods to look wealthy or upper class (3)	$\bigcirc$	$\bigcirc$	0
People use credit, buy now pay later to buy goods, fake goods to appear wealthy or upper class. (4)	0	$\bigcirc$	$\bigcirc$
5 (5)	$\bigcirc$	$\bigcirc$	$\bigcirc$

End of Block: Section 3-Subjective Norms

Start of Block: Section 4- Perceived Behavioural Control

Q33 Have you ever purchased a counterfeit item?

O Yes (1)

O Maybe (I don't know if I have) (2)

O No (3)

Skip To: Q35 If Have you ever purchased a counterfeit item? = No

Q34 Please describe the counterfeit item you purchased?

Q35 Are you aware of any of your friends, family, peers etc owning any counterfeit

○ Yes (1)

goods?

O Maybe (2)

○ No (3)

Q36 Please provide detail regarding your opinion on counterfeit goods/ counterfeit market?

Q37 Have you ever used any of the following?

	Yes (1)	Maybe (2)	No (3)	_
Klarna (1)	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Very / Littlewoods/ any store credit (2)	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Clearpay and the likes (3)	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Credit Cards (4)	$\bigcirc$	$\bigcirc$	$\bigcirc$	

Q38 Please explain why you have or have not used the previous?

Q39 Do you believe people obtain debt, credit, or use Buy Now Pay Later schemes as a method of looking wealthy or higher class?

O Strongly Agree	(1)
------------------	-----

O Agree (2)

 $\bigcirc$  Neither agree nor disagree (3)

O Disagree (4)

O Strongly disagree (5)

Q40 Have you ever felt inclined to obtain debt, credit, or use Buy Now Pay Later schemes to 'fit in' with what friends, family, peers etc. own?

🔿 Always (9)	
O Most of the time (10)	
O Some of the time (14)	
O Rarely (15)	
O Never (16)	

Q41 Would you obtain debt, credit, or use Buy Now Pay Later to buy items to 'fit in' with friends, family, peers etc.

Yes (1)
 Maybe (2)
 No (3)

Q42 Please explain why?

Q43 How would you define a luxury item?

#### Q44 Have you ever bought a luxury item?

○ Yes (1)

O No (2)

Skip To: Q45 If Have you ever bought a luxury item? = No

Skip To: Q46 If Have you ever bought a luxury item? = No

#### Q45 Do you agree with the following statements?

	Agree (1)	Neither agree nor disagree (2)	Disagree (3)
Buying luxury goods makes you feel good (1)	0	0	0
Buying luxury goods impresses those around me (2)	0	$\bigcirc$	$\bigcirc$
Buying luxury goods is a waste of money (3)	$\bigcirc$	$\bigcirc$	$\bigcirc$
l see value in buying luxury goods (4)	$\bigcirc$	0	$\bigcirc$
Buying luxury goods is a good use of money (5)	0	$\bigcirc$	$\bigcirc$
l only buy luxury goods as a treat (6)	$\bigcirc$	$\bigcirc$	$\bigcirc$
I am influenced by social media, friends or family to purchase luxury goods (7)	0	$\bigcirc$	$\bigcirc$

Q46 Do you agree with the following statements

	Agree (1)	Neither agree nor disagree (2)	Disagree (3)
1 (1)	$\bigcirc$	$\bigcirc$	$\bigcirc$
Buying luxury goods is pointless as you can get cheaper alternatives (2)	$\bigcirc$	$\bigcirc$	$\bigcirc$
People buy luxury goods to fit in with their friends and family (3)	$\bigcirc$	$\bigcirc$	$\bigcirc$
In the future I would like to purchase luxury items (4)	$\bigcirc$	$\bigcirc$	$\bigcirc$
Buying luxury impresses those around me (5)	$\bigcirc$	$\bigcirc$	$\bigcirc$
Some luxury goods are tacky (6)	$\bigcirc$	$\bigcirc$	$\bigcirc$

Q47 Considering the past year, how often have you used a credit card, finance plans, buy now pay later schemes, Klarna, Clearpay, LayBuy and the likes.

O Never (1)

 $\bigcirc$  Less than 10 times (2)

 $\bigcirc$  More than 10 times (3)

\_\_\_\_\_

Q48 Considering the past year, how many luxury items have you purchased?

None (1)
5 or less (2)
10 or less (3)
10 or more (4)

Q49 Would you rather buy a luxury item with a lot of obvious logos or an item with minimal branding?

An item with obvious logos (1)
An item with minimal branding (2)

Q50 Please explain why?

Q51 Would you rather spend money on an item (shoes, handbag, clothing etc) or on an experience (Such as a meal in a restaurant)?

Item (1)

O Experience (2)

#### Q52 Do you agree with the following statements?

	Agree (1)	Neither agree nor disagree (2)	Disagree (3)
Counterfeit goods are good as they look like the real thing (1)	0	0	0
Counterfeit goods allow people to fit in with the trends. (2)	$\bigcirc$	$\bigcirc$	$\bigcirc$
I can tell the difference between a real and counterfeit good (3)	$\bigcirc$	$\bigcirc$	$\bigcirc$
Counterfeit products deter me from buying the real thing. (4)	$\bigcirc$	$\bigcirc$	$\bigcirc$
l wouldn't ever buy a counterfeit good. (5)	0	$\bigcirc$	$\bigcirc$

#### Q53 Do you agree with the following statements?

	Agree (1)	Neither agree nor disagree (2)	Disagree (3)
Buy Now Pay Later schemes are great to buy things I may not be able to or want pay for in full. (1)	0	0	0
Some people use Buy Now Pay Later, credit cards, and store cards to look wealthier than they are. (2)	0	$\bigcirc$	0
l would buy a fake good if it was a 'believable copy' (3)	$\bigcirc$	$\bigcirc$	$\bigcirc$

End of Block: Section 4- Perceived Behavioural Control

#### Appendix 13- Open ended questions within questionnaire

- Q10 Please explain why you have placed yourself in that box. (In the context of social class, each participant placed themselves in either the working class, the middle class or upper-class box.)
- Q11 Please define your understanding of social class and what it is?
- Q14 Please list how you think people lie about their social class?
- Q15 Why do you think people fake their social class?
- Q16 In your own words please state what you think an upper-class person is like? (For example, characteristics, what they wear, what they sound like, their hobbies etc.).
- Q17 In your own words please state what you think a middle-class person is like? (For example, characteristics, what they wear, what they sound like, their hobbies etc.).
- Q18 In your own words please state what you think a working-class person is like? (For example, characteristics, what they wear, what they sound like, their hobbies etc.).
- Q20 Please explain what things show someone's social class.
- Q26 Why do you think people lie online or in person?
- Q34 Please describe the counterfeit item you purchased (if applicable)?
- Q36 Please provide detail regarding your opinion on counterfeit goods/ counterfeit market?

- Q38 Please explain why you have or have not used the previous? (In the context of using BNPL, credit, etc.)
- Q42 Please explain why?
- Q43 How would you define a luxury item?
- Q50 Please explain why? (This question precedes the question regarding choosing an item with large loud branding or an item with minimal branding

Theme	Sub-theme	Direct quote taken from survey results
Education	<ul> <li>University</li> </ul>	<ul> <li>"I went to a comprehensive school. I am educated."</li> </ul>
	degree	• "Uni in my 40s"
	<ul> <li>Qualifications</li> </ul>	<ul> <li>"Because I'm doing a PhD"</li> </ul>
	Private	"Better educated"
	schooling	"I went to private school"
	Comprehensive	<ul> <li>"My educational background"</li> </ul>
	schooling	<ul> <li>"I have a bachelor degree"</li> </ul>
		<ul> <li>"No formal education but vocational experience"</li> </ul>
		<ul> <li>"I believe my level of education makes me middle class"</li> </ul>
		"Reasonably educated"
		"I am well educated"
Occupation	<ul> <li>Professional</li> </ul>	"I have a skilled office job"
	occupation	<ul> <li>"I am the owner of a small nosiness manufacturing picture frames"</li> </ul>
	<ul> <li>Semi-skilled</li> </ul>	<ul> <li>"I have a good job"</li> </ul>
	job	• "I work a full time job"
	Manual worker	<ul> <li>"The type of job I do, delivering a service which helps others."</li> </ul>
		"Skilled worker"
		<ul> <li>"I work hard for a living"</li> </ul>
		"White collar"
		<ul> <li>"Managing director of a very successful UK business"</li> </ul>
Income	Salary level	"Pays comfortable"
	<ul> <li>Savings</li> </ul>	<ul> <li>"My income is very low"</li> </ul>
		<ul> <li>"I live comfortably but not lavishly with savings"</li> </ul>
		• "I make below £10,000 per year"
		<ul> <li>"I earn enough to support myself and live"</li> </ul>
		• "We don't have a high enough income / expendable cash in a month"

## Appendix 14- Question 10 (open ended, themes and direct quotes)

		<ul> <li>"I live wage to wage with no savings"</li> </ul>
		<ul> <li>"Financially stable whilst enjoying some of the nicer things in life"</li> </ul>
		• "I live comfortably and I am able to do most things I like to do without worrying about
		money"
		<ul> <li>"It depends on the income level"</li> </ul>
		"Neither rich nor poor"
		<ul> <li>"don't have to worry too much about money"</li> </ul>
		• "I have a liveable wage and I'm not financially dependent to anyone. Also, I have
		savings that would help me"
Familial	Parents	"Parents were both professionals"
background	occupation	<ul> <li>"My parents paid for my tuition"</li> </ul>
	<ul> <li>Family history</li> </ul>	• "Brought up with one working parent- always been poor and finically under the poverty
	<ul> <li>Social class</li> </ul>	line."
	whilst growing	<ul> <li>"Working class background"</li> </ul>
	up	<ul> <li>"From a family where both parents are professionals &amp; living comfortable"</li> </ul>
		<ul> <li>"I grew up working class, council house, free school meals, my parents are definitely working class"</li> </ul>
		"Born and raised on a council estate"
		• I grew up working class, my parents always made sure we were looked after but I
		noticed a difference between my life and my friends"
		<ul> <li>"I was raised to believe I am working class"</li> </ul>
		<ul> <li>"Parents were professionally employed"</li> </ul>
		<ul> <li>"My family history"</li> </ul>
		<ul> <li>"Brought up in a cash challenged household with strong moral values"</li> </ul>

Appendix 15-	<b>Question 11</b>	(open ended,	, themes and	direct quotes)
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Theme	Sub-theme	Direct quote taken from survey results
Income / Money	Economic	"How well off you are"
	stability	"Financial security"
	<ul> <li>Disposable</li> </ul>	"Disposable income"
	income	"Economic class"
	<ul> <li>Rich vs poor</li> </ul>	"Financial status"
		"Financial income and means of living"
		"How rich or poor you are"
		"Economic status"
		"Money"
		<ul> <li>"Its like rich and skint different"</li> </ul>
		<ul> <li>"classified by you economic circumstances"</li> </ul>
		"People who earn enough to socialise"
		"Amount you earn"
		"How much wealth you have"
		"economic considerations"
		"Economic standing within society"
		<ul> <li>"Basically a scale on how much money you have or earn"</li> </ul>
Occupation		"Based on work you do"
		<ul> <li>"Types of employment"</li> </ul>
		"Employment status"
		"Higher quality jobs"
		"White collar job"
		"Mainly driven by profession"
		<ul> <li>"Those who work to love, those who work but don't have to"</li> </ul>
		<ul> <li>"It is dependent on what type of job you do"</li> </ul>

Family / Background	<ul> <li>Familial wealth</li> <li>Culture</li> <li>Origins</li> </ul>	<ul> <li>"Yourself and your family members"</li> <li>"Social class is usually defined by a background in some cases related to privilege at birth"</li> <li>"Background of an individual family wealth"</li> <li>"Family and familial connections can offer around employment and education"</li> <li>"Generational wealth and standing"</li> <li>"The class you were born into"</li> <li>"Different backgrounds, different beliefs, different upbringings"</li> </ul>
Education	Level of education	<ul> <li>"Defined by their background"</li> <li>"Family tradition and upbringing"</li> <li>"Born into a position where personal wealth has its benefits"</li> <li>"Culture and family of origin"</li> <li>"Families who are born into money"</li> <li>"Upbringing"</li> <li>"Level of education"</li> </ul>
	<ul> <li>Private / comprehensive schooling</li> </ul>	<ul> <li>"Grouping based on education"</li> <li>"Private education"</li> <li>"Based on education"</li> <li>"Privately educated"</li> <li>"Status depending on education"</li> </ul>
Power / Opportunities	<ul> <li>Access to opportunities</li> </ul>	<ul> <li>"Level of power"</li> <li>"Societal power imbalances"</li> <li>"Based on opportunities"</li> <li>"Access to opportunities"</li> <li>"Attitudes towards opportunities"</li> <li>"Class is power"</li> </ul>

Theme	Direct quote taken from survey results		
Mannerisms	<ul> <li>"Characteristics such as, are they loud or quiet"</li> </ul>		
	• "How they act."		
	"Their general mannerisms"		
	"Attitude and personality"		
	<ul> <li>"Attitude towards themselves. The amount of confidence and the way they carry themselves"</li> </ul>		
	"Mannerisms"		
	"How they carry themselves"		
	"Direct or not, eye contact and confidence"		
	"The way they conduct themselves"		
	"Body language"		
	"How they come across"		
	"Behaviour"		
	"Manners"		
	"The way they treat people"		
	"How they conduct themselves"		
	"Confidence in social situations"		
	• "How they interact with their surroundings. Whether they look comfortable or not with those around them."		
	<ul> <li>"How they come across by body language"</li> </ul>		
Material	<ul> <li>"The clothing people wear can say a lot about class. Also, the assets that people own"</li> </ul>		
items	"The type of car they drive."		
	"Clothing and watch"		
	"Assets, cars"		
	"What they wear."		
	"The way they dress can be indicative"		
	"The car they drive"		
	"Their clothes"		

## Appendix 16- Question 20 (open ended, themes and direct quotes)

	"How they dress"		
	• "The car they drive, clothes they wear"		
	"Material things like cars, home phones"		
	"Clothing, house, car"		
	• "Jewellery, clothes, car, house"		
	"Clothing or accessories"		
	<ul> <li>"The way they dress. Types of cars they have. Holidays they go on"</li> </ul>		
Pollical views	"Political beliefs"		
	"Political views, social and ethical awareness"		
	"Their views"		
	"Political rights"		
	"How they vote"		
Education	"Where they went to school"		
	"Level of education"		
	"Knowledge"		
	"School they attended"		
Job / Income	"Occupation and financial background."		
	"Careers and income"		
	"Job and income they have"		
	"Their job position"		
	"Talkative about their wealth"		
	"Household income"		
	<ul> <li>"Money!"</li> </ul>		
	"Profession"		
Accent /	"The words they use"		
Speech/	"How they speak, language.'		
Language	<ul> <li>"How they speak and vocabulary used"</li> </ul>		
	"Accent and vocabulary"		
	"Accent"		

	"Do they use slang or swear?"		
	"How they communicate and their vocabulary"		
	<ul> <li>"The way somebody speaks"</li> </ul>		
	<ul> <li>"Language / speech"</li> </ul>		
	<ul> <li>"How they speak to you"</li> </ul>		
	<ul> <li>"How they talk ie. Use of language and accent"</li> </ul>		
	<ul> <li>"Lack (or not) of expletives in general conversation"</li> </ul>		
Where they	"Area, they live"		
live	"Where they live"		
	• "Address"		
	"House arrangements"		
Appearance	"Physical appearance"		
	"How they visually look"		
	"Appearance"		

# Appendix 17- Q14 (Please list how you think people lie about their social class) (open ended, themes and direct quotes)

Theme	Sub-theme	Direct quote taken from survey results	
Income	-Money	<ul> <li>"acting like you can easily afford an extra pint"</li> <li>"live beyond their financial means"</li> <li>"Faking wealth"</li> <li>"Pretending to earn more than you do"</li> <li>"Pretend to be rich"</li> <li>"Falsify income"</li> </ul>	
Occupation	-Job benefits. -Inflation of job role. -Job title.	<ul> <li>"Inflate their job role"</li> <li>"salary, job title"</li> <li>"Importance of employment position"</li> <li>"Pretending to earn more than they do."</li> <li>"How much they earn"</li> </ul>	
Education	-Level of education. -Academic achievements.	<ul> <li>"Academic achievements"</li> <li>"Where they went to school/university"</li> <li>"Say they have higher education"</li> <li>"Lie about their education"</li> <li>"Falsely claiming high education"</li> </ul>	
Accent	-Hiding accent. -Emphasising accent.	<ul> <li>"Change their accent"</li> <li>"Hide their accent"</li> <li>"I think people can put on an accent"</li> <li>"Changing your accent can be a way of lying about your class"</li> <li>"I talk a certain way depending on the audience"</li> </ul>	
What they own	-Clothing. -House.	<ul> <li>"Adorn themselves with the trappings of a higher social classmany people attempt to portray this image of higher social class through social symbols (house, car, clothes)"</li> </ul>	

Rent/BNPL/counterfeit goods	-Car they drive. -Purchasing fake goods. -Using credit or BNPL	<ul> <li>"Outward presesntation, bragging."</li> <li>"Showing purchases and trips online"</li> <li>"dress/ use clothing / material things e.g. cars, watches, designer labels."</li> <li>"Nowdays you are able to lease/ rent basically anything, cars, clothes, homes etc. This is a great way to lie about class as you can portray that you own expensive and lavish assets but actually, they are rented."</li> <li>"By getting into debt and displaying items of wealth".</li> <li>"I think a lot of working class people think they are middle class as they have lots of luxury items but they are all on credit cards or hire purchase so technically it's all debt"</li> <li>"Buy items on credit"</li> <li>"Buying expensive items that they cannot afford in order to look more affluent. Or buying fake/ counterfeit items in order to portray the same purchasing ability."</li> <li>"Some families live beyond their means, drive a Range Rover but cant afford to get a round in!"</li> </ul>
Social media		<ul> <li>"Social media is the worst case for this, spending money they don't have and trying to keep up with other people".</li> <li>"Via social media and giving the perception of higher income, or earnings."</li> <li>People lie through social media by portraying themselves as living a lavish lifestyle when this is not true beyond the camera.".</li> <li>"Showing purchases and trips online."</li> </ul>

Attitudes /	Theme	Direct quote taken from survey results	
Subjective norms			
Attitudes To feel good		<ul> <li>"To boost their confidence and to feel good"</li> </ul>	
	Aspiration	"Striving to achieve"	
		"Personal ambition"	
	Embarrassment	"They are inferior, they don't wish to appear better than someone else"	
	/ stigma /	<ul> <li>"Embarrassment at either doing well or snobbery"</li> </ul>	
	stereotypes	<ul> <li>"Feeling ashamed or maybe coming from northing"</li> </ul>	
		"Shame or stigma"	
		<ul> <li>"Not wanting to be labelled"</li> </ul>	
		<ul> <li>"Association of being bad or less than"</li> </ul>	
		<ul> <li>"negative stereotypes associated with being working class."</li> </ul>	
		"Lack of confidence"	
		• "Maybe embarrassed saying where they come from, or wat their family do for work"	
		<ul> <li>"Feeling ashamed or embarrassed of their background"</li> </ul>	
		<ul> <li>"Don't want to be judged"</li> </ul>	
		"Background-judgemental life experience"	
		• "Stigma"	
		• "Embarrassment"	
		"Lack of confidence"	
Subjective norms	To fit in	• "To gain acceptance"	
		"To fit in with a social group"	

## Appendix 18- Question 15 (open ended, themes and direct quotes)

	<ul> <li>"Sometimes to fit into a class they don't believe they are part of"</li> </ul>
	"To be more accepted"
	<ul> <li>"To identify with a group, to infiltrate a group"</li> </ul>
	<ul> <li>"To be accepted into a group and to be included"</li> </ul>
	"To make friends"
	• "To fit in"
	• "To fit in with others"
	"To fit into a group"
	• "To fit in with a new group"
	"Societal acceptance"
	"To fit into different situations"
Social gain	"To gain access to more opportunities."
	"For future jobs"
	• "To create a position with more power"
	"Career opportunities"
	"To help in social settings"
	"Some expected benefit"
	• "To gain advantage"
	• "To gain votes"
	"Political gain"
To impress	<ul> <li>"To impress other people about how successful they are"</li> </ul>
	<ul> <li>"To try and give the impression of greater achievement"</li> </ul>
	<ul> <li>"To be seen as better"</li> </ul>
	<ul> <li>"To make others or even make them jealous"</li> </ul>
	<ul> <li>"To impress friends"</li> </ul>
Pressure	<ul> <li>"The message in the media that working class isn't good and that people should move</li> </ul>
11000010	up the classes"
	<ul> <li>"There is a lot of pressure to look good"</li> </ul>
	<ul> <li>"Social pressure from their surroundings"</li> </ul>

	<ul> <li>"Societal pressure to have more"</li> <li>"Peer pressure"</li> </ul>
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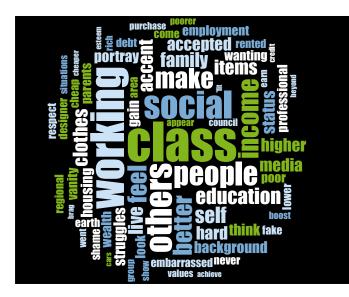
The word cloud shown identifies the key words regarding stereotypical opinions of the upper class. It can be ascertained that there is a key theme of wealth, education, and privilege. Other words identified in relation were smarter, rich, conservative,

#### Appendix 19- Upper class stereotype (word cloud) (Q16)



The word cloud shown identifies the key words regarding stereotypical opinions of the middle class. Key words: accent, class, educated, better, accepted, want and working.

Appendix 20- Middle class stereotype (word cloud) (Q17)



The word cloud shown identifies the key words regarding stereotypical opinions of the lower class. Key words: working, others, family, social, lower, fake, debt, employment, cheap and respect.

Appendix 21- Lower class stereotype (Word cloud) (Q18)

Attitudes / Subjective norms	Theme	Direct quote taken from survey results
Attitudes	To make themselves feel good	"To make them feel good about themselves"
		<ul> <li>"To feel good or better about self"</li> </ul>
		<ul> <li>"To make themselves look or feel better"</li> </ul>
	Ego, self-gratification	"To inflate their ego"
		<ul> <li>"Self-gratification, ego boost"</li> </ul>
		"Inferiority complex"
		"Self-esteem"
	Ambition	"Ambition (fake it till you make it)"
	Ashamed / stigmatisation and	"Sense of shame (whether justified or not)"
	embarrassment	<ul> <li>"Insecurity, to create a particular narrative"</li> </ul>
		<ul> <li>"To protect themselves from embarrassment or rejection."</li> </ul>
		"Self-protection"
		<ul> <li>"Insecurity."</li> </ul>
		"Because of face and dignity"
Subjective norms	To keep up with others	<ul> <li>"To keep up with what they perceived others to have or are doing"</li> </ul>
		<ul> <li>"To keep up with friends, family, influencers"</li> </ul>
		"Peer pressure"
	To impress	"To present the 'best' version of themselves"
		<ul> <li>"The need to impress others and be seen as successful"</li> </ul>
		"To appear to have more"
		<ul> <li>"The best view of themselves"</li> </ul>
		<ul> <li>"To make a positive impression."</li> </ul>
		<ul> <li>"To be perceived as successful"</li> </ul>
	To fit in	"To conform to that social setting"
		<ul> <li>"To fit in with target audience"</li> </ul>

	<ul> <li>"To appear as the societal standard"</li> <li>"To try and fit in"</li> <li>"To feel like they fit in"</li> <li>"To fit in with others so they are not criticised"</li> <li>"To feel more accepted in society"</li> <li>"Acceptance"</li> </ul>
Fear of rejection / judgment	<ul> <li>"The fear of being judged"</li> <li>"Fear of rejection and wanting to be part of a group"</li> </ul>

Appendix 23- Word cloud pertaining to question 26



#### Appendix 24- Question 36 (open ended, themes and direct quotes)

Opinion	Rationale	Direct quote taken from survey results
Good	Good price	"Cheaper and better quality"
		"More affordable fashion"
		"More accessible due to the price"
		<ul> <li>"I think they exist to help people who can't afford it."</li> </ul>
		<ul> <li>"Maybe help people stay out of debt if they want a luxury item"</li> </ul>
		<ul> <li>"If you can't afford the real thing"</li> </ul>
		<ul> <li>"It gives access to goods for people who can't afford them"</li> </ul>

		"Cheaper than original"
		<ul> <li>"If you can get the same at half the price, go for it!"</li> </ul>
	Serves a purpose	"It serves a purpose"
		"It serves a demand"
	Good quality	"Some fakes are almost as good as the originals"
		"Very impressive"
		<ul> <li>"They look like the real thing"</li> </ul>
		"Looks like a luxury item"
Bad	Unethical	"Its very unethical, I don't agree with it"
		<ul> <li>"I don't support it as it's disrespectful to the real maker of the item"</li> </ul>
		"Exploitive"
	Illegal	<ul> <li>"Lack of standards could be dangerous, intellectual property rights are important"</li> <li>"High risk!"</li> </ul>
		<ul> <li>"It's illegal and it's taking money from the right people and brands"</li> </ul>
		<ul> <li>"Against it due to the impact on legitimate businesses"</li> </ul>
		"Consumer protection laws must be enforced and those who produce or sell
		counterfeit goods should be severely punished."
	Negative impact to	<ul> <li>"Fake products destroy the image of brand-name products"</li> </ul>
	authentic brands	"Cheapens the real brand"
		"The detract from the real item"
		"Cheapen the value"
		"Exploitive of the real designers."

## Appendix 25- Conclusion of hypothesis testing

Research question /	Specific aim of the questionnaire	Applicable	Applicable questionnaire data and evaluation of
objective		Hypothesis	fulfilment of questionnaire aims and objectives
RQ1/ RO1	• To explore whether it is believed	Hypothesis one:	Within the descriptive tables regarding social class, it
Can social class be	that social class can be falsified.	External influencers	was highlighted that 50.7% (74 participants) stated
falsified?	<ul> <li>To understand whether</li> </ul>	may be perceived to	they believe people lie about social class. Hypothesis
	demographic data influences an	motivate an individual	one drew attention to the notion that it is believed that
	individual's opinions and desire	to falsify their social	people lie about their social class, the independent
	to falsify their social class via	class	variables however correspond with perceived
			motivating factors which may link to R02.

	adverse methods of consumption.		
(RQ2/ RO2 What are the key motivating factors influencings a consumer's choice to falsify their social class?	<ul> <li>To understand whether demographic data influences an individual's opinions and desire to falsify their social class via adverse methods of consumption.</li> <li>To identify and understand what are perceived to be the motivating factors (both internal and external), that influence an individual to falsify their social class (A&amp;SN)</li> </ul>	Hypothesis one: External influencers may be perceived to motivate an individual to falsify their social class	As identified above, hypothesis one drew attention to the perceived factors influencing an individual to falsify their social class. The first hypothesis measured various external influences (family, friends, co-workers, social media and TV/ magazines) and the perceived impact they have on an individual's motivation to falsify social class. It can be recognised that only one independent variable resulted in a significant statistic. Namely, social media resulted in a significant statistic of (0.029). Given this recognition it is anticipated that all external factors will be explored in the focus groups with attention to be paid to social media.
		Hypothesis four: Emotions influence an individual to purchase counterfeit goods.	Like the first and first and second hypothesis, hypothesis four also paid attention to the possible motivational factors influencing both consumption habits and the falsification of social class. H4 unlike H1 and H2 specifically focused upon the participants

		themselves and probed their own feelings to identify if they had ever felt inclined to make counterfeit purchases. From the four independent variables tested (inferiority, jealousy, sadness and inspired) only one generated a significant statistic: jealousy (0.015).
<ul> <li>To understand whether demographic data influences an individual's opinions and desire to falsify their social class via adverse methods of consumption.</li> <li>To pinpoint which methods are believed to be most popular for accessing status goods or falsifying the image of a higher social class (<i>PBC</i>)</li> </ul>	Hypothesis two: External influencers motivate an individual to obtain debt and BNPL to appear higher class.	Within the descriptive tables regarding debt and counterfeit goods it was recognised that 39% (57 participants) either agreed or strongly agreed that people obtain debt to portray a higher class. In terms of understanding the participants own behaviour it was established that most participants stated that they had either rarely or never felt inclined to obtain debt to fit in. Considering the findings from hypothesis two it can be established that overall, only one external variable generated a significant p-value, namely, friends (0.008). this hypothesis not only further established the belief that debt and BNPL may be used to falsify class, but it also aided the understanding that these adverse methods of accessing goods may be used to do so (RQ3/RO3)
	<b>Hypothesis three</b> : Demographic variables influence an individual	Hypothesis three (like H4) focused upon the participants themselves. Specifically, H3 intended to identify whether various demographic variables impacted the participant to purchase something to fit

	purchasing something to fit in	in. From the chi-square analysis of the seven independent variables (age, gender, education, employment, job role, income and self-proclaimed social class), only one variable generated a significant value: age (0.001). Given this, it is anticipated further exploration will be conducted regarding age in the analysis of the focus group data.

#### Appendix 26 - Descriptive data from the survey

#### **Descriptive Statistics**

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Age	146	1.00	6.00	3.2123	1.32981
Valid N	146				
(listwise)					

#### **Descriptive Statistics**

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Gender	146	1.00	6.00	1.5000	.81579
Valid N	146				
(listwise)					

## **Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Level Of Education	146	1.00	9.00	4.7329	2.07212
Valid N (listwise)	146				

## **Descriptive Statistics**

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Employment Status	146	1.00	7.00	1.7466	1.61378
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Job	146	1.00	10.00	3.6781	2.90050

Valid N	146		
(listwise)			

# **Descriptive Statistics**

					Std.
	N	Minimum	Maximum	Mean	Deviation
Total Household Income	146	1.00	7.00	3.8973	1.47965
Valid N (listwise)	146				

# **Descriptive Statistics**

					Std.
	N	Minimum	Maximum	Mean	Deviation
Own Or Rent Home	146	1.00	2.00	1.2192	.41511
Valid N (listwise)	146				

	Ν	Minimum	Maximum	Mean	Std. Deviation
Long Walks	146	1.00	2.00	1.4178	.49490
Visiting Family	146	1.00	2.00	1.4452	.49870
Shopping	146	1.00	2.00	1.5274	.50097
Going To A Restaurant	146	1.00	2.00	1.3973	.49102
Going To Bar/Pub	146	1.00	2.00	1.5753	.49599
Playing Sport	146	1.00	2.00	1.7808	.41511
Attending Concert	146	1.00	2.00	1.6986	.46043
Visiting Museum	146	1.00	2.00	1.7123	.45424
Reading	146	1.00	2.00	1.4863	.50153
Other	146	1.00	2.00	1.8288	.37801
Playing An Instrument	146	1.00	2.00	1.9110	.28578
Watching Sports	146	1.00	2.00	1.7055	.45740
Valid N (listwise)	146				

# **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Social Class	146	1.00	3.00	1.6096	.56779
Valid N	146				
(listwise)					

# **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Have You Always Been That Class	146	1.00	3.00	1.5616	.75176
Valid N (listwise)	146				

## **Descriptive Statistics**

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Do People Lie About Social Class	146	1.00	3.00	1.5479	.59980
Valid N (listwise)	146				

	Ν	Minimum	Maximum	Mean	Std. Deviation
Can You Identify Class	146	1.00	3.00	2.0479	.66780
Valid N (listwise)	146				

# **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Accent	146	1.00	3.00	1.7397	.77952
Education	146	1.00	3.00	1.3356	.57867
Occupation	146	1.00	3.00	1.3562	.54759
Income	146	1.00	3.00	1.3014	.56775
Clothing	146	1.00	3.00	1.6986	.69847
Luxury They Own	146	1.00	3.00	1.6507	.72008
Their Home	146	1.00	3.00	1.4247	.61963
Their Car	146	1.00	3.00	1.6233	.70604
Where They Are From	146	1.00	3.00	1.9521	.75505
Valid N (listwise)	146				

# **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Their Family	146	1.00	3.00	1.7123	.72358
Their Friends	146	1.00	3.00	1.5548	.66468
Their Co-workers	146	1.00	3.00	1.5274	.58951
What They See on social media	146	1.00	3.00	1.4315	.59778
What They See on Tv And Magazines	146	1.00	3.00	1.5342	.65563
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Do You Use Social Media	146	1.00	2.00	1.1301	.33761
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Facebook	146	1.00	2.00	1.2671	.44398
Twitter	146	1.00	2.00	1.6301	.48443
TikTok	146	1.00	2.00	1.6918	.46335
Instagram	146	1.00	2.00	1.4384	.49789
Snapchat	146	1.00	2.00	1.7945	.40544
Valid N (listwise)	146				

## **Descriptive Statistics**

		•			
					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Do You Think People Lie About Themselves Online	146	1.00	3.00	1.2397	.47423
Valid N (listwise)	146				

## **Descriptive Statistics**

					Std.
	N	Minimum	Maximum	Mean	Deviation
Their Friends	146	1.00	2.00	1.7260	.44753
Their Family	146	1.00	2.00	1.8493	.35897
Their CoWorkers	146	1.00	2.00	1.9041	.29545
Celebrities/Influence	146	1.00	2.00	1.5068	.50167
rs					
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Family	146	1.00	3.00	1.8562	.84682
Friends	146	1.00	3.00	1.7466	.75942
Celebrities	146	1.00	3.00	2.2260	.81173
Co-workers	146	1.00	3.00	2.1233	.75100
Valid N	146				
(listwise)					

					Std.
	N	Minimum	Maximum	Mean	Deviation
People Show Off To	146	1.00	4.00	2.1781	.80245
Make Others Jealous					
People Show Off To Fit In	146	1.00	5.00	1.8356	.72423
People Show Off To Make Themselves Feel Good	146	1.00	4.00	1.8014	.76672
People Show Off To Get Attention	146	1.00	4.00	1.8219	.77624
People Use Social Media To Show Most Attractive Life	146	1.00	4.00	1.6712	.78880
People Lie About Themselves Or Lifestyle Online or In Person	146	1.00	4.00	2.0274	.80469
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Have You Bought Something To Fit In	146	1.00	3.00	1.8630	.82738
Valid N (listwise)	146				

					Std.
	N	Minimum	Maximum	Mean	Deviation
People Buy ItemsTo Keep Up With Joneses	146	1.00	3.00	1.2397	.47423
People Buy Fake Goods To Fit In With Trends	146	1.00	3.00	1.2877	.49770
People Buy Fake Goods To Look Wealthy Or Upper Class	146	1.00	3.00	1.3493	.57045
People Use BNPL/ adverse/ To Appear Wealthy or Upper Class	146	1.00	3.00	1.3973	.61565
Valid N (listwise)	146				

#### **Descriptive Statistics**

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Are You Aware Of Friends/Family Owning Counterfeit Goods	146	1.00	3.00	1.7945	.85434
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Have You Purchased A Counterfeit Item	146	1.00	3.00	1.9863	.88658
Valid N (listwise)	146				

	N	Minimum	Maximum	Mean	Std. Deviation
Klarna	146	1.00	3.00	2.3904	.88958
Very/Littlewood/AnySt ore Credit	146	1.00	3.00	2.1918	.90451
Clearpay And The Likes	146	1.00	3.00	2.6986	.63648
Credit Cards	146	1.00	3.00	1.4726	.78955
Valid N (listwise)	146				

## **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Do You Believe People Get Debt/BNPL To Look Wealthy or Higher Class	146	1.00	4.00	2.4110	.95896
Valid N (listwise)	146				

#### **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Have You Felt Inclined To Get Debt /BNPL To Fit In	146	1.00	5.00	4.1507	1.03951
Valid N (listwise)	146				

	Ν	Minimum	Maximum	Mean	Std. Deviation
Would You Obtain Debt To Fit In With Friends/Family	146	1.00	4.00	2.9863	.59869
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Have You Bought A Luxury Item	146	1.00	2.00	1.2534	.43647
Valid N (listwise)	146				

	Ν	Minimum	Maximum	Mean	Std. Deviation
Buying Luxury Makes You Feel Good	146	1.00	3.00	1.6233	.67610
Buying Luxury Impresses Those Around Me	146	1.00	3.00	2.0137	.68467
Buying Luxury is a Waste Of Money	146	1.00	3.00	2.0548	.70252
I see Value In Buying Luxury	146	1.00	3.00	1.7808	.70947
Buying Luxury is A Good Use Of Money	146	1.00	3.00	2.0479	.68815
I am Influenced By Social Media/Friends/ Family To Purchase Luxury Goods	146	1.00	3.00	2.4315	.69389
Valid N (listwise)	146				

					Std.
	N	Minimum	Maximum	Mean	Deviation
Buying Luxury Goods is Pointless As You Can Get Cheaper Alternatives	146	1.00	3.00	2.0137	.75188
People Buy Luxury Goods To Fit In	146	1.00	3.00	1.6849	.67214
In The Future I would Like To Purchase Luxury	146	1.00	3.00	1.7055	.69647
Buying Luxury Impresses Those Around Me	146	1.00	3.00	2.1849	.72401
Valid N (listwise)	146				

## **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Considering the past year, how often have you used a credit card, finance plans, buy now pay later schemes, Klarna, Clearpay, LayBuy and the likes.	146	1.00	3.00	1.9315	.72070
Valid N (listwise)	146				

	Ν	Minimum	Maximum	Mean	Std. Deviation
Considering the past year, how many luxury items have you purchased?	146	1.00	4.00	1.7945	.87034
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Would you rather buy a luxury item with a lot of obvious logos or an item with minimal branding?	146	1.00	2.00	1.8493	.35897
Valid N (listwise)	146				

# **Descriptive Statistics**

	Ν	Minimum	Maximum	Mean	Std. Deviation
Would you rather spend money on an item (shoes, handbag, clothing etc) or on an experience (Such as a meal in a restaurant)?	146	1.00	2.00	1.6575	.47617
Valid N (listwise)	146				

					Std.
	Ν	Minimum	Maximum	Mean	Deviation
Couterfeit Goods Are Good As They Look Like The Real Thing	146	1.00	3.00	2.0959	.73652
Counterfeit Goods Allow People To Fit In With Their Friends	146	1.00	3.00	1.5479	.69562
I Can Tell The Difference Between Real and Fake Goods	146	1.00	3.00	1.9932	.71916
Counterfeit Products Deter Me From Buying The Real Thing	146	1.00	3.00	2.1644	.71465
I Wouldn't Ever Buy A Counterfeit Good	146	1.00	3.00	1.9521	.80800
Valid N (listwise)	146				

	NI				Std.
	N	winimum	Maximum	Mean	Deviation
Buy Now Pay Later schemes are great to buy things I may not be able to or want pay for in full.	146	1.00	3.00	1.8014	.84380
Some people use Buy Now Pay Later, credit cards, and store cards to look wealthier than they are.	146	1.00	3.00	1.5411	.61169
I would buy a fake good if it was a 'believable copy'	146	1.00	3.00	2.1027	.80284
Valid N (listwise)	146				

#### Appendices pertaining to Phase 2 of data collection- Focus groups

Appendix 27- Invitation to focus group.

Hello,

Thank you so much for completing Samantha Maxted's PhD survey. You are invited to participate in a short **ONLINE** focus group.

The focus group will follow similar format to the questionnaire you have answered. It will discuss social class, consumption and faking social class.

The focus group will take place on Teams, **PLEASE NOTE THE CALL WILL BE RECORDED BUT IT UP TO YOUR DISCRESSION AS TO WHETHER OR NOT YOU HAVE YOUR CAMERA ON.** Please note, all data will be handled as per data retention and protection laws.

The call will ideally last between **30 mins and 1 hr**. The call will consist of three other participants.

It would be greatly appreciated if you could reply to this email with acceptance or decline of the invitation. It would also be hugely beneficial to suggest your availability and preferred dates, times etc- so the focus group may be arranged at a time convenient for everyone.

Once the call is arranged, Samantha will reach out to you via email explaining the process of the focus group as well as the link to access the call.

Many thanks for your support and participation of this study.

#### Appendix 28- Consent form and general housekeeping for the focus group

#### Purpose of the Focus Group

The purpose of this focus group is to talk about your thoughts and opinions regarding social class, consumer behaviour, counterfeit goods, debt, and people pretending to be a higher class than they are. Please share your honest opinions in the knowledge that all information collected will remain anonymous and will only be used as part of researchers PhD thesis.

#### Focus group rules

- 1. Everyone's opinions, feelings and experiences are valid, there are no right or wrong responses. I encourage a vast array of opinions. Discrimination, aggression, or augmentative behaviour will not be tolerated in any capacity.
- 2. Whilst this is a group discussion, I would love everyone to feel equal in the discussion, please understand I may call upon you and invite your opinion if I haven't heard from you in the discussion.
- 3. I want everyone to feel comfortable and confident that all information shared will only be used for my research purposes.
- 4. Please note that the focus group will be recorded, but all participant data will be handled in the appropriate manner and each participant will remain anonymous.

If you have any further questions or concerns regarding the focus group, please do not hesitate to contact Samantha (<u>bg83gh@student.sunderland.ac.uk</u>).

State name	
	••••
Date	
Signed	

#### Appendix 29- Questions from pilot focus group

- 1. What do you think social class- perhaps what it is to you?
- 2. Do you believe social class can be faked?
- 3. Why do you think people falsify their social class?
- 4. Many luxury stores such as Gucci etc have started offering buy now pay later. What are your thoughts on this?
- 5. Do you think using buy now pay later are possibly blurring the boundaries of social class?
- 6. would you like to share your opinion on counterfeit goods or the counterfeit market?
- 7. Why do you think people buy counterfeit goods?
- 8. Do you believe access to BNPL has made it difficult to identify someone's social class?
- 9. Have you ever felt inclined to falsify yourself to fit in?
- 10. Do the opinions of others influence what you buy?

#### Appendix 30 – Focus group themes, sub-themes and application to FCBF/ RQ's

Theme	Sub-theme	Questions asked	Relevant Literature	Application to FCBF	Applicable RQ/RO
Theme One: Social class and falsifying social class	Defining social class/ Indicative factors of social class	<ul> <li>How would you define social class?</li> </ul>	Bourdieu (1986), Savage (2013), Manstead (2018), Hayakawa (1963), Brown (1991), Dubois and Duquesne (1992) Savage (2013), Hey (1997), Friedman et.al. (2021), Charlesworth et. al. (2004), Rucker (2020),	N/A (This theme provides the foundation for the other elements of	RQ1/RO1
	Establishing whether social class can be falsified	<ul> <li>Can social class be falsified?</li> </ul>	Eastman (1999) Wallop (2013), Dubois and Duquesne (1992), Dubois (2015)	FCBF as well as being the factor in which individuals falsify.)	
Theme Two: Factors motivating an individual to falsify their social class.	Internal Motivators: (Confidence, ego, self-esteem, jealousy)	<ul> <li>Why do you think people fake their social class?</li> </ul>	Sirgy (1985), Ryan and Deci (2000), Rosenberg (1979), Bandura (1997), Ivana (2017), Adler et al. (2000) Goffman (1956), Lockyer (2010), Stuppy, Mead, and Van Osselaear (2020) (Li, et al., 2018) Gronmo (1988) Woodruffle (1997)	Attitudes (Within FCBF, A may be viewed as internal motivators.)	RQ2 / RQ2
	External Motivators: (Peer pressure, social media, friends, and family)	<ul> <li>Why do you think people fake their social class?</li> </ul>	Festinger (1954), Ryan and Deci (2000), Kotler et. al. (2017), Bearden and Etzel (1982), Leary et. al. (2013), Sheth and Solomon (2014) Belk (1988), Vogel and Rose (2016), Brown et.al (1992) Bessenoff (2006) (Duesenberry, 1967), Kraus, et al (2019) (Veblen, 1899/1994)	Subjective Norms (Within FCBF, <i>SN</i> may be viewed as external influencers.)	
Theme Three: Methods of falsifying social class, ease of	Ease of falsifying social class/ risks associated with falsifying social class	<ul> <li>Is social class easy to fake?</li> <li>Can anyone fake their social class?</li> </ul>	Hrgovic <sup>®</sup> & Hromatko (2019) Kraus, et al (2019) (Veblen, 1899/1994)	Perceived Behavioural Control (Within FCBF, <i>PBC</i> may be	RQ1/RO1 RQ3/RO3

falsifying class and risks.	Methods of falsifying social	<ul> <li>Has anyone felt inclined to falsify yourself?</li> <li>How do you think social class can be falsified?</li> </ul>	Juliet Schor (1998) Belk (1988) Charles, Hurst and Roussanov (2009) Van Kempen (2003) Searle (2011) (Veblen, 1899/1994)	viewed as the extent / ease social class can be falsified as well as the methods to
	class Counterfeit goods and market	<ul> <li>What are your opinions on counterfeit goods and the counterfeit market?</li> <li>Why do you think people purchase counterfeit goods?</li> <li>Have you ever felt pressured to purchase a counterfeit good to fit in?</li> </ul>	Cordel (1996) Cova (1997) Wattanasuwan (2005) Kofinas and Win (2017) Wang, Stoner and John (2018), Malik et. al. (2020)	do so and risks associated with this behaviour.)
	Debt and BNPL services	<ul> <li>What is your opinion on luxury stores offering BNPL services?</li> <li>Do you believe such widespread access to BNPL services is blurring the social classes?</li> <li>Have you ever felt pressured to purchase something with BNPL to fit in?</li> </ul>	Juliet Schor (1998) Matthew Sparkes (2019), Berg, (2019), Banuri and Nguyen (2020) David (1975) Guttman-Kenney, Firth and Gatherhood (2022) Nia and Zaichkowsky (2000) Houle (2013).	

#### Appendix 31- Transcript of pilot interview (Interview 1)

INT- Interviewer

P1- Participant one

-	
INT	Just to recap, the purpose of this interview is to talk about your thoughts and opinions regarding social class, consumer behaviour, counterfeit goods, debt, and people pretending to be a higher class than they are. Please share your honest opinions in the knowledge that all information collected will remain anonymous and will only be used as part of the researchers phd thesis. Your participation is greatly appreciated, lets begin. So, what do you think social class is- possibly what it is to you?
P1	to me social class is a classification system that kinda identifies peoples status within societyagain obviously you've got your lower class, your middle class and your upper class it's a very loose characteristic of where someone's position is deemed to be within you know society.
INT	Okay, so do you believe that social class can be faked?
P1	its difficult to say, I don't believe you can fake social class, I think people will certainly attempt to fake social class, but I don't think there's a way to actually falsify your social class. I think you can make it look you have but not truly do it.
P1	Okay, so why do you think people try to falsify their (social) class?
	I think people always want to be you know the next best thing, , if someone faking their social class, if someones in the you know deemed to be lower social class, and they want to look like their middle class or something like that, I think there's a lot of it's a pride thing, a little bit of an ego thingand its that keeping up with the joneses mentality where you know you want to be I suppose better than other people or yourself.
INT	Okay, so now we are going to talk about buy now pay later and counterfeit goods. So, many luxury stores such as Gucci etc have started offering buy now pay later. What are your thoughts on this?
P1	it it makes sense, its no different to people buying on a credit card I think a lot of these buy now pay later services are zero interest so it makes it a lot more appealing than using say a store card or a credit card that's got a really high interest rates. So, it it obviously opens up luxury brands to more consumers but even for people who could afford it without why pay £1000 for something up front when you can pay you know £200 or £250 over four months and not pay any of the additional money to it. Its a no brainer .
INT	Okay, so do you think using buy now pay later are possibly blurring the boundaries of social class? Because as you say anyone can access it now.
P1	Ah I think it massively depends again looking at items I think there's only so far you can go with your social class and you know what you're wearing or what you own I genuinely believe that social class is more systemic than material goods and it it'll be you know based on your education levels, itll be based on you know even your accent to some degree, and again these are things that

	and the second
	you can pretend and fake but I don't necessarily think items on their own can make you a certain class or not.
INT	Interesting, okay would you like to share your opinion on counterfeit goods or the counterfeit market?
P1	Yeah I personally really don't like them, I have purchased very expensive items in the past and its only of them things that you know I used to take pride in spending quite a lot of money on a certain item only for someone to buy a counterfeit item or buy five or six counterfeit counterfeit items and you know it it devalues the worth you've put in that item. yeah so I really don't agree with counterfeit goods.
INT	Okay, so why do you think people but them then?
P1	Err they're insecure, they need to massage their own egos
INT	Okay, so would you say that you think people buy fakes to appear wealthier than they are? Or to show off maybe?
	Yes both! I think people who you've got your haves and you've got you have nots and I think that people who have not will always try to chase the haves. and again you're at a losing battle because you know there's always gonna be someone who's got something you've not so you're never gonna be happy and you're never gonna win.
P1	okay, so considering you know credit buy now pay later, counterfeit goods, do you think that's making it harder to tell if people are actually authentic or not?
INT	not really I think some of the counterfeits are quite good so again I think it's one of these y you can always tell like if someone's wandering around in a £3000 coat and they've jumped out of you know a fifteen year old car and they're working in in a low paid low skill jobthere's certain things that don't add up but yeah, I, I don't think it makes it necessarily hard to identify
P1	okay so now were going to talk a bit more about your personal experiences. Have you ever felt inclined to possibly fit in or falsify yourself?
INT	I have felt inclined to fit in when I was younger I never say , would never say I falsified myself buy yeah there was definitely pressure err I grew up in quite amiddle class environment that as quite affluent so there was always that you know y you didn't want to be the kid without the you know the jack wills gilet or something like that. In fact it was a jack wills gilet
P1	Okay, so do you believe that the opinions of others influenced what you buy?
	when I was younger yeah definitely now I really couldn't care but yeah definitely when I was, when I was a child or you know when I was going through adolescents and I think that as it was quite important to me to fit in
INT	Okay, thank you. Do you have anything else to add
P1	No, but yeah I think I think there is definitely an edge of people will always try to again people always want to be something they're not or can never be and if buying counterfeit goods or you know making it look like you've spent thousands and thousands on clothing it it gives people that sort of, it gives people that ego boost that some people feel that they need up until the point where you realise that it's the things you have don't make you happy you'll never you'll never be satisfied in life because if you're always chasing the next best thingyou're never going to be satisfied in life.

INT	Thank you very much for your participation.
P1	You're welcome.

Word	Length	Count	Weighted Percentage	Similar Words
think	5	17	4.35%	think
know	4	16	4.09%	know
class	5	14	3.58%	class
people	6	13	3.32%	people, peoples
always	6	8	2.05%	always
never	5	8	2.05%	never
social	6	8	2.05%	social
thing	5	8	2.05%	thing, things
yeah	4	7	1.79%	yeah
make	4	7	1.79%	make, makes, making
items	5	7	1.79%	item, items
like	4	6	1.53%	like
counterfeit	11	6	1.53%	counterfeit, counterfeits
someone	7	6	1.53%	someone, someones
buy	3	6	1.53%	buy, buying
got	3	5	1.28%	got
quite	5	5	1.28%	quite
really	6	5	1.28%	really
something	9	5	1.28%	something
want	4	5	1.28%	want
certain	7	4	1.02%	certain, certainly
fake	4	4	1.02%	fake, faking
goods	5	4	1.02%	good, goods
look	4	4	1.02%	look, looking
definitely	10	4	1.02%	definitely
lot	3	4	1.02%	lot
рау	3	4	1.02%	рау

#### Appendix 32- Top 100 words featured in the pilot interview transcript.

card	4	3	0.77%	card
gonna	5	3	0.77%	gonna
middle	6	3	0.77%	middle
ego	3	3	0.77%	ego, egos
based	5	2	0.51%	based
believe	7	2	0.51%	believe
best	4	2	0.51%	best
chase	5	2	0.51%	chase, chasing
credit	6	2	0.51%	credit
deemed	6	2	0.51%	deemed
err	3	2	0.51%	err
even	4	2	0.51%	even
falsified	9	2	0.51%	falsified, falsify
fit	3	2	0.51%	fit
gilet	5	2	0.51%	gilet
gives	5	2	0.51%	gives
going	5	2	0.51%	going
happy	5	2	0.51%	happy
haves	5	2	0.51%	haves
identifies	10	2	0.51%	identifies, identify
interest	8	2	0.51%	interest
jack	4	2	0.51%	jack
life	4	2	0.51%	life
low	3	2	0.51%	low
lower	5	2	0.51%	lower
money	5	2	0.51%	money
necessarily	11	2	0.51%	necessarily
need	4	2	0.51%	need
next	4	2	0.51%	next
now	3	2	0.51%	now
obviously	9	2	0.51%	obviously
pride	5	2	0.51%	pride
satisfied	9	2	0.51%	satisfied
society	7	2	0.51%	society
system	6	2	0.51%	system, systemic

thousands	9	2	0.51%	thousands
try	3	2	0.51%	try
used	4	2	0.51%	used, using
wills	5	2	0.51%	wills
within	6	2	0.51%	within
without	7	2	0.51%	without
younger	7	2	0.51%	younger
1000	4	1	0.26%	1000
200	3	1	0.26%	200
250	3	1	0.26%	250
3000	4	1	0.26%	3000
accent	6	1	0.26%	accent
actually	8	1	0.26%	actually
add	3	1	0.26%	add
additional	10	1	0.26%	additional
adolescents	11	1	0.26%	adolescents
affluent	8	1	0.26%	affluent
afford	6	1	0.26%	afford
agree	5	1	0.26%	agree
appealing	9	1	0.26%	appealing
around	6	1	0.26%	around
attempt	7	1	0.26%	attempt
battle	6	1	0.26%	battle
better	6	1	0.26%	better
bit	3	1	0.26%	bit
boost	5	1	0.26%	boost
brainer	7	1	0.26%	brainer
brands	6	1	0.26%	brands
car	3	1	0.26%	car
care	4	1	0.26%	care
characteristic	14	1	0.26%	characteristic
child	5	1	0.26%	child
classification	14	1	0.26%	classification
clothing	8	1	0.26%	clothing
coat	4	1	0.26%	coat

consumers	9	1	0.26%	consumers
degree	6	1	0.26%	degree
depends	7	1	0.26%	depends
devalues	8	1	0.26%	devalues
different	9	1	0.26%	different
difficult	9	1	0.26%	difficult
edge	4	1	0.26%	edge
education	9	1	0.26%	education
environment	11	1	0.26%	environment
expensive	9	1	0.26%	expensive
fact	4	1	0.26%	fact
far	3	1	0.26%	far
feel	4	1	0.26%	feel
felt	4	1	0.26%	felt
fifteen	7	1	0.26%	fifteen
five	4	1	0.26%	five
four	4	1	0.26%	four
front	5	1	0.26%	front
genuinely	9	1	0.26%	genuinely
grew	4	1	0.26%	grew
hard	4	1	0.26%	hard
high	4	1	0.26%	high
important	9	1	0.26%	important
inclined	8	1	0.26%	inclined
insecure	8	1	0.26%	insecure
itll	4	1	0.26%	itll
iťll	5	1	0.26%	iťll
job	3	1	0.26%	job
joneses	7	1	0.26%	joneses
jumped	6	1	0.26%	jumped
keeping	7	1	0.26%	keeping
kid	3	1	0.26%	kid
kinda	5	1	0.26%	kinda
later	5	1	0.26%	later
levels	6	1	0.26%	levels

little	6	1	0.26%	little
loose	5	1	0.26%	loose
losing	6	1	0.26%	losing
luxury	6	1	0.26%	luxury
massage	7	1	0.26%	massage
massively	9	1	0.26%	massively
material	8	1	0.26%	material
mentality	9	1	0.26%	mentality
months	6	1	0.26%	months
nots	4	1	0.26%	nots
old	3	1	0.26%	old
one	3	1	0.26%	one
opens	5	1	0.26%	opens
paid	4	1	0.26%	paid
past	4	1	0.26%	past
personally	10	1	0.26%	personally
point	5	1	0.26%	point
position	8	1	0.26%	position
pressure	8	1	0.26%	pressure
pretend	7	1	0.26%	pretend
purchased	9	1	0.26%	purchased
put	3	1	0.26%	put
rates	5	1	0.26%	rates
realise	7	1	0.26%	realise
sense	5	1	0.26%	sense
services	8	1	0.26%	services
six	3	1	0.26%	six
skill	5	1	0.26%	skill
sort	4	1	0.26%	sort
spending	8	1	0.26%	spending
spent	5	1	0.26%	spent
status	6	1	0.26%	status
store	5	1	0.26%	store
suppose	7	1	0.26%	suppose
take	4	1	0.26%	take

tell	4	1	0.26%	tell
truly	5	1	0.26%	truly
upper	5	1	0.26%	upper
wandering	9	1	0.26%	wandering
way	3	1	0.26%	way
wearing	7	1	0.26%	wearing
win	3	1	0.26%	win
working	7	1	0.26%	working
worth	5	1	0.26%	worth
year	4	1	0.26%	year
yes	3	1	0.26%	yes
zero	4	1	0.26%	zero

#### Appendix 33- Focus Group One (Transcript)

INT	Just to recap the purpose of the focus group is to talk about your thoughts and feelings regarding
	social class, consumer behaviour, counterfeit consumption, and debt. Please share your honest
	thoughts and opinions. If nobody has any questions lets begin. If not, we are going to begin. So,
	what do you all think social class is? Perhaps what it means to you.
M1	Are you allowed to say relic from the past
M2	Er, I guess a classification system based on wealth and economic status.
F1	A lot of people think its defined by wealth
M1	Yeah and I think people use it to define themselves and to base their aspirations on actually.
M3	Yeah Its all money and wealth.
INT	So with that, do any of you think social class can be faked?
F1	Yes
M3	Yes – definitely
M2	I think people can attempt to fake it
F2	Yeah that's what I was thinking
M1	Do you mean, like fake for the people or for themselves.
M3	Yeah to make themselves feel better and better in others eyes
M1	Yeah fake it so other people have a different perception of you
Int	Yeah, exactly that.
F1	It happens all the time doesn't it.
F2	Yeah
M3	I think the only people that don't do that are the ones at the level where they've got enough
	money in the bank, they've got the status and they think 'well do I need to'- I think it's the people
	that are below are the social climbers.
M1	Aye and I think not many people are above it for their whole lives I think maybes cos you wouldn't
	buy something with a dunno you wouldn't buy something with a badge on when you're young l
	you didn't want somebody to read into cos you may as well just put the price tag on it mightn't
	you. Because that's what you're really doing.
M2	I think it works the other way though as well, cos you'll find people who are quite comfortably
	middle class but classify themselves as working class or come from a working-class background
F2	Yeah, that's what I was gonna say
M2	As much as people fake it , those in a higher class also look at it as a, a badge of honour –' ah I'm
	the common man,'
M1	'I'm a working-class man'
F1	Its imposter syndrome isn't it – they do it down rather than boost themselves up.
M1	Yeah there's that but I've, I don't see it, that happens but I think its more the fact thatpeople
	have the , like they think it's a good thing to be working class in the eyes of the majority
	whatever that is, I don't even know what its deemed to be. But I think people are embarrassed to
	claim anything else. Even though deep down if there is a thing they know full well they're not.
F2	Its definitely like imposter syndrome – but no a lot of people I know who like yeah they definitely
	claim to be working class but they're far from it
F1	Yeah
F2	Especially considering as I come from a working class background and I , I can speak from
	experience and when I talk to people and they they claim to be working class and they're not
F1	You know I think a lot of people are maybe embarrassed or scared to say to people nobody
	knew we had a second home in Spain because you just didn't

M1	But that's a British thing isn't it?
F1	Yeah maybe, because you don't want to brag. We don't shout it from the rafters we're all sort of
	•••
M1	Its all relative though isn't it Because if you're, you're someone sat with 1000 acres of land sat
	in raggy tweeds they'll probably think you're stornch working class
F2	Mhm, possibly.
M1	So yes to answer your question
INT	Okay, its really interesting to hear that, so weve established that people do fake their class,
	would anyone like to share how they think people do it? What, what do they do?
M1	Well, status symbols. purchases, brands,
M2	Spend three quarters of their wage on a car that they claim they can afford.
M1	Cars yeah but erm credit, living off credit – so if you're earning 10 grand and you're spending 20 a
	year that ten grand is the part that becomes beyond your means and becomes the thing to fluff
	up the image.
F1	Yeah lots of debt.
F2	A guy I work with who he's a labour lad, he comes from a middle class background buy yet he
	claims to be working class but he doesn't buy branded clothes , he goes out of his way to buy
	non-branded clothes cos he doesn't like the status symbols do you know what I mean – he's
	the opposite so like you'll have people who want a status symbols of upper middle class but he is
	the opposite to that
Int	Yeah, its so interesting isn't it to see the different ways people can fake their class. Would
	anyone else like to comment?
F1	I think people would go into massive amounts of debt , to lookto keep up with the joneses – to
	to, quote a ridiculous quote everybody wants to big themselves up and if it means going into debt
	if it means using a credit card to the max, they'll do it to keep up with its what their friends, their
	peers
M3	Mhm, yeah
M2	Yeah, well it's a big trend at the moment as well I think some online shopping services have had
	to start stopping the amount of clothes you can order and return cos people were spending
	thousands of pounds
F2	Yeah
M2	On a site, trying them all on and staging photos in different rooms and sending them all back and
	then just posting the pictures online of all the items they've bought on social media for that 'look
	at me' 'look at what ive bought' 'look at what I can afford to do ' – when its all on credit and its all
	a complete farse, they've tried everything on, taken a picture- to make it look like they've got their
lint	means and capabilities.
Int	Wow, interesting. So what do you all think motivates this behaviour?
M2	Hollow self-worth
M1	Aye, yeah, I do too. I think cos the obvious answer is peer pressure but I don't
F2	Yeah, that and its status
M1	I don't think it's that, I think its confidence or lack of in the personwhat's the word I'm looking
	for like, no self-esteem, that's what I think if you got to the root of it. It would be low self-esteem
MO	cos they're not confident enough as they are, they need to put stuff round them to
M2	Jealously as well, theres always 'the grass is greener' and if you see someone who's got the nice
	car the nice clothes you're gonna be envious and youre gonna wanna try and people will be lie '
	ooh I like that' and want to emulate it even if that involves buying all fake

M1	Yeah and I think its I think as well cos you know if you look at certain families where you can
	see like the big brother so it's like what's the word taught behaviour, like learnt behaviour
	you see it, so if your parents went on like that or your big brother and if getting those Nikes with
	the little bubble in for £200 quid that's, that's the extent of their aspirations is to get that , so that
	like where another person's might be the Bentley but it's still all the same it's just different levels
	of brainwashing.
M3	It's got to be low self-esteem I think.
F1	For me, I've not been jealous of what anybody's ever got , I just think 'good luck' to them, but
	sadly there are a lot of people its like 'well if they've got it , I want it!'
M3	It's like the bragging rights, isn't it? I've got this and I've got that
F1	Yeah and if they can't get the real thing – there's so many fakes that you could
M3	Yeah,
M2	There's always gonna be someone with more than you regardless
M1	Yeah without doubt
F1	Do you not think from top to bottom everybody wants to lookbetter financially and and I
	don't know why.
M1	I think , I do, its
F2	See I don't, I see the opposite, in the environment I work in, it's the complete opposite , you get
	looked down upon if you're like erm kinda middle or upper class
M1	But maybe you're more bothers about what people think than I am?
INT	Yeah please continue
F2	Yeah like I think there's different groups of people and specifically the group of people who I
	work with are , the vast majority come from definitely a middle class background but they aspire
	to be working class and you're looked down upon if you might think that you're anything more
	than that
Int	Yeah, again some really interesting points. So is falsifying class easy? Is it something everyone
	can do?
F1	Yeah I think it is
M1	I think it depends who the audience is. So yes and no I don't know if you can have that answer
INT	No of course, if that's how you feel, feel free to explain if you wish
M3	Actually yeah, I think you're right there
M2	So if its, someone who is easily impressed would that be the word yeah then I think yes but if
	its people who aren't sort of who aren't impressed by things such as that like clothing or cars,
	or material things then it probably doesn't matter what you do, its not going to change their
	view of you. I mean, there are probably people who judge people on their character
F1	if they're a good person
M3	Aye, to be honest I think everyone judges everyone on appearance.
F2	Without doubt
M1	Yeah, I think its easy to do (faking class), depending on who you're trying to impress.
M2	For me, I think the environment is a big one cos if you're down at the pub and you're trying to
	show of to your 'dodgy mate Dave' , who's never seen Gucci in his life the it means absolutely
	nothing to him and he'll be like 'ah great you've got a expensive t-shirt' by contrast if you're at the
	golf club and you're doing that with people with actual money
M1	And you tip up in your Gucci t-shirt
M2	Yeah you fall apart completely cos again. The harder you try to fake something if you are trying to
	fake or falsify being an upper class person you can't because there's a financial limit to your

<ul> <li>ability like if you started portraying yourself as this very wealthy individual all it takes is to get into the wrong group and they'll be like 'we'll do this, we'll do that', ooh well I can' to do this, well why not because actually everything I won is fake and its all a façade.</li> <li>M3 Yeah, like even trying to fake it to someone with old money – it probably wouldn't work.</li> <li>F2 Yeah, I think you're right, it's the environment</li> <li>F2 I think now we're quite similar but thinking back</li> <li>F1 Yeah, I can remember being not poor but having to think what you spend etc etc</li> <li>M1 Yeah like its all relative, I might think 'ah I'm skint I can only go out for dinner once this we somebody in earshot might think 'you're having a laugh aren't you-I haven't even got any So,</li> <li>INT Yes, so you all think it's a relative?</li> <li>M2 Yes uhhuh.</li> <li>M3 Definitely, it's all relative.</li> <li>S0 I then pose the question to you all, have any of you ever falsified your social class?</li> <li>M1 Uh, I haven't erm, really thought about it in like that context like subconsciously maybe I mean like younger I think I probably did to be a part of, to fit in</li> <li>M2 Yeah, I was gonna say the same kinda thing I think now im a but older I don't feel as inc be something im not just for for approval I guess.</li> <li>INT Okay, I understand anyone else?</li> <li>F2 See I disagree, like don't get me wrong I don't think I go out of my way to be a different cla maybe at times I felt I had to be something maybe im not and I've definitely seen other For me, I do agree with yous but I still sometimes find myself maybe wanting something others have it or actually even felt uncomfortable if like I can't afford something everyone seems to have</li> <li>M3 But you could save up</li> <li>F2 Yeah youre right</li> <li>INT Thank you anyone else?</li> <li>M3 For me I definitely haven't, I grew up working class, worked hard for everything I didn't 1</li> </ul>	t afford eek', but milk.' e I have clined to
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F2Yeah youre rightINTThank you anyone else?	
INT Thank you anyone else?	
	fake mv
class but I definitely aspired for it.	
F1 Me too. I think it's a generation thing, everyone wants what others have if they cant affo	
they'll buy fake, or lie and say they have it. Me personally I don't see the point but it doe	es
happen.	
INT Have you ever?	
F1 Sorry haha, erm to answer your question no I haven't.	
INT Any closing remarks on that question, as I'm quite conscious of the time as we have a fer	
questions.	w more
INT Okay, so this section will now talk about buy now pay later- so credit cards, very, Littlewe	
counterfeit goods. So to start, what are you opinions on luxury goods being made more	
accessible by offering buy now pay later, so for example the Gucci they now offer month	oods,
instalments to buy their goods	oods,
	oods, ly
M1 See I like it, because I'll tell you why, so for me it's great because im looking at it financia	oods, ly
M1 See I like it, because I'll tell you why, so for me it's great because im looking at it financia something is interest free even if you've got the money to buy it why would you not	oods, ly
M1See I like it, because I'll tell you why, so for me it's great because im looking at it financia something is interest free even if you've got the money to buy it why would you notF1Yeah keep your own money in the bank	oods, ly
M1See I like it, because I'll tell you why, so for me it's great because im looking at it financial something is interest free even if you've got the money to buy it why would you notF1Yeah keep your own money in the bankM1Yeah I think there is that but I also think there's a risk of and this is a snotty comment	oods, ly Illy , if
M1See I like it, because I'll tell you why, so for me it's great because im looking at it financia something is interest free even if you've got the money to buy it why would you notF1Yeah keep your own money in the bank	bods, ly Illy , if

	people could afford to buy a £200 tshirt but at what cost what would you not be spending or
	what I think the people who are really into their high end brands would just move on from the
	ones that you can get on credit
M3	To a higher one where you can't (get credit).
F2	Otherwise its not, there's no status.
F1	Like you say, if you make Gucci accessible to everyone on the Highstreet then you go looking for
	something that isn't accessible to everybody.
M3	Yeah but you've got Gucci at £20, Gucci at £500 and Gucci at £50,000 – you're never gonna get
	exclusivity because credit is freely available to the vast majority
M1	But, yeah I agree but
F2	Somebody who can't afford to put dinner on the table is not gonna go out and buy Gucci on buy
	now pay later, anyway are they.
M1	Anyone can get credit for anything, to a point but there's certain things that just aren't achievable
	because on an average income you couldn't even get that credit.
M3	Yeah that's what I mean its all relative to your income isn't it.
F1	Yeah like if you can't afford it, some will just go online and look for a Gucci item that's fake
INT	So just to jump in, we're talking about your opinions on luxury brands offering BNPL.
F1	I think it's a good idea.
M1	I do, but my concern for people would be if you're kicking it down the line so yeah you can just
	about afford it what else are you doing, like buying a £200 t-shirt but having to eat pot noodle for
	your lunch.
F2	Yeah that would be my worry
F1	Even if you've got lots of money and you could buy a cartier watch or a Rolex on credit – over six
	months and you're still going to get the same luxury item and its still going to cost you the same
	amount of money I would go buy now pay later
F1	Yeah everyone would
Int	Straight away we have so many different opinions.
M2	Yeah I think it encourages people who can't afford to get into debt
M2	Yeah there is that as well
M2	The financial predatory of it , because someone who's lusted after a £200 t-shirt that would never
	have the money to buy it they'll probably think "its only gonna cost me $\pm 20$ a month' they'll buy
	the t-shirt but then sit there and say 'why don't I get another one because it's only another £20"
	and then that debt spirals
M2	Like this interest free for a few months but then add on loads of interest.
M3	It's dangerous I remember when I was younger everyone had a store card and I never had one
	but it's dangerous because it's so, cos its 10 times 10 times £10 but £10 on its own a month
	might be little, but you blink and it's a 100 quid it becomes a problem.
M1	Yeah I think it's dangerous to offer that because if you look into other things like mortgages where
	people have over stretched and now can't afford it so lose their house
M3	Yeah to be honest I think certain people need help. I don't mean financially but like they've got to
	make it a bit stricter so people who don't understand that there going to land themselves into
	loads of debt or stop before they try.
F1	Yeah, like they just see the result don't they, they just see the t-shirt in the bag not the risks.
M2	Yeah, like offering things that are borderline not affordable is so dangerous
F1	Yeah like the poorer end of the scale can't afford the constant monthly payments

F2	Yeah, like it links back to the other question about people who, why do people want to like look
	as though they've got more money sort of thing and its like it , its equality and they're buying
	these things to be equal to another person because they have those things. So they want to feel
	equalSo on that side of it I guess if you're gonna make a person feel equal to somebody else (by
	offering buy now pay later on luxury goods) just by having a possession that another person has
	then that has a benefit but then it's the debt that's the negative. So I guess there's is positives
	and negatives. Cos if its gonna boost confidence to feel equal to a work colloque or a friend or
	whatever then that is a positive but if its gonna get someone into debt then its so bad.
Int	Thank you for that, shall we move on to the next question. So, we've all talked about the increase
	of access to goods for whatever reason. Do you think that such widespread access to BNPL is
	kinda blurring the class system.
F1	Without a shadow of a doubt
Int	So do you think it's harder to understand, identify whether someone is upper or lower class.
M2	No and I'll tell you for why.
M1	No
Int	Okay, if we could just go one at a time
M2	You'll be able to get your Gucci t-shirts on buy now pay later , but you can't afford the nice car
	and the nice house, there's certain things you just can't fake and if you're not of a certain stature,
	income or wealth, for love nor money you ant fake that you've got a 7 million pound house.
F1	Definitely its out of your bracket.
M1	Not just that though, even if you have got the this the that, but you've got a string accent or
	something, or you're a builder, and your job isn't white collar, you'll still potentially get judged.
	Possibly by those that think work is beneath them because they were born into money; they
	would possibly still judge you and look at you not related to money or possessions.
F1	But even to classes, there's people who are on benefits who don't work who still would aspire to
	have the designer whatever at any cost
F2	Yeah, I don't know how people can afford
M1	They can't afford it, that's the point. But society I think it's almost, in people's heads – it's not a
	choice to be successful or seen as being I don't know popular or happy you must have these
	things, because people don't look past what people have whether that be on tv, or social media.
	Social medias the worst it's all glamorous. It's all about glamour.
M2	I think it's one half of it where money can only be one half of your social class , where like I think
	people who are upper class or middle to upper probably have less of an accent, like even jobs as
	well you're not going to find a I don't know, a day labourer on a building site saying he's upper
	class and even wearing the trappings of the upper-class but he just wouldn't be an upper class
	individual when he's pouring concrete
F1	Yeah I kind of feel like people stick with their own group of people.
M1	I think we all right across the board want to give off this aura of 'yeah were doing okay'
F1	I don't know like I've known people and they've had the latest iPhone and nice designer
	handbags and trainers etc etc but its all been on BNPL or it was all fake
F2	I think social media has a massive part to play and not that I'm stereotyping but women seem to
	be worse for it. How do people afford it.
M1	BNPL
F1	Like Sam's questions, buy now pay later
M2	Fake goods, going to turkey and coming back with a full wardrobe of fake stuff.

INT	Right I think we've slightly gone off course, lets just recalibrate back to the conversation as we've
	gone into talking about counterfeits would anyone like to share their opinion on counterfeit goods
	or the counterfeit market?
F1	Counterfeit goods devalue the real thing
M1	They serve a purpose
F2	They do serve a purpose but the quality is nowhere near the same, like the vast majority of cases its not a leather handbag its PVC- it won't last you
M1	Yeah but it makes the people happy
F1	If you can afford the real thing you're gonna have it, if you can't you'll buy a fake.
F2	I personally don't see the harm but it's not gonna last you because the quality isn't good.
M3	I think its detrimental to the originally designer and manufacturer
M2	I just can't see the point like if you see a jacket you like from a certain designer but is really
	expensive there a reason it's really expensive as its from the designer – so if you go and just buy a fake like it, you don't have to get a fake one of the one you cant afford just get the one from next
	for less not a fake that's covered in the branding just because you think it looks good . Yeah again
	I think its an insecurity thing, like people build their entire self worth on what people think of you
	and what they see on the outside you'd never be happy
M1	Yeah like that's what I was going to say, it's a sad thought that society because it is a societal
	problem that people feel they need to go and buy cheap knockoffs to feel apart of it or part of a
<b>F</b> 4	group. If you break it down its scary and sad.
F1	Yeah but like on the other hand some people are appalled by counterfeit goods, like I know
	one person in particular who absolutely couldn't, who would rather do without than have the fake item.
M1	Yeah actually, like if I had designed it I would be furious.
F1	Yeah I think it just all depends on the person.
M2	Actually yeah, like when I was younger, I bought a jack wills t-shirt and a guy I knew went away
	and came back from turkey with like seven or eight of the same t-shirts, but you could tell the
	quality, I just sat there thinking what was the actual point, surely he must have been thinking if
	people had noticed that his looked different to mine
M1	its sad, but actually reflecting it does bother me. It doesn't bother me that other people buy
	fakes but if say I was going out with my wife, and she said she had bought a knock off thing then I
	would have a problem.
M3	Yeah it doesn't bother me if others do it but I couldn't do it myself
M1	yeah, like if someone was sat near me if we went out wearing all fakes, I think it would like
	cheapen the night
M3	For me I wouldn't buy fakes as it just doesn't sit right with me,
M1	Yeah like to be honesty I don't really care about the criminality of it I just don't like the whole thing
	generally.
F2	I personally would just rather wear Highstreet than fake
M3	Yeah
F1	Ah yeah
M2	Definitely
M3	I don't see the fascination of having to wear something branded.
M2	Its like ego massaging having something plastered with fake logos
M3	Maybe it comes with maturity as you get a bit older you wise up and realise there's no point
INT	Okay, so why do you think people do buy them (counterfeit goods) then?

M2	Hollow empty life
M1	A lot of different reasons
M2	To feel equal
F1	To feel on the same level as others
M3	Yeah so they fit in even if they cant afford the real thing.
M1	Yeah like maybe the fakes are even cheaper than what there flogging on the high-street brand so
	it might actually be basic affordability.
F2	Yeah like my mate, bought her kids knock off air forces from turkey and she got them so they could play out in them and it didn't matter if they trashed them. So the kids got to fit in with their
	pals but their real shoes weren't trashed.
F1	So it all starts at a very young age.
F2	Yeah like maybe its not just a certain group of people because they can afford the real ones as they've got them – she just wanted them to have them to play out in.
M3	But then that's the ego coming in, because why does it matter what shoes your kids wear to play out in. like why not get some £5 plimsoles.
INT	Okay, so has anyone here ever felt pressured to kind of purchase something on buy now pay later or counterfeit goods to fit in with friends or colleagues etc?
F1	I've only ever really used BNPL as it was the same as paying cash at the tine but not because someone else had it. I bought something that way because its what I've aspired to what
M1	I bet you I have subconsciously when I was younger, like don't get me wrong I've looked at some people and what they've got and liked it but I'll bet you if I could get into my 18 year old head I bought something with a badge not a fake badge but because I misguidedly thought it would impress and make me look better- that's sort of going down the rout but I don't think I've done it recently.
M2	Ive never really felt pressured and actually made the fake purchase, but I definitely remember growing up if everyone had something I didn't I always aspired to have it.
F2	I think when I was younger definitely, like I think I used to think it would make me like help me maybe fit in
M1	Yeah like I look at peoples clothes and sometimes want it
INT	But have you ever wanted to obtain the fake or get debt to do so?
M1	No definitely not, I never have. I don't think. But I think that just part of upbringing, I never thought about it. Maybe it's the norm for people to grow up and that's the way people buy things you then go on to either buy fakes or on BNPL. Like if you're aware that's the way your parents buy things you'll probably do the same like its just normalised, it might just be how money works to you.
M3	Yeah, like I think its predominant in groups as people will try and obtain what others have and possibly try to outdo them. Like a competition. Like a holiday like one upmanship even if its going to take 2 years to pay off on a credit card.
F2	No I haven't, but to be fair I definitely at times look at people and what they've got and get jealous. I frequently look at peoples things and get a bit jealous and I admit that, the nice bags, the nice jewellery, the nice clothes but I don't feel like I would buy a fake just so I could fit in.
M2	I think yes to a degree when I was younger, like I felt like it would help me fit in.
INT	Yeah, its so interesting isn't really. Well everyone, we seem to have come to a natural stop and that was my final question. Does anyone have any closing statements? If not, once again thank you so much for your participation.

Int- Interviewer M1- Male 1 M2-Male 2 M3- Male 3 F1-Female 1 F2-Female 2

#### Appendix 34- Focus Group One (100 key words)

Word	Length	Count	Weighted Percentage	Similar Words
people	6	67	3.94%	people, peoples
fake	4	36	2.12%	fake, faked, fakes, faking
buy	3	33	1.94%	buy, buying
class	5	32	1.88%	class, classes
got	3	25	1.47%	got
look	4	25	1.47%	look, looked, looking, looks
things	6	25	1.47%	thing, things
get	3	25	1.47%	get, getting
afford	6	21	1.23%	afford, affordability, affordable
working	7	19	1.12%	work, working, works
goods	5	17	1.00%	good, goods
money	5	15	0.88%	money
see	3	15	0.88%	see
well	4	15	0.88%	well
gonna	5	13	0.76%	gonna
something	9	13	0.76%	something
feel	4	13	0.76%	feel, feelings

want	4	13	0.76%	want, wanted, wants
credit	6	12	0.71%	credit
going	5	12	0.71%	going
now	3	12	0.71%	now
trying	6	11	0.65%	tried, try, trying
person	6	11	0.65%	person, personally
debt	4	10	0.59%	debt
gucci	5	10	0.59%	gucci
someone	7	10	0.59%	someone
actually	8	10	0.59%	actual, actually
pay	3	10	0.59%	pay, paying
brands	6	9	0.53%	brand, branded, branding, brands
counterfeit	11	9	0.53%	counterfeit, counterfeits
make	4	9	0.53%	make, makes
everyone	8	9	0.53%	everyone
social	6	9	0.53%	social
upper	5	9	0.53%	upper
interesting	11	8	0.47%	interest, interesting
different	9	8	0.47%	different
group	5	8	0.47%	group, groups
later	5	8	0.47%	later
never	5	8	0.47%	never
nice	4	8	0.47%	nice
certain	7	7	0.41%	certain
means	5	7	0.41%	means
status	6	7	0.41%	status
bought	6	7	0.41%	bought, bought'

clothes	7	7	0.41%	clothes, clothing
designer	8	6	0.35%	designed, designer
equal	5	6	0.35%	equal, equality
okay	4	6	0.35%	okay, okay'
relative	8	6	0.35%	related, relative
right	5	6	0.35%	right, rights
way	3	6	0.35%	way, ways
accessible	10	6	0.35%	access, accessible
anyone	6	6	0.35%	anyone
aspirations	11	6	0.35%	aspirations, aspire, aspired
bnpl	4	6	0.35%	bnpl
fit	3	6	0.35%	fit
middle	6	6	0.35%	middle
months	6	6	0.35%	month, monthly, months, month'
offering	8	6	0.35%	offer, offering
real	4	6	0.35%	real
talk	4	6	0.35%	talk, talked, talking
another	7	5	0.29%	another
big	3	5	0.29%	big
else	4	5	0.29%	else
etc	3	5	0.29%	etc
self	4	5	0.29%	self
though	6	5	0.29%	though
whatever	8	5	0.29%	whatever
younger	7	5	0.29%	younger
cars	4	5	0.29%	car, cars
claim	5	5	0.29%	claim, claims

financially	11	5	0.29%	financial, financially
opinions	8	5	0.29%	opinion, opinions
spending	8	5	0.29%	spend, spending
thought	7	5	0.29%	thought, thoughts
wear	4	5	0.29%	wear, wearing
background	10	4	0.24%	background
badge	5	4	0.24%	badge
behaviour	9	4	0.24%	behaviour
better	6	4	0.24%	better
bother	6	4	0.24%	bother, bothers
card	4	4	0.24%	card, cards
coming	6	4	0.24%	comes, coming
cost	4	4	0.24%	cost
dangerous	9	4	0.24%	dangerous
ever	4	4	0.24%	ever
impress	7	4	0.24%	impress, impressed
item	4	4	0.24%	item, items
jealous	7	4	0.24%	jealous, jealously
judge	5	4	0.24%	judge, judged, judges
luxury	6	4	0.24%	luxury
majority	8	4	0.24%	majority
media	5	4	0.24%	media, medias
need	4	4	0.24%	need
opposite	8	4	0.24%	opposite
others	6	4	0.24%	others
play	4	4	0.24%	play
possibly	8	4	0.24%	possibly
sad	3	4	0.24%	sad, sadly

sat 3 4 0.24% sat
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#### Appendix 35- Focus Group Two (Transcript)

INT	OK, so once again, just to recap, the purpose of this focus group is to kind of talk about your
	thoughts, feelings, opinions with regards to social class, consumer behaviour, counterfeit
	consumption. My research specifically is looking at whether consumers can fake their social class
	using fakes and buy now pay later. And all of that stuff. Does anyone have any questions before we
	begin?
M4	Not yet.
INT	No, not yet. OK, so I think we should just begin by talking about what social class is to each of you.
	M5 perhaps you could begin?
M5	Yeah, sure. So to me, social class is a quite an old method of basically identifying people's place in
	society, I think the the modern sense of social class is a little bit different to how it was originally
	conceived, but I obviously think there's still roots in it.
INT	Interesting. We had quite a few opinions like that in the last focus group. Actually. F3. M4, any
	opinions?
F3	Yeah. I mean, it's a bit of a tough one, isn't it? I think what it used to be is definitely not what it is
	now. I totally agree with <b>M5</b> in the sense of kind of where it came from was very much an identifier
	of where you were in society and things like that. And I suppose you could argue that that's still
	where things are now. But I think how people view themselves and it is different. I think there's
	much more of an identity issue with identifying yourself in any class. I know that some people can
	find it quite tricky if they're identifiedidentified as being upper class or middle class or middle
	class etc. Because they feel that that could be seen as a derogatory thing by other people that may
	be perceived as being working class or things like that. I think there's a lot of identity erm
	sometimes some animosity in that when you're kind of putting, I guess, pigeonholed into these
	silos. So it's a, it's a weird thing to link to identity, I think.
INT	Yeah. Interesting. Thank you, <b>M4</b> ?
M4	I think class was originally defined sort of as by breeding and if you came from the right parentage,
	whether or not it was in all in the right side of the blanket almost didn't matter. It was if you had
	that, that line that would ultimately lead back to a monarch, that was your, your class and
	segmentation of class in society was quite easy to define. Thank goodness no longer applicable.
	Everybody knew their place. And crossing the the class divide was was extremely difficult. Now, I
	dare say there's still a very limited amount of that by breeding that, but it doesn't command the
	same automatic respect that it used to command. And I now it's maybe more defined by by money
	or or job and that makes it much more more fluid and there's more aspiration because people can
	aspire to be rich, even if they're poor, whereas you couldn't aspire to be born to different parents.
	So there's a bit more fluidity I think possibly, but I think the barriers are indefinable now.
INT	Mm hmm
M4	You know, so I I don't know if if class is is so much a word that people or a think that people think
	about very much. Now I think it's people think much more about money and theme.

INT	Yeah, I have to agree. Actually, I think there's been a lot of misconception with what class even is, because I think people use that term interchangeably when talking about wealth as as you've kind of said, so I'll pose this question to you all. Do you think social class can be falsified? Can it be faked? Do you think that's possible?
F3	I guess so. I mean, I think if if you're, if you're looking at class now is like a state of social identity then? Yeah, you can. You can falsify that. You can appear to be living a certain lifestyle, like <b>M4</b> said, that has, you know, maybe more money, more affluence. I think that sort of thing behind it you can you know that whole 'fake it till you make it' thing I guess you can appear to do those things. And try and align yourself with a certain aesthetic. That side of things. I don't know if it.
M4	Yeah. I mean that's like just following fashion in a way you wear the same clothes that somebody else wears. You're saying 'I'm the same as you'. And that was the case before. And I've been around aristocracy a little bit 'cause. My father was a farm manager, so he worked for aristocracy in in different places. And you know, some of them the scruffiest people you'd ever see some of them snobbish, some of them more than pleasant people, but almost a sense of superiority, and I think that I think that's very hard to fake with money. So I I still think that there is still that very small element of aristocratic patrician class, but it's too small to be, be relevant, quite frankly. And even amongst the the the aristocracy, I think even their attitudes are different. Can I give you an example? You said you were going to Dornoch later this year? Well, I was up not too far away from there 50/60 miles away at the end of last year with my two sisters. We went back to a place that we lived in when we were young and it's owned by the Duke of Grosvenor. Fabulously wealthy and the current Duke of Growth, there is about 23-24 or something and we were talking to some old relative I had no idea existed, who'd worked on the estate long, long time ago and she could say nothing but good about the guy he was. She was invited, all expenses paid down to his 21st birthday party in Chester, and she couldn't go. They sent her a gift. She's picking up a small pen. She worked for them only for about 7 to 8 years, I think. But she's treated kinda like family and really, really well looked after and you look at the estate and it's all money that's been ploughed in 'cause. I'm damn sure that doesn't make any money and it's a very barren part of the world up in West Sutherland on all sorts of ecological projects and and research into Loch fishing and and that kind of thing, that's not the way their grandparents would have behaved. For manners or means, and thats only one example, and I'm sure there's there's some terrible ones out the
INT	me it this money and fame. Mm hmm
M4	And, people want, you know saying that they're individuals but they're copying a million other people.
INT	Interesting, yeah, so <b>F3</b> , <b>M5</b> , anything to add?
M5	Yeah, I think the the rise in social media users also had a a huge advantage to the whole faking your class system because it's very easy to take a picture of you on a plane next to the first class lounge for instance, post it and then go back to economy class. But for all intensive purposes you've travelled to, I don't know, Dubai on a first class flight because that's how it's that's how it's perceived by people who are obviously viewing it on social media. But again, it's like. You know, you could take a picture of you next to a very nice car and portray that you've rented it for the week to try and blur the fact that you're of a more affluent background and or capabilities. So, I think you can fake it or perceive to fake it. I think in like the real world, it's a lot more difficult because as soon as someone stood next to you, they obviously know that you're in economy class and they all obviously know that you're not driving the you know the Maserati for a week on Dubai type thing. But I think it depends on how it's taken.

F3	I think
INT	Hmm, yes sorry <b>F3</b> please continue
F3	Sorry, I was just cutting you off. I. Yeah, I think it's really interesting that kind of the three of us have sort of looked at this from slightly different perspectives and stuff because, yeah, even just hearing the two of you speak about this, it's made me think as well it is tied when you ask me what I thought. You know, what is class and things like that? Immediately I went to like social identity, the money, the fame aspect that you were saying about <b>M4</b> , whereas you've made quite, I think, a point that I hadn't even thought of, which is that it was about bloodline. It was about ancestry. Where you've come from and being that that's such a small dwindling thing now, I think for a lot of people it has stopped even being about that and it is like <b>M5</b> was saying, it's about what you can put out on Instagram. How can I, oh, this really rich and famous person is doing this because money is what makes them in my class. Like, OK, so that's what I need to do Yeah, I think that's really interesting how even the meaning of the word is is different and has changed and has evolved.
M4	I think class is also in the way that somebody conducts themselves. The there was a long tradition, certainly in Scotland. Of, of the of the educated working class had no money to speak of, but had a great education and were well read and they may have been, you know, a street sweeper or whatever but but they still could be educated and had class in the way that they conducted themselves. There was a great story. Well, it was a story I remember seeing this on on Michael Parkinson donkey's years ago. Doctor Jonathan Miller who was a surgeon and wrote operas and just a general all round brain box, he told this lovely story about when he was in theatre and the King's Theatre in Glasgow and he went into the bar next door and this very Scottish working class, Glaswegian sidled up to him said 'you that Jonathan Miller?' 'Yes' he said 'I read that thing you wrote in Diaghilev thought it was a piece of *****' (laughter). That is a form of class. He expressed himself in his in his assumed class, but in talking about Diaghilev, I mean, that's a very refined kind of thing. 'Cause class is about how you can be about how you conduct yourself and your values. That makes you a classy person, and that's when money doesn't come into it. Sadly, I would think money becomes an arbiter of it. You know, the classiest people, doesn't matter their income, it's about how they conducted do some did somebody conduct themselves in a civilised and intelligent non superior fashion.
INT	Yeah, it's interesting, isn't it? I mean, we've all kind of well, you guys have all kind of come to your own opinions of everything, but obviously it kind of roots back to money and then how you carry yourself and and things like that. So it is interesting and each of you have vaguely touched upon how you think people can falsify their class. So <b>M5</b> , obviously we had the the first class flight and things like that, so I'll pose it again. How do you think it can be faked or at all really is it the the what they buy, is it how they act?
F3	I suppose that then depends on the person and their idea of class. If their idea of class is the first class flights and things, if they can do that, that's you know and that's important to them then they'll do that. If their idea of class is coming from a rich ancestral background, then they probably can't fake that as much, but it might even be. I have a cousin, for example, who's really into ancestry and really into finding out roots because, well, my background is a mess. So it's very finding out, you know, oh, we were in this country and stuff like that and instead of finding out the stories, she keeps trying to find out the famous people and all of us who are kind of on my side of it like I don't care about that. I want to know what we were doing in, you know, this part of India, what happened there but it's I suppose that would be a way that some people could find some link to it as well as like, oh, I've been related at some point this person. Oh, I have links to this and it's I don't know that could be a way that people feel some sort of, mass fluidity I guess

INT	F3, thank you. M4, M5 anything to add?				
M4	I think that there's I've never thought of it before, but there are probably two different sorts or				
	three different kinds of classes If you like. There's that very small amount of the the hereditary				
	aristocracy who who? Most of them these days, would tend to be fairly poor, asset rich, cash poor.				
INT	Mm hmm				
	Because the death duties and stuff, and you know, it's very hard for them to continue. You have				
	class and the way that people conduct themselves, which is arguably the most important thing				
	about class. 'Are you a classy person' and then there's the money definition of class. Which I				
	would argue is not really it is valid for spending power, but it's not valid in terms of describing				
	somebody's personality, or the the way that they interact with people				
INT	Yeah, definitely. <b>M5</b> , anything to add?				
M5	I think there's certain nuances to it as well, so it could be someone of a, you know, a more average class or lesser class trying to portray themselves in a higher class based on masking an accent because you will tend to find the people who are slightly more affluent are likely to have been privately educated and will have lost the acts because of, you know, that's how it works. So it could be that you've got someone with a very strong Yorkshire accent who's doing everything in their power to hide it. So they sound like they're all part of that sort of class portraying an image that you're not, actually. Because again, you could and there's obviously going to be people with accents who are of an upper class and have vast resources. I'd say stereotypically, they're probably going to be slightly more well spoken. They're going to use slightly better grammar, they'll have less colloquialisms because that's just kind of bread into themwhereas you'll have someone who is trying to portray it, will mask an accent because they're going to think that, OK, I've got, I'll use a Geordie accent, for instance. 'I've got a very strong Geordie accent. If I can hide this a little bit, I'm going to sound more like the lifestyle I'm trying to perceive, or the masking'. Again not all cases there will be people who are, you know, upper class that have very strong accents and have never bothered with having to mask it or didn't go to private school for whatever reason they decided. But I think that'll be part of the faking it. It's that trying to perceive				
INT	Interesting. It's a lot to consider, isn't it? Because again, there's so many different opinions. Does anyone have anything to add on to that question? Im just quite conscious that you're all quite busy today.				
F3	Yeah, sorry. I do. I could chat for Britain on this. But it made me think as well there's another way. I think it's a similar thing that you're saying. It's the idea of this is not a good phrase, but like when people say it 'bettering themselves' and like, I know a lot of the people that I kind of knew my family and things they were maybe trying to work as hard as they possibly could and squirrel away enough money to get a house in a better area so that they could feel that they were not necessarily grouped in with a bunch that they didn't feel they should be with and that that some cultural stuff and that as well with my Asian side of the family, because class is very different to us, but it's it I think it's so multifaceted when you really break it down, there's so many different ways a person could consider class and how they might want to be a part of it, not be a part of it, subvert it, you know, I know a lot of people that I was at uni with as well that were very invested in the idea of class, especially in labelling themselves openly as working class. They were obsessed with. 'I've always been this'. 'We've always been that.' And it was about I don't if it was about roots for them, a bit of pride in their families, I don't know, but I think it is one of those things that can.I mean very, very different things to people.				

M4	Well, it's true. I think some people will say it. You know, I'm working class. You know that hideous							
	MP for the Tory guy, Lee Lee, somebody you know, come over to this this working class people,							
	he's just desperate to be to be, to be upper middle class and he'll exaggerate you know things							
	about him to to make himself appear to be a man of the people. But in my opinion he's anythi							
but. And and so it's not even though I don't think always the case to say that that higher cla								
want of an expression is as aspirational as it was, because some people will get there and								
	they will portray themselves as being somewhere lower down that social scale.							
M5								
	system, it's very old. And as obviously, societies developed, we're in this weird mix where there are							
	working middle class people. There are probably there were working upper class people because if							
	you go back to the whole working class system, it was you had to work to be part of the class that							
	was you had to have to work essentially. But because of how obviously the economy and							
	everything's developed over the years, you've got people who are. These bankers in sort of London,							
	things like that, who are financially in a very upper class to an elite position. Would probably still							
	be categorised as working class because they are having to work to live, whereas when you look at							
like the historic sort of side of it, the upper class didn't work. They had they had money, the								
	owned businesses, they had revenue where it's that weird divide now where we do have that							
	working, middle and working upper class people because they can't not work, but they have							
	they're not struggling I suppose.							
M4	14 That's true. 'cause before aristocracy didn't work persay you know, there was traditional thing,							
	oldest son inherited the land and the next son went to the army and the third one went to the							
church. And obviously that doesn't really apply anymore, but but the last thing any of these would do would be to work for a salary you know the money came through, whatever the far or whatever. But the thought of actually earning a living was an anathema and of course tha now not possible in in the you know all that a few cases but but now of course you've got, yo								
					know what I call them 'trustofarians' . Where you have people whose, you know parents n			
						big and the kid lives off a trust fund and that's a form of not not earning a living. It's just taking your,		
						you know your parents money and and blowing it away of course it doesn't get to a third generation		
	because it's it's disappeared by then in many cases. But that's that's a that's a new Umm.							
	Aristocracy. Without, I would argue without the class to a certain extent, you know Chavistocracy							
	maybe a better way? (laughter)							
F3	Well, that's interesting.							
M4	Yeah, hmm							
M5	I think that's what you did for the new money and old money argument as well, because in the							
	past, say 50 years, there's been a lot of people who've made a lot of money that don't come from							
	aristocracy and sort of have a privileged heritage, but they've been able to do very well for							
	themselves in the sort of, you know, the past five decades and the family now has money as							
opposed to people who again owned this owned estates 200 years ago and it's still in the and things like that. And you've got that weird divide between because I can guarantee								
					these successful business people who started a business in the 70s would still call themselves			
	working class because that's where they came from. They worked themselves up and they've							
	they've built something for themselvesand they probably would if you were to meet them in a							
	social environment, they'd be like 'I'm a working class'. 'I come from a working class background',							
	even though they've done nothing but manage a business for 50 years, and even maybe not even							
	managed it. They've just taken the proceeds of the business as opposed to sort of having old							
	money.							

F3	I was thinking as well what you're saying about 'trustofarians' It made me think as well. Yeah, you				
	could argue in some ways that they are you know, they're the new upper class and everything. But				
	if you compare that with thewhat we were saying about heritage side of things as well, there we for it wolve store at ming, which have we could argue that that you know the alder way of doing the				
	for if we're stereotyping, which I am, we could argue that that you know the older way of doing that				
	and the you know the older money, the estates you know you are a Duke of whatever that came				
	with.				
M4	Yeah				
F3	At least historically, a little smidgen of duty involved. Now, a lot of people might not have done				
	anything with that or might not have behaved in that way, but there's no because not everyone can				
	be put in that box whereas, now parents set up a trust fund what you got, you don't have a duty to				
your community for that. You might take one on. You don't have to. It hasn't come fro					
	where you've not got anything else really to consider but yourself?				
M4	That's true. No, it's very true. If, if you were going to be the 10th Earl of somewhere, you might go in,				
	sew all your wild oats but once you've got that . You've then got a responsibility to your land and to				
	keep it going into the people that live and work in the estates and whatever. So actually your level				
	of freedom is not what you thought it was and you'd better have had fun when you were younger,				
	because now it's going to be a fairly tough slog to keep this going to pass it on to the next				
	generation and frankly, it's not just wealthy people. My, my cousin farms, a small farm up near				
	Inverness, that's 15th generation of running it was back to whatever family tree going back to the				
	the 16th century and it's not wealthy in the slightest, I mean it was it was rented or tenanted ra				
	until I think maybe about 30 years ago from an Earl and then under compulsory purchase accu				
	or the fact that they were allowed tenants were allowed to buy at a discounted prices. It's now				
	owned, but it brought up eight children when my father was a boy and, and a few farm hands				
	around the place and now my cousin and his son have it. Then they do contracting and various				
	other work on the site because otherwise it couldn't possibly support them. But it's a duty. Thank				
	God it was them, and not me. But it's a duty you can't give up now after, after all that time, 500				
	years plus. So it it's maybe unusual, but maybe not that unusual in in rural communities. You				
	know, these small holdings been passed down and it's, it's not much more than that.				
	So it's another and it's I I don't know if if, if they staybecause of an obligation. I can tell you I				
	wouldn't have done. But I'm not them. They're not me Anyway, that's a bit of a red herring I think,				
	so I don't know, but it just shows that that kind of thing is not restricted to people with money. I				
	mean, no money in this. I mean, they do, you know, a living that. That's it. So I think if I was going to				
	summarise it and say there really are no class divides per-say, there is no automatic respect given				
	to the aristocracy as there used to be but I do think people try to fake their class whether they wish				
	to be upper or working.				
INT	Mm hmm.				
M4	You're elders and betters, you know, that's was still an early 20th century thing of, you know,				
	somebody actually up to the Second World War, people we described as being, you've got to do				
	what your betters tell you. And, you know, thank God that attitudes been kicked out of people. And				
	and so I think more people need to earn respect rather than naturally be given respect. Politicians				
	are another great example who used to be given respect, not so much anymore. So I don't know				
	how to answer your question, Samantha, because I think the, the ,the, lines are so blurred and it's				
	so indefinable cause what's class to one person is not is to another, again I do think it happens I				
	just think its hard to identify.				
INT	Exactly. I think everyone's different answer to that question just shows how relative it all is really.				
	So if anything ,you not being able to give a direct answer is an answer enough for me because it's				
	all relative. Really. I think we've kind of all established that really isn't it. OK, so the second section,				

<ul> <li>because I'm quite conscious of the time, is more about consumption habits. So the buy n later counterfeit goods. So we're moving swiftly on from our discussion from social class. we're now talking about. How it can possibly be faked or how it cannot depending on your So I just want to open it up. What are your opinions on luxury brands such as Gucci, really brands offering buy now pay later services?</li> <li>F3 Suppose it's no different from non high end brands offering by now pay later.</li> <li>M4 Yeah, every business is entitled to set out their own business case. I would have a lot more for somebody that took out a loan to buy a, you know, a bed and a sofa than I would to bu handbag. But somebody could look at it as being an investment. I think that's the response and the consumer more than the The person selling their goods.</li> <li>INT Sorry, M5 were you going to say something.</li> <li>M4 You know they're not there to be there, not, you know, Gucci aren't there to be modal arbit to investigate whether somebody can afford it. It's not like it's not like gambling, where th be restrictions because people get addicted to it. I think it's much harder to get addicted thigh end handbags if you haven't got the money then to, you know, then to to spending a for the horse 20 times a day.</li> <li>INT Interesting, comparatively in the last focus group, we had responses from individuals say no, I don't think they should provide it because I've worked so hard to have an item. Why someone have that item if I've had to work so hard to get it and they can just get it on on c</li> </ul>	And r opinion? / high end re respect y a sibility iters. usiness ere has to to buying
<ul> <li>F3 Suppose it's no different from non high end brands offering by now pay later.</li> <li>M4 Yeah, every business is entitled to set out their own business case. I would have a lot more for somebody that took out a loan to buy a, you know, a bed and a sofa than I would to bu handbag. But somebody could look at it as being an investment. I think that's the response and the consumer more than the The person selling their goods.</li> <li>INT Sorry, M5 were you going to say something.</li> <li>M4 You know they're not there to be there, not, you know, Gucci aren't there to be modal arbit to investigate whether somebody can afford it. It's not like it's not like gambling, where the be restrictions because people get addicted to it. I think it's much harder to get addicted to it. I think it's much harder to get addicted to it high end handbags if you haven't got the money then to, you know, then to to spending a fon the horse 20 times a day.</li> <li>INT Interesting, comparatively in the last focus group, we had responses from individuals say no, I don't think they should provide it because I've worked so hard to have an item. Why set the some of the provide it because I've worked so hard to have an item. Why set the some of the provide it because I've worked so hard to have an item. Why set the some of the provide it because I've worked so hard to have an item. Why set the provide it because I've worked so hard to have an item. Why set the provide it because I've worked so hard to have an item.</li> </ul>	y a sibility iters. usiness ere has to to buying
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<ul> <li>M4 You know they're not there to be there, not, you know, Gucci aren't there to be modal arbit. They sell unashamedly high end products that cost a hell of a lot of money. It's not their b to investigate whether somebody can afford it. It's not like it's not like gambling, where the be restrictions because people get addicted to it. I think it's much harder to get addicted thigh end handbags if you haven't got the money then to, you know, then to to spending a for the horse 20 times a day.</li> <li>INT Interesting, comparatively in the last focus group, we had responses from individuals say no, I don't think they should provide it because I've worked so hard to have an item. Why see the section of the horse and the ho</li></ul>	usiness ere has to to buying
<ul> <li>They sell unashamedly high end products that cost a hell of a lot of money. It's not their b to investigate whether somebody can afford it. It's not like it's not like gambling, where th be restrictions because people get addicted to it. I think it's much harder to get addicted to high end handbags if you haven't got the money then to, you know, then to to spending a f on the horse 20 times a day.</li> <li>INT Interesting, comparatively in the last focus group, we had responses from individuals say no, I don't think they should provide it because I've worked so hard to have an item. Why see the set of t</li></ul>	usiness ere has to to buying
no, I don't think they should provide it because I've worked so hard to have an item. Why	
think that perspective that you've just shared there is extremely comparative and interest that opinion. Different perspectives, isn't it really? <b>F3</b> . <b>M5</b> . Anything to add to that? Yeah.	should redit. So I
M5 Yeah, I think it's again, it's a, a weird perspective. 'cause, when you look at buy now pay lasschemes, the, the assumption on the offset would be it's people who can't afford the item then buying the item. So let's say that it's a nice handbag. One by contrast, you'll probably these people who have exactly enough money to buy the handbag without any worry, but can offset the cost interest free for a number of months, then that money that they're the got is going to do more for them. Then the money that they again, if they're paying it on, yo 30% interest rate, then it's kind of counterintuitive, but a lot of people with money like del good debt, because if you don't have to fork out, you know, some of these handbags are ludicrously expensive, like five, £6000, you might have the money, but would that money in your bank for three months or in an ISA for three months whilst you pay it over multiple payments and 0% interest because at that way you're still getting the item you had the can the 1st place, but you're also not disadvantaging yourself. Then there are bad forms of cre you will find that people are, you know, OK, this is only going to cost me £300 a month. W four of them and pay £1200 a month and people start to struggle because it's it seems like at the time. But I think using services like that is beneficial to pretty much everyone, and a might even just be a case of if you want to get yourself something nicer as a tree and you'l oh God, I've got the money, but it's still a lot of money. Like there could be that psycholog Actually live on paying it in three payments of, you know, £300 a month. That doesn't seem daunting to me as shelling out the 1200 pound. I've got in a savings pot even though it's the like completely the same whichever way you look at it. Just there's that initial, it might ma someone happier basically because they've still got that pot of money that they were goin for it and they're not losing anything.	n that are y find if they y've still ou know, a bt and be better pital in edit and fell, I'll get e a deal again, it re going, ty where. m as he same ake
M4 Going, going back to the previous question that argue it would be a real form of classism stop people from doing that, because why shouldn't somebody who's in a lesser income have nice things you know?	-

INT	Hmm.
F3	That's my point as well. Yeah, I think maybe the morality of these businesses charging 12 grand for a handbag is more of a question for some people than, than people that are then them offering them options or that may not be able to pay for it all in one go. But it's I also agree with <b>M5</b> . There's like a certain sort of. I guess like a spend psychology about it as well though for some people that even can afford it that well, there is now an option here. To break this up, even though I have the money, it makes me wonder, are these really high end luxury companies aware that people even who do have the money, where are all facing a global spending money crisis? Yeah, it's. It's interesting that now it's an option to do that. I don't think that's a bad thing. I personally wouldn't because it. I don't need a 12 grand handbag.
M4	But I mean, I think there's a line that you have to draw that that would stop this from happening. I've been at the restaurant business all my life and , and I suppose we still have much people go and spend money particularly like in home deliveries nowadays instead of cooking at home. And it it appals me that people spend that money. You know, if I got, you know, fish and chips delivered, you know it's £20 £25 or something. Yeah. Well, for £25 I can make, you know, a couple of really nice steaks and all the trimmings and a nice dessert and whatever. And a bottle of wine and still probably have some change leftover. And, but, but where do you say no, you can't buy because you can't afford.
F3	Could we even link this back to class, that mindset of why go out and buy when you have at home? . It makes me think is this, is this a class psychology that we're looking? Well, this idea of I want, I want to go spend versus I have it at home.
M4	But but there's the same principle involved. You're buying something that you you can go and buy a handbag for a tenner.
F3	Buy a sticker, stick it on then you have a Gucci bag
M4	i Yeah think you could probably buy one that says Gucci on it for a tenner. If you go to the right places. it's true, I meanyeah, you go to. I mean, zillions of countries. You you can pick up very good quality fakes (All nodding in agreement) For not much money but its your choice what you do I don't think it needs controlled like gambling needs to be controlled because that's an addiction that that's, that's an illness, you know, smoking alcohol. You know the the the legal things like that. I mean prices is a controlling factor. But everything else is they need to take responsibility for themselves. You can't go into this nanny state and say no, you can't because you only earn 28 grand a year. If you earn 30, you can.
F3	Yeah it would be like those brands saying 'if you're over this margin, you can afford luxury" and then that margin becomes the class system
INT	Hmm intriguing prospective,
F3	Haha sorry, I went on a tangent,
INT	No, no, no. The more the merrier, this is it's really. It's really interesting this conversation that you guys are having. So <b>M4</b> you kind of branched into the next question I was going to ask I was going to ask for all of your opinion on the counterfeit market and counterfeit goods. So who would like to take the floor first.
F3	I have controversial opinions on this one.
INT	They are welcome. Please feel free. They are welcome.
F3	I'm all for counterfeiting, I think. If you are looking at like <b>M4</b> saying, you know you're in a different country and these people are making a living that they can go home and feed their families where they go straight to their table. I'm not saying it's always like that. I'm sure there's a bunch of crime and things involved as well, but like, have you looked at some of these high end companies?

F3	Yeah like my point is, I don't think it's that much of an issue. I don't think it's that much of a				
	problem. These higher end companies are earning insane money anyway because of what they're				
	charging. What is the difference between someone going and buying something from a				
	counterfeiter? If it is a reduced rate and it's, you know, this isn't the real deal. Here's, you know,				
	you can have it for £10. That's I really don't see a problem with that. I don't see why it should				
	always be This is my it is elite. I don't agree with that. I don't think that's an issue				
M4	(shows his wrist, wearing a counterfeit Rado Watch)				
INT	Oooh very nice				
M4	I, it's a Rado watch, ive always liked the Rado design if you've seen them but they're like 2 grand				
	as opposed to £50 from a market in Beijing in the Shanghai.				
F3	Is that like a Bolex? I bought a Bolex that worked for about 3 days when I was in Cambodia it was				
	the fanciest 3 days of life. (General laughter).				
M4	This it it's kind of good (The counterfeit watch) Now the straps gone a bit but I've gotten ten years				
	out of it. And I don't have any issues because I didn't loose Rado a sale because I was never gonna				
	go spend 2 grand on one of their watches. Right. So it didn't cost them a sale I got something that				
	I liked. And to your point, you know, somebody in the sweatshop in rural China has has got a few				
	quid out of it. That is because I like it. It's not 'cause. I want to show it off or or whatever. I just I like				
	the look of it and it's it's, you know, doesn't define me. And and I'm I've never been shy about				
	telling people it's a fake. But I think if I er was doing people out, if I was buying fake as opposed to				
	the original because it was a competition, I might have a bit of a conscience about it. For me 50				
	quid vs 2 grand is no competition.				
F3	I think as well what you're saying about you do, you're not doing anyone in a sweatshop in China,				
	you know, they're still getting their money. I think that's. You know, I don't know the insurance and				
	outs of what Gucci and that do, but I imagine that the people in their sweatshops are getting paid				
	the same amount as the people in the counterfeit ones, and there's a lot less. Gap in between the				
	price of it, a higher proportion of what you would have paid for, it would have gone to that as				
	opposed to you pay 3 grand for this and they get the same tiny amount.				
M4					
	somebody's not trying to flog with you and that pretence that it's a real one. You'd totally argue				
	against it as well. If I was putting my mind to it, but I wouldn't do it with as much uh, belief as I				
	would argue for it.				
INT	M5 anything to add?				
M5	Yeah, I think it's AI think it's a it's a difficult one and it's the I'll use the Gucci handbag as an				
143	example. Now you can go and get a handbag from, you know, Primark for seven or £8 or you can go				
	and buy a £1200 Gucci one or you can spend that you could on a good Gucci fake now. Why? And				
	this is where obviously the brand Gucci is making a 1200 pound bag that you've seen you like and				
	you want but can't afford. Now, is it the brand that you want or is it the status symbol that you want				
	and that's why you're buying the? That's why you're buying the counterfeit one, because you could				
	quite easily go and spend the same money on a, you know, non fake item from the High Street				
	that'll look relatively similar to just the same purpose. If it's a handbag, you know, it'll carry things				
	around. But is it the status symbol that you're buying over the, you know, because again, you look				
	at sort of even T-shirts you could go and spend what, two, £300 on a Gucci T-shirt? If you really				
	wanted? And the only thing it has on it is a like a little slither with Gucci on there, sort of the chest				
	you could go to Primark and buy at shirt for $\pounds 2.00$ . That's why it looks the same. Just doesn't have				
	that slither or you can go and buy a fake Gucci one with that same slither and again the T-shirt				
	does the same purpose. But is it that you're trying to buy the status symbol of the item over like				
	again over buying you know a normal T-shirt because again some of these fakes aren't necessarily				

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	cheap. I mean you could you could like I've seen fake Ugg boots for you know £40/£50 you could get a pair of Ugg style boots from like Primark for £10, they just don't have the Ugg on them. They're still cheaper than the actual Ugg ones, but they don't have the branding, whereas you get this
	middle ground where it's like 40 pound, they've got the branding, they're still a fade now is it the
	status on the label you're buying because again, you can't sit there and go on buying it for the
	quality because the quality of a fake is going to be similar to the what you could buy next or
	somewhere that's, you know, not making branded Ugg boots, but are making the same style boot. And I think it's it's, it's that status symbol. People lust after and will try to come up fake and again
	the quality is never necessarily there, but I remember I accidentally bought a Polo shirt years ago
	and I thought I'd got a great deal. It was reduced for like 60 pound. I thought, oh, this is fantastic.
	You know, I was expecting, you know, I wasn't expecting a fake. It turned up and it was, you know,
	a fruit with the loom polo shirt that someone looked like they'd hand stitched the logo on to. And
	I'd spent £60.00 on that again. That was it. It was a dishonest fake, but someone would have
	bought that. And they've been very happy with the fact that they got an expensive polo shirt for a lot less than the list price. But the quality wasn't there. Like, I if you held it up to a legitimate one I
	mean again the the quality was terrible, the stitching didn't look good and to me I think I've wore it
	twice when I was washing pots because it was just a yeah, it was just something to throw on
	because it wasn't a very good quality one. It was one of them things where I sat there thinking
	again and at the time I was buying that polo shirt for the status symbol and ended up with this thing that didn't look like it didn't carry the status. And I didn't want to wear because I was like, 'oh, this
	is, you know, it looks fake', but I think it's that it was that status symbol I was lusting after at the
	time. And that's why I wanted to. That's why I thought it was a great deal.
M4	Yeah, I think I, I don't know. I I would actively avoid buying something to have a a big label
	showing that it was some horse brand. I used to go to to Dallas quite a lot and go to an outlet mall,
	which was great value, I mean 100% genuine but the polo shop to the point they were the first ones that were selling these polo shirts, there's this massive, great big logo of a horse. I never think
	*** **** it. Why? Why? You know it doesn't make me think that you're you're you're rich. It makes
	me think that you're classless. You may have the money to buy the damn thing, but but you've got
	no class if, if if all you're doing is walking around like a billboard, you know. No, and I I don't
	consider that because nobody would ever look and say, oh, look, you've got a Rado watch 'cause
	a) most folk has never really heard too much about them and B )it's very subtle. I have it because I like the the the pattern and design.
M5	I think that's like 90% of the reason people buy designer runs though, because again, like I again,
	you can. I've I've seen who was a Kanye West was selling a white T-shirt for 320 pound, no branding
	on it. It was just a white T-shirt and it was £320.00 and you could go and buy that and not a single
	person would know you're wearing a £300 T-shirt because there was no indicator. By contrast, you do have people and they'll have, you know, it's got Gucci all up it or they'll have a tracksuit that's
	got Gucci printed on every part of it and things like that.
M5	And the entire reason you bought that is so you can wander around in a brand and it looks
	expensive. It's peacocking essentially, you've got these big garish items with big brands on them to
	make it look like you've spent lots of money, even if it's legitimate or fake, and it's just peacocking.
	And again, I don't understand it, but then you've got that weird dynamic where there were fakes of this white T-shirt by Kanye West, so you could buy a fake plain white T-shirt. And the only thing that
	said it was a Kanye West shirt was the label on the inside. And you sat there looking like, why
	would you buy a fake clean, what you could wear any plain white T-shirt. And it's not going to. No
	one's going to know the difference regardless. It was just baffling that they were faking it.
M4	Yeah, its beyond me.

INT	So why do you think people buy fakes? Do you think it's kind of to what <b>M5</b> was saying? It's about				
	the status. Do you think it's the kind of usability do you think it's the just a cheaper alternative that				
	does the same thing? Why do you think people buy them?				
M4	I think people just want to think that they they they want to belong because their friends have got				
	one and it looks they think it looks classy. You know, what's the folk used to wear? shell suits bac				
	in the in the 80s and 90s because they thought it looked classy. I think by and large that's i				
	not as bad as it used to be. I don't think this this brand label thing . I don't know early early part o				
	the century, maybe late 90s. It was a it was a huge thing. Everything to be branded and labelled				
	and all the rest of it. I think there's a bit less of that about now still there, but it's, I think not as as				
	as big as it was.				
F3	I think, touching on that as well What you're saying like to fit in, but when I was in school, I saw a				
	lot. You know, a lot of the girls, the, my, daddy's a footballer, the girls, they had the real deal and				
	they would come in and show it off and a lot of their friends would be a bit jealous and would				
	maybe get a fake or would maybe beg their parents until they their parents buckled and got them				
	one. And I think it is a sense of fitting in and belonging into a certain crowd if that is important to				
	you. But if it's not important to you then I guess its notuse of why would you buy a counterfeit if				
	it's not important to you? Like I know when I was at school and maybe even uni I felt really				
	uncomfortable if I didn't have some of that stuff but like was I heck spending that much money				
	so yeah, I suppose some of it will be fitting in. Some of it'll be having things that other people have.				
	Sometimes you might just like the look of it. You might be somewhere and be like, that's nice and				
	it's actually a decent price.				
M4	Hmm, sure, yeah				
F3	Like you know, I like the style of it, but I'm not gonna pay that for it. But sure, I'll pay that if I like the				
	style of it.				
Int	Definitely <b>M5</b> . Anything to add to that?				
M5	Yeah. I think building on a <b>M4's</b> point from obviously the back end of the night, he's like the UK has				
	got weird subcultures as well. So like we had our mods, we had our punks and then we've got, you				
	know, you look at your football casuals now, all of your football casuals are going to be very				
	working class individuals that will go out and spend 12 hundred $\pounds$ 1500 on a stone island jacket				
	because that's what they did. Granted, sometimes they sold them, you know, sometimes they				
	would wear a fake, but it was part of that culture. Where designer, sports gear and CP Company,				
	Stone Island, all of it, Fred Perry very, very expensive clothing. That realistically, if you look at it sort				
	of the item itself, you'd you'd have to assume that it was of people who were sort of quite well off				
	and things like that because again, 1200 pounds of a jacket is ludicrous. However, you've got				
	these individuals that because all the mates have it, they then have to take a uniform And so I think				
	in some cases, you've got people who again buy expensive clothing to fit in. and I think certain				
	brands do lure people in to different environments. Where and again it'll be your social				
	environment that sort of dictates that because again, if you hang around with lots of football fans				
	or football casuals, you're going to start wearing what they wear because it's kind of that natural				
	progression. And it, I mean, in that case, it's a bit of a rite of passage. But again, if you went to. You				
	know, if you went to the hunt or equestrian shows quite regularly, you can guarantee there'll be a				
	lot of Barber, things like that, and you'll you'll sit there and go, oh, I kind of feel like I need a Barber				
	jacket to then fit into this group of people where realistically you could go and spend £30 on any				
	sort of wax jacket. But when they're all wearing a certain brand, you do, then feel obligated. It's				
	that sort of you want to try and fit in. And I know a lot of people will look at abandoned and go, oh, I				
1	need that to fit into this group.				

F3	That's really interesting you've you've reminded me of something so like my my other half, one of his mates always buys full price actual designer gear will not buy counterfeit. He wants to pay £300 for at shirt for example, and he'll always send him these pictures and be like. Check out when you've got his check out menu threads and we're just there like that cost. How much? Why? But part of it for him I think is a bragging thing. He loves doing, you know he is very. I don't know him personally. He's my other half's friend. But you know he will buy these crazy, expensive things as a way to be like, look what I've got. Look what I have. It's not got to be fixed for him. It's about having the real thing. Look, how much money I've spent on this doesn't have an amazing, you know, works in Tesco and bonuses. It's not like he's got this really high earning job and can just chuck away all
	this cash on stuff. It's like it's a thing for him and I don't imagine he would ever go for a counterfeit. And so on a label or something like that, I think for him it's for him. It's about this is the real thing I have. It's like a covet thing. I've got this. I have it. That's like the flip side of it, I guess is people that
	are desperate for the label. Obsessed with it, I guess.
M4	You can understand it to a certain extent, and it's not for me, but you know, somebody buys a decent quality Barber jacket. Well, actually, that that could last you for 30 years if you didn't put on weight. You know. So in actual fact over this lifetime it's it's not a bad price to have paid it's it's when you buy spend a lot of money T-shirt I mean AT shirt is never going to last because you you wait it once you chuck it in the wash and you and or or children's clothing you know , I mean, what's the point? Little ****** grow out of it in 10 minutes. But just to let parents show off what they can afford. But the other analogy was coming to me was I just think the world was divided into green wellies and black wellies because they aristocracy only land owners used to wear green wellies.
F3	I never even knew that.
M4	Im not sure its actually if it's relevant, but it's a, it's a classism that, that that evolved. The I just it just struck me that was an interesting that was a divide that wasn't even spoken about. I don't think anyone thought about it per say. It just was what you did.
INT	I'm. I'm fascinated with that because I had no idea that that's fascinating. Yeah, such a small thing that the segmentation though, just with the welly boots, my goodness. Yeah, I think we've we've kind of come up to the hour. And I really appreciate you answering those questions. Does anyone have anything to add? Because as I say, I'm very conscious that you've got busy days ahead and things to do
F3	I suppose the only thing I'd add that I'd yeah, it's just that I touched on it briefly, class to different cultures is is different. And I know that on my dad's side, on the Chinese side, class is very different. It's about your education, but education is what gets you to be a different class. If you can afford to educate your children, it doesn't matter if you work in a rice party. If your children then become educated and can go on to do better things for you, you go with them. It's it's also a lot, probably more linked to what you were saying, <b>M4</b> , about how you behave. You know you you're not a classy person unless you exhibit these things, in which case you're not. Especially in some of the stricter sides of the family, not a worthwhile person unless you give respect. You are respect if you want. You are then deemed lower than. Yeah, that was the only thing I wanted to add is that in different cultures class is very different. It's not necessarily always about money or where you've come from, especially for the outside.
M4	Yeah, no, 100%, you know, again going back around no money Had been on my mother's side, but my granddad managed to lose it somewhere and I know my father's side. No education. One of his brothers did extremely well. And but but manners and politeness were absolute paramount. Much, much, much, much more important than the money. You know, that was a that was a that

	was more important than anything else to go with the manners. You got to get educated. You got to					
	go to college. University. You got to do all these that, that things and.					
M5	I think the education point's quite interesting cause again, if you go back to like 34 years, you had					
	to have money. If you go to university because it was expensive and you know, whereas obviously					
	as everything's developed and you've got student finance or if you're a Scottish, you don't pay for					
	higher education bits and pieces like that. Again, if you go back to like what the 60s, if you had a					
	university degree, there was just an assumption that you were like slightly better educated. You					
	were slightly more affluent sort of of a higher class, whereas now you don't need to have any					
	means or capabilities to go to educate university. In fact, it's It's leveraged towards people of lower					
	social status in class or lower social economic status to get better sort of assistance and sort of,					
	you know, bring more people in to get higher education. So I think it's quite an interesting look					
	when you think about education and historically it would have been a status symbol to have a					
	university degree, whereas now it I think it's it's probably more common, it's probably less					
	common to find someone who hasn't gone to university and got a degree or at least in sort of my					
	experience of the sort of 25 to 30 year 30 year olds these days.					
M4	It was a preserve for a long time of the wealthy. I'd only very few people managed to make it out of					
	the working class. They did tend to overachieve, I think, but it was because they had so much to					
	lose if they didn't make it, they couldn't go and and and not succeed when the family had, you					
	know, sold the cow to to help them get there But that's not the case. I'll just finish off. I went to a					
	state school for four year in high school for four years in a in a town called Crieff in Perthshire to do					
	my higher exams and I went to a grant fee paying school where the government paid the fees					
	because first one only went up to 4th year and let me tell you, many more ******** than the fee					
	paying school than I ever did in the public school.					
F3	Amen to that I can relate!					
INT	Well thank you everyone for your closing remarks, your participation has honestly been					
	enlightening and truly appreciated.					

INT-Interviewer M4- Male 4 F3- Female 3 M5- Male 5

## Appendix 36- Focus Group Two (100 Key Words)

Word	Length	Count	Weighted Percentage	Similar Words
class	5	88	2.62%	class, classes, class'
people	6		2.50%	people
thing	5	61	1.81%	thing, things
money	5	55	1.64%	money
got	3	46	1.37%	got
buy	3	46	1.37%	buy, buying, buys

working	7	39	1.16%	work, worked, working, works
look	4	37	1.10%	look, looked, looking, looks
well	4	37	1.10%	well
now	3	36	1.07%	now
fake	4	35	1.04%	fake, faked, fakes, fake', faking
going	5	29	0.86%	going
different	9	27	0.80%	difference, different, differently
much	4	25	0.74%	much
get	3	22	0.65%	get, gets, getting
want	4	21	0.62%	want, wanted, wants
interesting	11	20	0.59%	interest, interesting
make	4	19	0.56%	make, makes, making
pay	3	17	0.51%	pay, paying
brand	5	17	0.51%	brand, branded, branding, brands
way	3	17	0.51%	way, ways
education	9	16	0.48%	educate, educated, education
social	6	16	0.48%	social
using	5	16	0.48%	use, used, using
spend	5	15	0.45%	spend, spending
person	6	15	0.45%	person, personalities, personality,

				personally, person'
quite	5	15	0.45%	quite
saying	6	15	0.45%	saying
anything	8	14	0.42%	anything
gucci	5	14	0.42%	gucci
trying	6	14	0.42%	try, trying
counterfeit	11	13	0.39%	counterfeit, counterfeiter, counterfeiting
actually	8	13	0.39%	actual, actually
somebody	8	13	0.39%	somebody
bit	3	13	0.39%	bit, bits
good	4	13	0.39%	good, goodness, goods
thought	7	12	0.36%	thought, thoughts
wear	4	12	0.36%	wear, wearing, wears
business	8	12	0.36%	business, businesses, busy
something	9	12	0.36%	something
status	6	12	0.36%	status
case	4	11	0.33%	case, cases
opinions	8	11	0.33%	opinion, opinions
handbag	7	11	0.33%	handbag, handbags
better	6	11	0.33%	better, bettering, betters
find	4	10	0.30%	find, finding
add	3	10	0.30%	add
someone	7	10	0.30%	someone
upper	5	10	0.30%	upper

certain	7	10	0.30%	certain, certainly
living	6	10	0.30%	live, lived, lives, living
family	6	10	0.30%	families, family
cause	5	9	0.27%	'cause, cause
need	4	9	0.27%	need, needs
always	6	9	0.27%	always
aristocracy	11	9	0.27%	aristocracy
hmm	3	9	0.27%	hmm
never	5	9	0.27%	never
whatever	8	9	0.27%	whatever
whereas	7	9	0.27%	whereas
item	4	9	0.27%	item, items
place	5	9	0.27%	place, places
respect	7	9	0.27%	respect, respectful
expensive	9	8	0.24%	expenses, expensive
feel	4	8	0.24%	feel, feelings
afford	6	8	0.24%	afford
argue	5	8	0.24%	argue
higher	6	8	0.24%	higher
idea	4	8	0.24%	idea
label	5	8	0.24%	label, labelled, labelling
next	4	8	0.24%	next
nice	4	8	0.24%	nice
quality	7	8	0.24%	quality
real	4	8	0.24%	real
school	6	8	0.24%	school
shows	5	8	0.24%	show, showing, shows
small	5	8	0.24%	small

suppose	7	8	0.24%	suppose
around	6	7	0.21%	around
everything	10	7	0.21%	everything
first	5	7	0.21%	first
grand	5	7	0.21%	grand
great	5	7	0.21%	great
important	9	7	0.21%	important
parents	7	7	0.21%	parents
stuff	5	7	0.21%	stuff
sure	4	7	0.21%	sure
symbol	6	7	0.21%	symbol
though	6	7	0.21%	though
weird	5	7	0.21%	weird
year	4	7	0.21%	year
accent	6	7	0.21%	accent, accents
fit	3	7	0.21%	fit, fitting
price	5	7	0.21%	price, prices
earning	7	7	0.21%	earn, earning
days	4	6	0.18%	day, days
group	5	6	0.18%	group, grouped
old	3	6	0.18%	old, olds
pound	5	6	0.18%	pound, pounds
talking	7	6	0.18%	talk, talking

## Appendix 37- Focus Group Three (Transcript)

INT	Hi everyone, I hope you're all okay. Thank you all for giving up your evening to participate in this
	focus group. Just to recap, this focus group will focus upon your opinions and beliefs regarding
	social class, counterfeit consumption and debt. More specifically, my research is looking at
	whether social class can be falsified by obtaining fake goods and debt. Does anyone have any
	questions? If not does it work for everyone to begin
M6	Yeah. Yeah. Go for it.
INT	So the first question is what is social class to each of you?
M6	In terms of like just what it is in general?
INT	Yeah, exactly that. How would you define social class? Or even your opinion on social class?
M6	Just an artificial group that has been brought in to do with wealth.
	Yeah, I agree. I think it's a kind of a way that society puts people in groups largely based on the
	wealth and level of education
M6	Yeah
INT	Okay, please go on
M6	Yeah, because even like the people who are, like, we'll call them influencers now like they you see
	them now and they almost like the people who sort of, win, love island and things like that. They're
	in a higher wealth bracket, but I wouldn't put them in a higher. I would have.
F4	Yeah

<ul> <li>don't these people aren't like, I don't know what I'm trying to say. I don't know if you know what I mean by uh.</li> <li>F4 Yeah</li> <li>M6 So I wouldn't put them in the same bracket as somebody who would like has built up their own business after going to uni, getting a degree in like build up their own business and making millions that way, is somebody who's one Big Brother and got like a I don't know, like a modelling contract through that. Do you know what I mean and the the the couldn't even do a math GCSE.</li> <li>F4 And so is it's to do with money, but not not always, yeah.</li> <li>M6 So it is a lot to do with both, but yeah, definitely a lot to do wealthintelligence as well.</li> <li>INT Great, thank you both F5 anything to add?</li> <li>F5 Yeah, I agree. I think on the surface the class system is quite old fashioned, so it is obviously like working class words because you had to work the upper class. You didn't have to work in bits and pieces like that, but I do think the IT has been blurred over the years. Largely due to obviously like the developments in new money and bits and pieces like that, as well as obviously as M6 mentioned, you can have a lot of money. But it doesn't mean you're upper class or any different class, because again, you could still be uncouth.</li> </ul>
<ul> <li>F4 Yeah</li> <li>M6 So I wouldn't put them in the same bracket as somebody who would like has built up their own business after going to uni, getting a degree in like build up their own business and making millions that way, is somebody who's one Big Brother and got like a I don't know, like a modelling contract through that. Do you know what I mean and the the the couldn't even do a math GCSE.</li> <li>F4 And so is it's to do with money, but not not always, yeah.</li> <li>M6 So it is a lot to do with both, but yeah, definitely a lot to do wealthintelligence as well.</li> <li>INT Great, thank you both F5 anything to add?</li> <li>F5 Yeah, I agree. I think on the surface the class system is quite old fashioned, so it is obviously like working class words because you had to work the upper class.</li> <li>You didn't have to work in bits and pieces like that, but I do think the IT has been blurred over the years. Largely due to obviously like the developments in new money and bits and pieces like that, as well as obviously as M6 mentioned, you can have a lot of money. But it doesn't mean you're upper class or any different class, because again, you could still be uncouth.</li> </ul>
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uncouth.
M6 Yeah, it would be looked down upon if you went in like a wealthy restaurant or like even hear the
stories about people going to buy like a Ferrari or something like that and then the wearing
tracksuit bottoms and just like "who are you" but the actually millionaires, but they're not really
upper class like you would imagine an upper class person going in to buy a nice car, wearing a suit
and a shirt and a tie and like, that's how you would imagine or how I imagine upper class like
people who go to restaurants where the have more than just a knife and fork and spoon out. You
know, I mean that's upper class to me rather than just the run of the mill just because they're
famous on YouTube or something like that they're millionaires that are don't think that puts them
in another class.
Int Interesting, So do you think social class can be faked, that you can pretend you're a different
class than what you are? Or do you think it's just you're all that class you stuck there?
M6 When people pretend, that doesn't mean you actually in that class you get like the people who I'm
gonna go like the the whole Mrs. Bucket TV show like she used to pretend to be higher class than
what she was, even though she was in a working-class family, doesn't mean she was upper class.
She was definitely working class or portrayed to be and I think there are people that like that who
are very, very working class and have worked all their lives hard, manual jobs. But they've worked
their way up and maybe is getting decent money now, but they like to think they're middle to upper
class, but they're not really.
They're still working-class family with working class base.
Yeah, but they do like to think that they are, and I think it's almost the opposite for the likes of the
influences they have the money in that and then don't fake though the I don't know. Yeah.
INT Yeah, that's great, <b>F4</b> , <b>F5</b> anything to add?
F4 Yeah, I mean, I I agree with <b>M6</b> , I think, you do get people, particularly probably from lower and
working class background, that kind of try and portray that there of a of a higher class umm

	probably just like to avoid stereotypes. Stereotypes and not one to fall under stereotypes that come with those work like, you know, with the working class background.
INT	Yeah <b>F5</b> anything to add?
F5	Yeah, I agree. I think social class can definitely be faked. I think it's a lot easier now to portray yourself as having more than you do, and then it would have been years gone because obviously there's the counterfeit market. There's also again social media. It's very easy to look like you've got lots of things or you're doing lots of things through social media because all you have to do is take a picture and then that's the perceived perception of you at that point. So even if it's, you know you can be stood outside a very expensive restaurant. You don't go in in, you've just taken a picture, stood outside looking at the menu. The the perception would then be you're going into that restaurant. That's what people would assume as well .So you're portraying that, you know you're faking it there. You know you're going to a Michelin star restaurant for your dinner every night when actually you've just got a few pictures. You went to London once, took a lot of pictures outside them and then filter them every so often.
INT	Yes, so why do you think this behaviour even occurs? Like, why do people falsify their class?
M6	To almost try and fit in with whatever sort of people they want to fit in with, so if they want to fit in with like the middle to upper class, or associate themselves with people they might have a friend that's middle class and they want to fit in with them a bit more, so the they'll do that or sometimes even like attractive job offers. If like these people are on social media, people now, we all know that people, when the hiring will check people's social medias and if they go on and look. I'm gonna say better, but I didn'tI don't mean it like. If they look from a higher class, I think you've more chance to hire them than if they're sitting in like a one bedroom council flat with no paper on the wall and no like, do you know what I mean? Like they're trying to perceive themselves in the best light they possibly can. Maybe.
F4	Yeah, I I totally agree. I think it is It's this thing of that being. Stereotypes around people who are potentially working class, you know the, you know.
M6	Yeah
F4	Years ago, somebody who's working class will typically be living in a Council house. The female of the household potentially, you know, wouldn't be working and have a lower education because I'll be looking after the children. And I think if you know people wanting to to get away with that and potentially be perceived as umm, you know you could you nowadays you could be working class and be intelligent. Whereas I think you know, perhaps years ago that wasn't, that wasn't always the case. And you know, nowadays people, you know, wanna potentially fake that there are high class than they are to be percieved the way they want to be perceived.
INT	Yeah, yeah, definitely <b>F5,</b> anything
F5	Yeah, I think it's a I think it's a strange one. I think some of it'll have to do with, you know, self esteem potentially and like if if you're not feeling or if you're feeling in like a inferior to others, you're gonna try and portray yourself as something you're not to sort of, you know, nurture that self esteem and even to the same degree of, you know, you might be comfortably working class, you know, again, working, working class people can be relatively wealthy these days because they're still having to work, but they are of working class but they might have friends that are sort of

	affluent or upper class that they then have they feel lever inferior or they want to sort of build to fit
	in, which I think sort of forcing people to make it look like they've got these means and capabilities.
M6	Yeah
F4	Yeah
INT	So do you think you social class is easy to fake? Can anyone do it? Can you do it?
M6	Like, do you think you could pretend to be a class you're not?
INT	Yeah, exactly that
M6	ah I see I think it's easier now with social media. With like people live in their lives online, I think it was harder before trying to fit in because it was sort of clubs that you had to be involved with in you're only sort of invited into them clubs before mobile phones and social media. And then Internet and things that I think now it's a lot easier to make people think that you are something that you're not, especially with like people having friends from all over the world because of the Internet. You could just, I don't know, start like friendship group from another side of the world and they don't really know the truth about you. You can just completely lie about what you've come from and what you've got like. I think somebody mentioned before, <b>F5</b> mentioned that you just stand outside the restaurant, make it look like you've gone in. People don't know that you've gone in or not. You could stand by and expensive car to afford with it and pretend it's your car, but people don't know that it's your car or not. So it's a lot easier to fake now when you're not just living in your. And what can I say in your neighbourhood? It's like everyone used to know everything about everyone, but now you don't really know anything. Sometimes you not know anything about the person living next door to you. So yeah, I think it's a lot easier now to fake and anybody can do it.
INT	F5, F4 anything to add?
F4	Yeah, I think I agree with <b>M6</b> that you know it's it's certainly a lot easier to fake with the online presenceBut I think the reality is with people around you in person, it's a possibly a lot more difficult and and just things like you know if you if you decided things that you've potentially done as a child, the hobbies you have had, you know that the the groups and clubs and and experiences you've had as a child that you might not think of. And you know, when you come to talk about that in future in the future, that kind of very telling about your background and I think it's it's easy to do things to try and perceive that you can have to count the cost that you are.But I didn't get, you know equally I think I think it is very difficult to do in person because you're naturally you know as you as you meet people and get closer to people, you know, you open up more about your life and it it, it becomes a a lot more apparent.
M6	Umm
INT	Please go on
F5	Yeah, I think it's probably quite easy to fake. I mean, there's there's nothing stopping me going online. Now putting you know £1000 worth of clothes in an online shopping basket and using Klarna's pay in 30 days, everything's arrives I can take lots of pictures and lots of different outfits looking like I've just been a massive shopping haul but then I can return it all, not pay a thing, and then over the next month post pictures of me and all these expensive clothes for my friends and familywell everyone to see on social media.
M6	Sure
INT	Okay, so with that in mind may I ask, have any of you ever felt inclined to falsify yourself?
M6	I mean erm to be honest I've not really thought of it like that but I guess I have at some point. Like ive definitely done things in the past to maybe fit in with like a group. I err, yeah like ive

	definitely bought stuff to fit in and like look good I guess. but to be honest I think I was doing that when I was like 18 maybe.
F4	Yeah, I mean I cant remember like specific times but I probably have I think maybe everyone does it to an extent so yeah I have but I cant quite explain
INT	Okay so you believe you have?
F4	Yeah
INT	Thank you both <b>F5</b> can I ask you the same So have you ever felt inclined to falsify yourself?
F5	Err, yeah like I think its harder as a girl to be like accepted I think there is more pressure to be trendy and have all the latest stuff and outfits and stuff. I dunno (small chuckle) I definitely feel pressure to be like a certain somethinglike ive definitely bought stuff regardless if I could afford it just so I had similar, like I didn't want to be the odd one out. Like to be honest I would just put stuff on Klarna.
INT	Thank you so much for that <b>F5</b> So now we're just moving up to the second section and it's it's about what <b>F5</b> previously touched upon , the likes of Klarna and buy now, pay later. So for like a little bit of context luxury brands such as Gucci, Louis Vuitton, flannels are now offering buy now pay later options. I would love your opinions on that?
M6	I think it's not really from coming from an education background. It's something that I think we should be teaching kids about about getting in the debt and the dangers of it, and I don't think we do it enough, but I think it's too easy for people to do, and it's too Uhaddictive as well, once you've done it once or twice, you think ohh I'll do it more and more and all of a sudden your monthly outgoings is more than what you actually making and that's how people end up in these holes where they can't pay their rentthey compare their mortgage to compare the food and it's just slowly built up because I've done it once, twice, three times and all of a sudden I've got five or six different debts at the pan out and the kind afford it and it it's not talked about enough in schools and things like that to to warn the kids about before they get older, but they just see everyone else doing it and they see what people want you to see on Instagram and Facebook and they don't see the stark reality of behind it. People don't have enough money to pay for this, but they're not letting you know that they're just maybe they're doing what <b>F5</b> said and returning it, but you don't see that. You don't think that's what they're doing want <b>F5</b> suid and returning it, but you don't see him with people who get these expensive cars and the pain 8-9 hundred £1000 a month for these cars and then on top of that, with the cars and stuff and it's just debt after debt after debt and they end up in a hole which you can't get out ofSo I think it's my opinion on it is that it's too easy to get and Sometimes these things I mean don't get me wrong I've used it before and I've still got an account based in it and I get regular emails about and I don't even use it, so why is it being upped and why is that something that's being advertised to me? So I think it's my opinion on them anyway.
INT	Yeah. Thank you.
F4	Yeah, I thinkIt's good in the sense that it makes these brands more accessible to people who otherwise couldn't afford it, but I completely agree with <b>M6</b> that it's it's far too easy for people to use those tools and it perhaps, you know, gets them into a situation where they can't afford to pay it and the end up in debt and but yes, I think, uh, and I suppose that, you know, talking about social class and whether people can fake their social class and it certainly makes it easier for people to

	be able to do that and yeah, for people who you know, can't would never afford to buy something like that outright but perhaps you know it is made easier for them and with the likes of Klarna.
INT	Yeah, definitely. <b>F5</b> , would you like to share your opinion?
F5	Yeah, I think uh, <b>M6</b> hit the nail on the head and the fact that we've got a lot of financial illiteracy and like, I remember turning 18 and it was, you know, you've got a student account. Here's a credit card. (general nodding and laughter) OK, well I didn't need.I didn't need a credit card, but because the bank was offering me £500 I then spent the £500 because it was like Oh well, it's essentially it seemed like free money and and I think a lot of these buy now pay later things and even if it's like paying 30 days or pay over three months of the same sort of trap where I might not spend £200 on a T shirt but when I'm splitting it over three payments, it seems a lot more a lot more appealing than putting the two cause again.
M6	Umm
F5	You might not have the £200 up front for the T shirt, but you might have 60-70 quids sat there that you can comfortably spend a month on it, and I think it's this sort of it, It becomes a vicious cycle of it becomes a vicious debt cycle because then once you've cleared your your debt, you're gonna go buy another £200 T-shirt because it's only gonna cost you £70 a month as opposed to the 200 up fund and.
M6	its sort of flipped. What people do, isn't it? So rather than saving up to buy something you want, but you know in debt for the same thing. Yeah, it's the same.
INT	Yes, you kind of all touched upon my next question So do you think access to buy now pay later in, like Klarna is blurring the boundaries of social class because you don't know whether they can't afford it or they've just bought it on buy now pay later? So you think it's blurring the boundaries or do you think it's?
M6	I think in the local community you can tell, since I've moved house to Wynyard, I can tell the difference in my local community on the people who have got the money and the people who are faking it like that that's not on social media. That's just like the people in and around who I live with and the people who have likely used every last penny they've got to live here, to the people who are really well off. And you can you can totally tell the difference. However, I bet them people who, if I just seen the Instagram profile of the person who lives there, who's struggling but have got expensive stuff, probably through Klarna and whatnot, that they look just to see him as what the people who are really well off all and I think even sometimes you find the people who are really well off don't care as much about brands like the people who actually do have millions put aside like they just don't care? They'll they'll buy the bog standard ASDA shirt. They'll buy the bog standard ASDAT shirt, and they're just they don't care about the brands. It's almost like the brands are there too, to essentially fake the and see why celebrities with being in the limelight all the time. That's different and I think that's where people think of that brand's good, because that's their celebrities wearing it.It, but when people have money in the not in the limelight, they're not that bothered about brands and that's why they're probably got a lot of money to be fair.
F4	I mean, I think <b>M6</b> pretty much said what I was thinking. Umm.
F5	I think it's the modern equivalent of when people would get themselves into thousands of pounds
	worth of credit card debt.

F5	And again, it's like it's more accessible because again the the less means tested like when when you got your, you know £5000 credit card went and maxed it and then spent the rest of your life paying it off at ridiculous interest rate that damages your credit and you also have to build up to the point. I mean it's a little bit after the 2008 financial crisis is a bit different, but go back to the early 2000s and it was just like, oh, you want a credit card? Here you go and I think this is the equivalent because they do very little to means test you. So it's it's incredibly accessible money that because you're not paying interest seems free. So it's that sort of it's it's, it's that weird space where it's not, it's not costing you 30% interest to do this. So it seems like a steal!
INT	thank you, really insightful. We're now nearing the end, I just wish to ask your opinions on counterfeit market and counterfeit goods.
M6	I think it's a It's a great way of making things very accessible to people who don't have money and I think umm Sort of it's a more sensible way to if you don't have a lot of money to feel like. If you want to feel like you're in that upper class or whatever cause from now like some of the counterfeits are almost exactly the sameSo you like even watches and things like that, you can get a counterfeit Rolex for £100 whereas and almost looks exactly the same as what a real Rolex was and you get to almost get that like experienceI wouldn't say thrill of wearing it because uh, but at least you get that 'ah its a really nice watch that I've got on my wrist' kind of experience and then the other people say 'ah that a Rolex?' like you like you get that experience without actually having spent £20,000 for the same watch and that people just can't afford gives like that opportunity.Umm, especially in the the schools im working in in Middlesbrough, it's the the area is really really poorThere's not a lot of money there, but the kids love the fact like you'll see them coming in they're wearing like, I don't know, really expensive designer coat And you know, for a fact that the parents haven't spent £1000 on this designer coat phone to come into school in, but they think they are and they absolutely love the fact that other kids think it's real and stuff like that and they feel like they're part of this culture with all the influences who are wearing the probably the real things and u say probably because there's no guarantee, but yeah, like they probably were in the real things and they think they like following that influence because they've got the same clause of the even though it's counterfeit and they think nobody knows. Yeah, just gives them that opportunity.
F4	You know, II agree. I think I think I've counterfeits are done well then they're great and you know the serve all the purposes that that <b>M6</b> has mentioned but I think sometimes you know if if they're not done very well, it can actually have quite a negative effect, because if anything, it can make it more obvious that you're trying to be in in a class that you're not and so it becomes more obvious that you're, you know, you're perhaps work in class and you're trying to be upper class, umm. And so I think, you know, in some circumstances a counterfeit it can actually, you know, expose the fact that you, you're not the social class that you you hope that you are.
INT	Yeah, <b>F5</b> , anything.
F5	I think counterfeits are strange one, because let's use I don't know a jacket or something for an example, you could have a designer jacket that costs thousands of pounds. Now I can almost guarantee that you're able to buy the exact same style looking jacket colour. The only thing that be different will be the label or the branding on it from, you know, any shop. Now, why would you buy a fake of something that's very expensive when you can buy the exact same jacket, just without the branding, and it's that ego and sort of self-esteem coming back into it where the only reason you're

	buying a you could go to ASDA and buy, you know, a normal black jacket or you could buy one with a designer brand on it for hundreds the only reason you're buying a fake is because of that brand, and it's for that clout that comes with it.It's not that you're buying , you know, you could argue that buying £1000 jacket it comes with a quality. It's gonna be well made and all of that stuff. So you get that brand loyalty through there, but by buying a counterfeit, you getting none of that. It's gonna probably be worse quality than the one that's not bonded because it's not made for any sort of standard, and I think it is exact self-esteem and like wanting to fit in and be the same as everyone and that sort of clout coming into it because you wanna look like you've got the big 1000 pound coat on when in reality you know where near wearing that.
INT	Thank you <b>F5</b> to be honest you all seemed to have answered my questions, I shall end the focus group if nobody has anything to add?
F5	Nope nothing from me
F4	Yeah, im good.
M6	Nope im good.
1817	

INT Okay well in that case, thank you all for your participation. Have a great evening.

INT-Interviewer M6 – Male 6 F4- Female 4 F5- Female 5

#### Appendix 38- Focus Group Three (100 Key Words)

Word	Length	Count	Weighted Percentage	Similar Words
people	6	57	3.62%	people
class	5	54	3.43%	class
working	7	25	1.59%	work, worked, working
now	3	23	1.46%	now

get	3	23	1.46%	get, gets, getting
buy	3	22	1.40%	buy, buying
social	6	20	1.27%	social
things	6	19	1.21%	thing, things
got	3	17	1.08%	got
fake	4	16	1.02%	fake, faked, faking
look	4	16	1.02%	look, looked, looking, looks
money	5	15	0.95%	money
well	4	14	0.89%	well
рау	3	14	0.89%	pay, paying
see	3	12	0.76%	see
upper	5	12	0.76%	upper
debt	4	12	0.76%	debt, debts
brands	6	12	0.76%	brand, branding, brands
want	4	12	0.76%	want, wanting
something	9	11	0.70%	something
counterfeit	11	11	0.70%	counterfeit, counterfeits
anything	8	10	0.64%	anything
make	4	10	0.64%	make, makes, making
different	9	9	0.57%	difference, different
live	4	9	0.57%	live, lives, living
fit	3	9	0.57%	fit
put	3	9	0.57%	put, puts, putting
stuff	5	9	0.57%	stuff
trying	6	9	0.57%	try, trying
use	3	9	0.57%	use, used, using

media	5	8	0.51%	media, medias
group	5	8	0.51%	group, groups
actually	8	8	0.51%	actually
afford	6	8	0.51%	afford
agree	5	8	0.51%	agree
almost	6	8	0.51%	almost
easier	6	8	0.51%	easier
everyone	8	8	0.51%	everyone
thank	5	8	0.51%	thank
easy	4	7	0.44%	easy
expensive	9	7	0.44%	expensive
gonna	5	7	0.44%	gonna
potentially	11	7	0.44%	potentially
wearing	7	7	0.44%	wearing
car	3	7	0.44%	car, cars
exactly	7	7	0.44%	exact, exactly
feel	4	7	0.44%	feel, feeling
good	4	7	0.44%	good, goods
opinion	7	7	0.44%	opinion, opinions
credit	6	6	0.38%	credit
done	4	6	0.38%	done
going	5	6	0.38%	going
jacket	6	6	0.38%	jacket
klarna	6	6	0.38%	klarna
way	3	6	0.38%	way
restaurant	10	6	0.38%	restaurant, restaurants
bit	3	6	0.38%	bit, bits
coming	6	6	0.38%	comes, coming
month	5	6	0.38%	month, monthly, months
pictures	8	6	0.38%	picture, pictures

add	3	5	0.32%	add
card	4	5	0.32%	card
fact	4	5	0.32%	fact
great	5	5	0.32%	great
higher	6	5	0.32%	higher
later	5	5	0.32%	later
okay	4	5	0.32%	okay
perceived	9	5	0.32%	perceive, perceived
person	6	5	0.32%	person
portray	7	5	0.32%	portray, portrayed, portraying
seems	5	5	0.32%	seemed, seems
sometimes	9	5	0.32%	sometimes
accessible	10	5	0.32%	access, accessible
experience	10	4	0.25%	experience, experiences
falsify	7	4	0.25%	falsified, falsify
friends	7	4	0.25%	friend, friends
interest	8	4	0.25%	interest, interesting
likes	5	4	0.25%	likely, likes
tell	4	4	0.25%	tell, telling
background	10	4	0.25%	background
becomes	7	4	0.25%	becomes
cost	4	4	0.25%	cost, costing, costs
designer	8	4	0.25%	designer
esteem	6	4	0.25%	esteem
focus	5	4	0.25%	focus
honest	6	4	0.25%	honest
influences	10	4	0.25%	influence, influencers, influences

ive	3	4	0.25%	ive
kids	4	4	0.25%	kids
lots	4	4	0.25%	lots
love	4	4	0.25%	love
mentioned	9	4	0.25%	mentioned
online	6	4	0.25%	online
outside	7	4	0.25%	outside
perhaps	7	4	0.25%	perhaps
pretend	7	4	0.25%	pretend
quite	5	4	0.25%	quite
real	4	4	0.25%	real
self	4	4	0.25%	self
somebody	8	4	0.25%	somebody

## Appendix 39- Focus Group Four (Transcript)

INT	So just to recap, the purpose of tonight's call is to talk about your thoughts and opinions regarding social class, consumer behaviour and counterfeit goods. Not that I think we're gonna have any issues, but everyone's opinions and feelings are valid. Discrimination aggression, argumentative behaviour will not be tolerated, but I can't imagine we're gonna have a problem tonight.
	So if nobody's got any questions, I think we should just get into the focus group, if that's okay with everyone.
F6	Yeah, im good.
M7	Yeah, fire away.
INT	Brilliant. OK, so this question is a bit of an ice breaker for everyone.
	So what do you all think social class is.
M7	It's just the, well, I think, isn't it just the level of kind of society you're in, like in terms of of kind
	of upper, middle lower? I'm just thinking
F6	Yeah, it's usually defined by, umm, sort of wealth and yeah probably say wealth social class
	is usually defined by.

INT	Yeah, brilliant. F7anything to add?
F7	Yeah, I think it it's definitely like money related really, isn't it?And possibly education.
F6	Ohh yeah yeah.
INT	Any other comments? If not we will move onSo do you think social class can be faked? Do
	you think people can lie about their class and falsify it?
M7	Yeah, if it's if in terms of money, definitely because you can just get into a lot of debt over it
	and you know buy you know cars and stuff that you can't afford to, you know, perceive that
	you're in a higher class financially than you actually are and then end up in a worse situation.
F6	Yeah, I mean I I would definitely agree with M7.
INT	Yeah
F6	I think now, especially nowadays when you can get houses on finance, clothes, on finance
	cars, on finance, like even down to like technology and jewellery, you can get everything on
	finance nowadays. So you know, it's very easy to sort of fake that and that higher or even
	lower social class if if you really wanted to. Erm, Yeah.
INT	Yeah. Great. Thank you, F7?
F7	Yeah.No, no, l agree.
	I think can deplete the finance things trying to become more prevalent as well.
	So it's a lot easier and less means tested than it used to be.
INT	OK.So you've all kind of agreed that people do try and lie about their social class. But why do
50	you think people try and do that?So what motivates that? That kind of behaviour.
F6	Social media, for one. And you know, having a good profile
M7	Like a status thing, isn't it? Yeah. Having that kind of status and yeah.
INT	Yeah. Do you think it is just social media or or do you think it's in person as well? Do you think
50	or do you think just social media is kind of?
F6	And no, I think there's there's a lot of connotations that tie to each social class, and there's usually more positive connotations tied to the highest social classes.
	So people kind of strive for that, for you know, somebody as a sort of strangers and people
	who just look at others, you know, briefly they they automatically tie those connotations to
	those people who they perceive as a high social class, whereas people of the lower social
	class, they would sort of and presume negative connotations towards those people. So it it's
	it's sort of it's what's the word?It's like when you see people walking in the street, you you
	automatically label people and you would want pay people to to label you with positive
	connotations from a first glance rather than negative ones.
INT	Alright, thank you.
	Yeah. Really interesting, M7. F7, anything to add?
M7	I mean, just going off the kind of the back of the social media and I think just media in general
	like you know, just knew what you see on the news as well, you know like saying footballers
	and stuff if they're driving a certain car or or wearing a certain watch, then people, you know,
	might want to kind of copy that and then end up, you know, putting themselves into to debt to
	try and reach that same kind of status that that person's got.
F6	Yes, like friends
F7	Yeah, I think social media is obviously quite a big one and it's it's incredibly easy and simple
	to, you know, post a post a picture online and make it look like you're doing things or you
	know, you're living way beyond your means and I think it's probably got quite a negative
	impact on a lot of people's mental health when they see, you know, rightly or wrongly, their
	friends buying and doing all these things that they may or may not actually be doing. But

	again, you only see a slight perspective through social media, and if you take that as sort of if
	you take that as the truth, then I can imagine some people will be sat there wondering why
	they didn't live as lavishly and things like that.
INT	OK, great. Anything to add? Or are we OK to move on?
F6	No, fine.
INT	OK, so do you all think that falsifying class is easy? Can anyone do it?
F6	Or do you think it's difficult to do perhaps?
го M7	I think it's easy up to a point and then once it starts getting into like silly money, they're not.
	When it starts getting more difficult because obviously trying to, you know you hit certain point of debt and then you know banks and stuff start to question it. So that's when it gets tricky. But yeah, I think it's easy up to a point and then it gets much harder if you're trying to, you know, get into the really big end, things like car, multiple cars or multiple houses and stuff like that, I think that's when it'll get tricky.
INT	Great, thank you F7? F6?
F6	Yeah, I mean, I I completely agree with you, M7, that it's it's hard up to a point, but I thought of it not as and in terms of money and but from from my point of view, my experience and that sort of middle class range erm they tend to rely on things like big brands and big names and that's very easy to replicate in terms of with counterfeit goods and and things like that. Whereas when you get into sort of the, the upper classes and the sort of a brands and experiences and and things that they go for is something that can't usually be replicated. And that's why they go for that.Umm so I yeah, I I agree with you M7It is up to a point, but then it it gets to a point where it can't It can't be faked.
F7	I think you can definitely, definitely fake it up to a point again, like eventually your credit cards are gonna run out or, you know, the bank isn't gonna give you any bigger mortgage, things like that.But I also think there's like other factors to play into it. Like again, I think when you're looking at class system, most people have a upper class, are
	likely to have been privately educated. It would just be sort of more common, which means they're less likely to have an accent and things like that. So I think you can, there's like two sides of it.
	You you've kind of got the you need to buy to fit in, but you've also then got to you, you've got to present yourself as if you were someone of a sort of a higher class or better social status.
INT	Yeah. Great. Thank you all for that.Umm, so that was the first section.
	Now the second section, we're going to be talking about buy now pay later and counterfeit goods, which you all kind of touched upon.
	So firstly I kind of just want to add some context. Many luxury brands such as Gucci, Louis Vuitton, even kind of sellers such as flannels have started offering buy now pay later services. I just wanted your opinion really on, on that. Do you think that they should be offering by now pay later?
F6	Umm That's really tricky
M7	I think it, yeah, I think I think it does just depend. I mean I I've used stuff like that in the past, but only when I could afford it anyway, just helps to spread things out and it also builds your credit score as well, which is quite hndy and but I think it just depends on the amount and also like the limit you can take on things cause I know there's stalls where the cap it at certain point to avoid people getting into too bad of a situation. So that's kind of an interesting one, but I think it just depend on what it is, how much it is and also if you can

	afford it in the first place or not.
	I think that's what I would say is kind of the the main factors.
F6	I think it's it's a difficult one because introducing things like by now pay later for and the sort of luxury brands it sort of takes away the novelty of them that they are these big luxury brands that you you know you need to be in high social class or you need to be earning lots of money in order to afford them. But with things like buy now pay later, it means that sort of anybody could afford them.So it's sort of, it grazed the lines between, you know, if we're, if we're looking at social class in terms of wealth, it it grazed those lines.
INT	Yeah.
	Do you know? That's really funny you've said that actually that was actually my next question. Do you think it is blurring the boundaries? So I don't need to ask that (group laughter) F7, do you have anything to add to F6 or M7's point or?
F7	Yeah. Again shortly, with similar to M7 like I've used by now pay later in the past and again if I was gonna spend some money, it would attend to always have the money there. But if I can, you know, offset the cost into three payments that are interested free, then it's a little bit more appealing cause instead of say spending you know £100.00 on a Tshirt, it's only going to cost 33 and a bit pound.
M7	Yep
F7	And again, I have the money, but psychologically it's a little bit more appealing than spending 100 pound up front and again, I do think that our there are sort of negative connotations to it. So you'll probably find that there'll be some individuals that you know they're gonna buy 100 pound Tshirt, but it's costing them £25 a month for four months. So they're gonna go and buy four £100 shirts for £100 a month and you know because they had that money there and I can add them as quite a quite a lot of pitfalls to it. And I do think that some of them are means tested quite poorly as well, so you know some of these more these challenges, I suppose, would be the word in the buy now pay later space and don't really do a huge amount to check credit scores. They don't do any scoring and they'll just give you a a bunch of money and as long as you make your payments for the first, like six months, they'll increase it and then they'll increase it. Which again could be a very good thing. It's not dissimilar to a credit card, but you're not necessarily lending money to the best sort of the people with the best credit histories so you know there is there's that element of ethics to, I suppose.
INT	Yeah. Interesting. F6, M7, anything bad or OK to move on?
F6	No, I mean I I completely agree.
M7	Nope, same from me ive got nothing else.
INT	OK, so now we're gonna talk about the counterfeit market and and counterfeit goods. Please feel free to just share your opinion on on both please.
F6	So my my opinion of counterfeit goods and comes from sort of an ethical standpoint where I don't think the production of kind of thing goods is ethical by any standards, not ethical to the designer, it's not ethical to the workers, and they usually made him really poor conditions and people aren't paid properly and so me personally, I would never purchase anything that's counterfeit purely from that standpoint, but I can understand why people would, because it

	gets you that kind of wealthy look or, you know, you get to wear that name brand, but at a
	much lower cost.
INT	Yeah, definitely, F7, M7 would you like to add anything?
M7	Yeah, I totally agree on the on the ethics kind of thing, when it comes to the conditions that the the made and stuff totally agree with that. But at the same time, I mean I have bought stuff in the past because it like, like f6 was saying that, you know, you can get that kind of brand or you know, a bit cheaper and stuff like that. But at the same time, you've got companies like, I mean, I know they're not really, you know, luxury that. But I'm I'm guessing it'll be more out there like them. But like Primark and stuff where you know they're making millions and you know that workers are in terrible conditions and stuff as well and they're kind of, you know, a big kind of retailer, I'm not too sure if what the luxury ones are like, but I know there'll be other retailers out there who will do, you know, similar to what these kind of knockoff brands are doing and they're getting away with it because they're a big chain. So it's there is a bit of a dilemma there, but totally agree in the terms of the ethics side of things where it's not right the way they're made, but that can go for most of fast, fast fashion in general.
INT	Yeah, definitely. Sorry F6 were you gonna say something there?
F6	I was actually just going to add back on F7's point.
	I completely agree, and the thing is, and some of these big luxury brands, they also work unethically. They won't pay their workers correctly, and they'll also do things like, say, a brand like Gucci and they make a bag for, ayou know, spring summer season or autumn winter and then that season ends and you know, I've seen news articles where the season ends and they've still got a lot of stock of the product but because they're such a luxury brand and they don't wanna sell it in places like outlets, they'll just burn the product. And that's
	unethical and itself so either side that you go, even counterfeit to luxury
M7	Wow.
F6	They're both doing things that are unethical, you know?
	So you kind of can't escape it.
INT	Thank you F6, F7 would you
F7	Yeah, I think the the mention of Primark before was quite interesting because obviously places like fast fashion and notorious for the designers brought out you know, a luxury handbag or a pair of shoes fast fashion isn't long behind making a you know their own version for significantly less money, and which is where you get into the sort of, in my opinion, the psychology behind it. Where say I saw the pair of shoes that had just been released via I don't know a very expensive brand, and a few weeks later, you know Primark or ASOS, have a pair that looking exactly the same. Just the only difference is ones not got the branding of the logo on it. But the point of me going and buying a knock off of the branded one is it the clout in the ego that I'm looking for of having the branded item or do I like the aesthetic of the item itself? I think that's where it gets intoI could go and spend £20.00 on a pair of trainers from, you know, as I said, Primark or Boo Hoo or whatever that look like luxury trainers, they're just not got the branding. But then if you went out and bought the pair of luxury branded ones, knocked off, or faked, it's in my opinion it's because you're looking for that ego and you're looking for that status symbol that you obviously don't have by buying the fake, but yeah, you kind of need toI don't know, massage your own ego with that.

INT	Yeah.Thank you all for that.
	F7 you kinda talked about this So I was gonna ask you all, why do you think people do or
	don't buy counterfeit goods?
F6	Umm.I mean, I I totally agree with F7 and you know it's it's to do with ego and trends and you
	know to sort of fit in and not be that anomaly amongst everyone ermYeah.
INT	Yeah, M7, anything to add?
M7	No, not with that one.I mean, I justYeah, I agree with what F6 was saying really, so that I
	haven't got anything to add for that one.
INT	Yeah, not a problem. So my next question, I would love your opinions on people getting into
	debt or buying fakes to kind of bolster their social class. Have you witnessed it? Do you think
	this even happens?
M7	Definitely (general laughter)
F6	Absolutely Absolutely I think it's more common than we think. Even in terms of and, you
	know people that you see on social media, something that I saw erm, the other day, not the
	other day.
	Sorry, you know ages ago is one thing is that you can rent clothing and bags so you can rent
	them for like a week or a day, you know, in order to take a photo and another thing is that is
	quite new, but you know it's coming up as where you take photos and say in just just a black
	top or a black shorts or black trousers and then people can edit clothing on to you which is an
	even cheaper option.
INT	Oh my goodness (Group laughter)
F6	So I can't remember what the question was.I'm really sorry, Sam.I can't remember what I was
	going with that and. Ohh yes, so yeah, it's definitely prevalent and there's a market out there
	which is why things like renting clothing and getting clothing edited onto you is, you know
	increasing.
INT	Yeah, that's interesting. I'm gonna have to research that cause I've actually never heard of
	that., thank you for bringing that to my attention. Yeah, F7, M7, if you want me to repeat the
	question, as I understand that that was quite a long-winded question I asked. Just to recap. It
	was just your opinions on people getting into debt or buying counterfeits to falsify their class.
F7	I think it's a little bit of aware that keeping up with the Joneses isn't it, and I mean again, this is
	being going on for decades where your neighbour buys a new lawn mower.
M7	YeahYeah.
F7	So you feel like you have to go out and buy a new lawn mower.
F6	Mmmhmm.
F7	By thing obviously with the again, we mentioned at the start the explosion in social media and
	you know, it's essentially everyone is the only reason people post on social media and nine
	times out of 10 is just to show off. It's, you know, all It's something completely meaningless.
	Like, there's not really much in between that's of use to anyone in the world.
	So if you're looking and going all you know 'I work with this person and they're, you know,
	dripping in all of this designer gear'. Well, you're gonna be like, well, 'why haven't I got that'
	and potentially buy the fake either fit in or to, you know, you're gonna have to fake it
	somehow.
	Again, you could be in a social circle with people who are quite wealthy or of different means
	to yourself, and you might have that, oh, 'I need to fit in 'so I'm gonna have to.
	I'm gonna have to do it somehow, and I can't go out and spend thousands of pounds on a
	handbag so I'm going to have to make it look like I can.

INT	Yeah. Great. M7, anything to add?
Μ7	Yeah, I mean, I would just say as well, like it, it can be you know it's kind of be touched on, but a lot of it can be done to kind of trends I mean, I know a common one at the minute seems be Teemu and to how popular that's become kind of overnight for kind of getting, you know, knock off and and fakes you know you I know you can get you know kind of knock off Fred Perry polos and stuff for like 3 pound which you know I know a lot of people are definitely buying and you know there's all sorts on there and I think just recently with that kind of explosion and users and stuff for the app then I think it's become kind of trendy I know I've seen a lot on social media where people are like oh you've gotta use Teemu it's brilliant you know you can get this for this much and I think that's one of the reasons why people feel pressured into kind of buying stuff.
INT	Yeah, great. F6, sorry
F6	Something just wanted to add on to that sorry and is in terms of with currently right now and with the cost of living crisis and everything trends still move forward and so despite, you know, people already being in turmoil in terms of in debt and trend still move forward and people still want the best pieces or the trendiest pieces or the nicest car despite that so in terms of getting into debt now is definitely, you know more of an issue than than ever.
INT	Yeah, definitely. Anything to add?
	I'm going to take the silence as a no so, have any of you ever felt pressured to kind of make a purchase just to fit in, whether that be on buying our pay later or possibly a counterfeit good?
Μ7	<ul> <li>No, I mean I wouldn't say pressured I've done the the Buy now pay later stuff just for the convenience of it errm and like regarding counterfeit stuffNo, I mean, I'm a tight **** anyway (general laughter), so if I can't afford it, I'm not gonna buy it. So No, I wouldn't say pressure.</li> <li>I mean, like I said, I bought, you know, like, fake football tops on holiday and stuff just because they're cheap uh, and normally just cause they're there really, you know, you you walk along the the sea front and they've got the stalls and you know it's like 2 for €10.Can't really go wrong for that, but no, nothing, nothing on the luxury side of things are definitely not felt pressured into anything. I mean, possibly a phone, maybe like an iPhone or something. If you've got an out of date version, that's normally the one specially going through school and stuff that you'd normally get "oh my phone's newer than yours". But outside of that, nothing really.</li> </ul>
F6	I I would agree with M7.I think I I wouldn't call it pressure, but I would say and everything that I buy or want is some form of pressure because I only like something because I've seen it somewhere else like I I don't think any of my kind of ideas of aesthetics are original they're sort of subconscious, where I I will have seen something that's trending and then taken my personality and thought Ohh well, this thing's trending and I like this out of it so it that is a form of pressure, you know? Because it's not just my miraculous idea of " I like this" It you know, it has come from somewhere and but I wouldn't necessarily say that I consciously feel the pressure.
INT	Thank you so much for that, F7, anything.
F7	Yeah, to touch on M7's point about, obviously, when you were abroad and you know you knock off football gear, I don't think I know anyone who hasn't at some point one time another bought a pair of fake Ray-Bans, not necessarily because they were buying fake Ray- Bans for a pair of fake Ray-Bans. But you know, if you've left your sunglasses, it's pretty much

	locations. I've definitely bought fake items in the past, but not because I wanted the brand just because again, it's been, you know, I've needed to go and grab a pair of sunglasses and it was €2.00 for these fake Ray-Bans.
	It wasn't me trying to buy a pair for the brand they weren't even a good fake to be quite honest with you, but they were just convenient to me at the time to buy themand so yeah.
F6	I have to say F7 that was exactly me on my last holiday. I left my sunglasses, needed some, so I got a pair of Ray-Bons some fake ray bans. And they were like 2 euro, yeah.
INT	Served the purpose though?
F6	Exactly!
INT	Well, I think we're literally just getting to that half an hour mark. And to be honest, I don't have any more questions. So unless you guys have any questions for me, I think we can wrap this short, but sweet focus group up Well, thank you all so much for your time. I really appreciate it, and F6, you're starting the PhD journey. If if I can help in any way just feel free to reach out, but again thank you all so much for giving up your evening and and have a lovely night guys.
F6	Thank you Sam
M7	Have a great night

INT- Interviewer M7-Male 7 F6-Female 6 F7- Female 7

Word	Length	Count	Weighted Percentage	Similar Words
people	6	31	2.01%	people
things	6	29	1.88%	thing, things
get	3	29	1.88%	get, gets, getting
buy	3	27	1.75%	buy, buying, buys
social	6	25	1.62%	social
class	5	22	1.42%	class, classes
brand	5	19	1.23%	brand, branded, branding, brands
fake	4	17	1.10%	fake, faked, fakes
stuff	5	17	1.10%	stuff
gonna	5	16	1.04%	gonna
got	3	16	1.04%	got
add	3	13	0.84%	add
agree	5	13	0.84%	agree, agreed
anything	8	13	0.84%	anything
now	3	13	0.84%	now
well	4	13	0.84%	well
goods	5	13	0.84%	good, goodness, goods
counterfeit	11	12	0.78%	counterfeit, counterfeits
luxury	6	12	0.78%	luxury
money	5	12	0.78%	money
looking	7	12	0.78%	look, looking
going	5	11	0.71%	going

# Appendix 40- Focus Group Four (100 Key Words)

media	5	11	0.71%	media
рау	3	11	0.71%	рау
quite	5	11	0.71%	quite
thank	5	11	0.71%	thank
later	5	10	0.65%	later
pair	4	10	0.65%	pair
terms	5	10	0.65%	terms
want	4	10	0.65%	want, wanted
opinion	7	9	0.58%	opinion, opinions
pressure	8	9	0.58%	pressure, pressured
much	4	9	0.58%	much
need	4	9	0.58%	need, needed
something	9	9	0.58%	something
big	3	8	0.52%	big
make	4	7	0.45%	make, making
ethical	7	7	0.45%	ethical, ethics
trying	6	7	0.45%	try, trying
bit	3	7	0.45%	bit
debt	4	7	0.45%	debt
great	5	7	0.45%	great
actually	8	6	0.39%	actually
afford	6	6	0.39%	afford
cars	4	6	0.39%	car, cars
connotations	12	6	0.39%	connotations
easy	4	6	0.39%	easy
everyone	8	6	0.39%	everyone
feel	4	6	0.39%	feel, feelings
interesting	11	6	0.39%	interested, interesting
knock	5	6	0.39%	knock, knocked
means	5	6	0.39%	means
trends	6	6	0.39%	trend, trending, trends

start	5	6	0.39%	start, started, starting, starts
100	3	5	0.32%	100
bought	6	5	0.32%	bought
certain	7	5	0.32%	certain
credit	6	5	0.32%	credit
finance	7	5	0.32%	finance
fit	3	5	0.32%	fit
move	4	5	0.32%	move
see	3	5	0.32%	see
sorry	5	5	0.32%	sorry
status	6	5	0.32%	status
usually	7	5	0.32%	usually
person	6	5	0.32%	person, personality, personally
spend	5	5	0.32%	spend, spending
used	4	5	0.32%	use, used
clothing	8	5	0.32%	clothes, clothing
cost	4	5	0.32%	cost, costing
first	5	5	0.32%	first, firstly
pound	5	5	0.32%	pound, pounds
bans	4	4	0.26%	bans
cause	5	4	0.26%	cause
completely	10	4	0.26%	completely
ego	3	4	0.26%	ego
erm	3	4	0.26%	erm
fast	4	4	0.26%	fast
general	7	4	0.26%	general
group	5	4	0.26%	group
item	4	4	0.26%	item, items
laughter	8	4	0.26%	laughter
lower	5	4	0.26%	lower

month	5	4	0.26%	month, months
negative	8	4	0.26%	negative
nothing	7	4	0.26%	nothing
ones	4	4	0.26%	ones
past	4	4	0.26%	past
primark	7	4	0.26%	primark
ray	3	4	0.26%	ray
seen	4	4	0.26%	seen
sunglasses	10	4	0.26%	sunglasses
talk	4	4	0.26%	talk, talked, talking
totally	7	4	0.26%	totally
anyone	6	3	0.19%	anyone
away	4	3	0.19%	away
become	6	3	0.19%	become
behaviour	9	3	0.19%	behaviour
best	4	3	0.19%	best
black	5	3	0.19%	black