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Markets, Globalization & Development Review



Frugal Consumer Behavior

We live in an era characterized by the encouragement of rampant consumption. Consumers are continuously exposed to numerous advertisements, sales promotions, and marketing campaigns featuring slogans such as “buy now, pay later,” “buy two, pay for one,” “eat as much as you can,” and “upgrade your choice.” Social norms and practices have evolved in alignment with these trends, with the rise of materialistic values further exacerbating overconsumption. This phenomenon results in a significant portion of purchased goods remaining unused (Holt 2002), leading to not only financial deficits for consumers but also excess waste generation (Bove, Nagpal, and Dorsett 2009). Despite the encouragement of rampant consumption, there is a growing recognition of its detrimental effects. This recognition has sparked renewed interest in the concept of frugality and frugal consumption. Frugality is defined as “a unidimensional lifestyle trait characterized by the degree to which consumers are both restrained in acquiring and resourceful in using economic goods and services to achieve longer-term goals” (Lastovicka, Bettencourt, Hughner, and Kuntze 1999).

The sustainability agendas of international organizations such as the OECD and UNDP have further contributed to the growing interest in frugality. The OECD's 2020 report suggests new frugal consumption methods to enhance societal well-being. The UNDP's 2030 Agenda for Sustainable Development acknowledges that fundamental reductions in spending and consumption are necessary to achieve global sustainable development. Accordingly, consumers are now shifting towards frugal consumption as a response to the acute consumerism of the modern era. Behaviors such as avoiding expensive purchases, buying only during sales, mending broken household appliances instead of replacing them, and finding recipients for their children's used clothes are becoming increasingly popular. These behaviors have been collectively referred to in the literature under the umbrella term 'frugality' (Bove, Nagpal, and Dorsett 2009). In the pages of MGD, Heingraj and Amornpan (2019) have explored the patterns of restrained and frugal consumption in Thailand.

Although frugal practices have existed since the earliest periods of human life and are now experiencing a revival, consumer behavior research has largely neglected frugality and frugal consumption. Lastovicka et al. (1999) highlight two reasons why understanding and measuring frugality is important to the consumer behavior literature. First, previous research has primarily focused on the pre-consumption stages of consumption by

investigating decision-making processes. A study of frugality, they argue, also contributes to understanding consumer behavior in the usage stage of consumption. Second, they point out that the field lacks a multi-dimensional perspective on frugality. Despite the passage of 25 years since the publication of the article by Lastovicka and colleagues and the growing interest in frugal consumption, these aspects have not been extensively studied in the literature.

The purpose of this paper is to bring renewed attention to frugality and advance the discussion beyond merely integrating diverse practices. It makes an initial attempt to explore the dimensions of frugality and provides a contextual map of frugal consumer behavior that can be empirically tested and used for future predictions. This paper should be viewed as a conceptual exercise, focusing on explaining the constitutive aspects of frugality and their manifestations in specific consumption domains.

The Evolution of Frugal Consumption: Historical, Economic, and Cultural Influences

Belk (1983) argues that capitalist cultures, which rely on competition, encourage acquisitiveness and possessiveness, yet these do not always lead to the expected outcomes. Financial and psychological benefits can sometimes be derived from refraining from consumption as well (Sherry 1990). While motivations and benefits for restraining consumption may be purely ideological, such as anti-consumption, consumers may also choose to limit their consumption for a particular period to fulfill long-term desires, such as saving money to purchase luxury jeans months later (Belk, Ger, and Askegaard 2003). Alternatively, they may simply lack the financial resources to afford the desired products and services. Therefore, restraint can be both a necessity and a choice.

The etymological roots of the word 'frugality' lie in the Latin word "frugalitas," meaning 'virtue' (Bove et al., 2009). The earliest praise of frugality dates back to the emergence of cultures and religious doctrines (Durning 1992). For example, the Amish have long been considered one of the most frugal societies (Goldsmith, Flynn, and Clark 2014). Buddhist culture venerates the renunciation of possessions as part of spiritual evolution (Masson 1976). Similarly, in Calvinism and Christian ethics, the central belief is that salvation comes with diligent conduct (Heilbroner 1962; Todd and Lawson 2003). It is deemed necessary to conscientiously preserve financial resources, take care of possessions, minimize harm to others, and even sacrifice excess goods for the common good (Nash 2007). The Bible contains five times more content related to money and possessions than to prayer (Fisher 1976), and it is no surprise that the

acquisition of things underpins some of the seven deadly sins, such as greed, envy, and pride (Belk 1983). Similarly, Jewish culture features the proverb "give me neither poverty nor riches" (Lastovicka et al. 1999).

Economic conditions, such as downturns and recessions, also impact consumers' adoption of frugal behavior, as frugality is inherently related to lesser spending. During the 18th century, the U.S. government encouraged frugality as the major consumption orientation to reduce the demand for imported luxury items (Heilbroner and Milberg 2012; Morgan 1967; Witkowski 1989). In the next century, John Stuart Mill established the theory of capital based on frugality (Lastovicka et al. 1999). Mill (1848) argues that capital can only be accumulated by frugal consumers, who prefer future returns to immediate gratification.

While encouragement for frugality continued at a considerable speed, consumer responses to the industrial revolution, advancements in marketing, and evolving cultural norms caused a pause in the interest in frugality. Consumers then enjoyed mass production and decreasing costs of consumption. Years later, however, interest in frugality began to reawaken as consumers experienced the dark side of consumption, such as environmental damage, credit card debts, financial crises, and placing materialism above other human values (Egol, Clyde, Rangan and Sanderson 2010). The shift in consumption dynamics from well-being to well-having after the Industrial Revolution has now reversed from well-having to well-being (Gardels 2000). Frugality has become a necessity, such as tough economic or political conditions or following an ideology, but also a choice for better life quality and long-term sustainability (Alcott 2008; Corbridge 1998).

Conceptualization of Frugality in Marketing Research

In recent literature, frugality was initially defined by DeYoung (1986) as "careful use of resources and avoidance of waste" and has often been contrasted with overconsumption (Gronow and Warde 2001). Early definitions and conceptualizations focused on waste avoidance. Later research has expanded this definition to differentiate between resource use and spending behaviors. The most cited definition in frugality research describes it as "a unidimensional lifestyle trait characterized by the degree to which consumers are both restrained in acquiring and in resourcefully using economic goods and services to achieve longer-term goals" (Lastovicka et al. 1999). Majority of subsequent research has followed conceptualization of Lastovicka et.al. (1999) and used the scale developed by them to measure frugality in consumer behavior (see for example, Bove,

Nagpal and Dorsett 2009; Goldsmith, Flynn and Clark 2014; Todd and Lawson 2003).

This definition emphasizes both the restraint in purchasing and the resourceful use of goods and services for achieving long-term goals. These can be considered as the two separate dimensions of frugality: spending-related frugality (SRF) and consumption-related frugality (CRF). Spending-related frugality (SRF) is characterized by a strategic approach to managing expenditures, aimed at maximizing value and minimizing financial outlay. Consumption-related frugality (CRF), on the other hand, emphasizes the responsible and sustainable use of resources to avoid waste and minimize environmental impact.

The most widely used scale of frugality, developed by the same authors, includes items that separately measure these two dimensions (see Table 1). However, their conceptualization consider frugality as a unidimensional construct. Moreover, Lastovicka et al. (1999) base their empirical studies solely on thriftiness or financial prudence, which is a form of SRF. For example, they use comparisons between the general public and Tightwad Gazette subscribers.

Table 1: Frugality Scale Items, Lastovicka et.al. (1999)

1. If you take good care of your possessions, you will definitely save money in the long run.
2. There are many things that are normally thrown away that are still quite useful.
3. Making better use of my resources makes me feel good.
4. If you can re-use an item you already have, there's no sense in buying something new.
5. I believe in being careful in how I spend my money.
6. I discipline myself to get the most from my money.
7. I am willing to wait on a purchase I want so that I can save money.
8. There are things I resist buying today so I can save for tomorrow.

The lack of conceptual acknowledgement of the two dimensions contributes to inconsistent findings in the literature, with some studies focusing exclusively on SRF (e.g., Lastovicka et al. 1999; Lee 2012) or CRF (e.g., Alcott 2008; Evans 2011), leading to varying conclusions about frugal behavior. For instance, research following Lastovicka et al.'s (1999) work operationalized frugality as SRF (e.g., Lee 2012; Podkalicka and Potts 2014) whereas research building on DeYoung's (1996) work

operationalized it as CRF (e.g., Alcott 2008; Evans 2011; Pepper, Jackson and Uzzell 2009). There is also research that implicitly talks about both of these dimensions but at the end brings up implications from the perspective of SRF (i.e. Goldsmith, Flynn and Clark 2014; Lastovicka et.al. 1999; Lastovicka 2009) or CRF (i.e. Bove, Nagpal and Dorsett 2009; Evans 2011). For example, Ballantine and Creery (2010) argue that frugal consumers tend to keep their spending at minimum, while Evans (2011) finds that frugal consumers are willing to pay higher prices in environmentally friendly purchases. Table 2 provides a comparative overview of how different studies have conceptualized frugality, along with the associated behavioral and psychological outcomes reported.

Table 2: Conflicting Operationalizations of Frugality

Authors	Frugality Operationalization	Positive Relationships with
DeYoung (1996)	SRF	Environmental consciousness
Lastovicka et.al. (1999)	SRF	Price consciousness, age, ecocentrism
Witkowski (2003)	CRF	Home-made production
Todd & Lawson (2003)	SRF and CRF	Self-control, environmental consciousness
Shoham & Brencic (2004)	SRF	Value consciousness, Price consciousness
Bardhi & Arnould (2005)	SRF	Goal engagement, bargain-hunting, recreational shopping,
Lastovicka (2009)	SRF	Goal engagement
Bove et.al. (2009)	SRF	Market mavenism, shopping antipathy, age
Evans (2011)	CRF	Environmental consciousness
Lee (2012)	SRF	Social influence on spending
Rao (2013)	SRF and CRF	Environmental consciousness, simply lifestyle
Podkalicka & Potts (2014)	SRF	Deal proneness, higher amount of consumption
Goldsmith et.al. (2014)	SRF	Price consciousness, self-control
Pinsker (2016)	SRF and CRF	Status consumption

The subsequent sections explore how the two dimensions of frugality manifest across different stages of the consumption process.

Manifestations of Frugality in Consumption Practices

The two dimensions of frugality manifest across different stages of the consumption process as they represent distinct but complementary aspects of consumer behavior. SRF focuses on the initial decision to limit spending, CRF pertains to the efficient and mindful use of purchased (or acquired) goods and services following the purchase or acquisition. As such, these dimensions are relevant and relatively more salient at different points: SRF during the decision-making stage prior to / during the purchase and CRF during the post-purchase stage.

SRF drives a heightened sensitivity to price, encouraging consumers to actively seek deals and discounts. Hence, in the pre-purchase stage, consumers with high SRF are expected to focus on maximizing the value of their expenditures through activities like bargain hunting. For instance, they are motivated to search for bargains and leverage market mavenism, which involves a deep understanding of where and when to find the best deals (Feick and Price 1987). This knowledge may be often gained through social interactions, discussions with sellers, and tracking sales via e-mail subscriptions and seasonal promotions. This behavior highlights a proactive approach to managing spending and underscores the significance of price consciousness in the SRF dimension.

CRF, on the other hand, becomes more salient during the post-purchase stage including re-use and disposal of goods. CRF emphasizes the responsible use of resources and aims to prevent the accumulation of unnecessary goods that could harm the environment. This focus aligns with sustainable consumption practices, promoting careful use of goods and services to reduce environmental impact (Hinton and Goodman 2010). CRF often leads to waste-reducing behaviors such as recycling and choosing environmentally friendly products. Furthermore, consumers with high levels of CRF tend to make efforts to recycle their products to prevent waste, even incurring extra costs such as time and travel to specific recycling venues if necessary. They also demonstrate creativity in finding new uses for products that have reached the end of their lifecycle, such as through do-it-yourself projects.

CRF can sometimes lead to contradictory behaviors compared to SRF. For example, while SRF promotes bargain hunting and bulk buying,

CRF might discourage such activities due to the potential for increased waste and overconsumption (for frugality as CRF, see Holt 2002). Consumers motivated by SRF may engage in window shopping or actively seek out sales, viewing these activities as opportunities to gain knowledge and enjoy the shopping experience (for frugality as SRF, see Bove et al. 2009; Guiry, Mägi and Lutz 2006), which may seem as contrasting with the concept of frugality as CRF.

CRF also promotes green consumption practices, encouraging sustainable resource use and avoidance of excessive purchases. For example, consumers with high levels of CRF are more likely to recycle and choose products with lower environmental impact (see Nicol 2015; Pinto et al. 2011). In contrast, SRF may encourage the prioritization of immediate savings over paying higher prices for environmentally-friendly products (see Bardhi and Arnould 2006).

As observed, these two distinct dimensions can be associated with different consumption stages. The nature of these stages suggests that they may be influenced by a single dimension or exhibit a stronger relationship with one dimension over the other.

Can Both Dimensions Coexist in Various Consumption Stages?

While SRF and CRF are distinct, they may coexist in specific, particular consumer behaviors. Theoretically, there is no reason to assume that CRF cannot be activated in pre-purchase stage, or SRF in post-consumption stages. At any point in consumption cycle, a consumer may score high (or low) in both dimensions. For example, an individual may choose to purchase a second-hand product to spend money carefully and to avoid waste by using a product that still has utility. Alternatively, they may attempt to mend a broken phone to avoid buying a new one, thereby reducing both expenses and electronic waste. Hilton and Goodman (2010) also argue that there is an unbreakable link between economic downturns and consumers' sustainable consumption. They suggest that financial constraints during economic downturns drive individuals to adopt more sustainable practices as a means of coping with reduced economic resources. For example, in the United Kingdom a "war time spirit" campaign was initiated for saving money and energy in 2009, which assumedly employed two dimensions to reach one overall frugality. It encouraged both SRF and CRF because consumers lacked the financial resources to make purchases. Even for those who did have the means, there was still an insufficient supply of products produced by firms (Evans 2011).

Can Frugal Behavior Exist Without Frugality?

Not all frugal behavior stems from a frugal mindset or frugality as a personality trait. Even the antecedents of frugality such as financial restraints or cultural values are sometimes negatively related to frugal behavior. Although previous literature so far has suggested that frugal behavior is always negatively related to status consumption (Goldsmith et.al. 2014; Todd and Lawson 2003), consumers sometimes pursue frugality conspicuously; as a hobby and fun activity to brag about among friends, or as a status symbol that explicitly shows they are rich enough not to take offense at careful spending and careful using. The conspicuous use of frugal behavior was first highlighted by Lastovicka (2009), who provided an example of a group of female friends acting frugally and showcasing their thriftiness to each other. Podkalicka and Potts (2014) also suggest that frugal behavior can sometimes be the '*visible acts of social distinction*'. The authors challenge the assumption of financial scarcity as the main trigger of frugal behavior and suggest that individuals sometimes engage in frugal behavior simply to exhibit their moral qualities. Environmentally conscious consumption, or "*green-thrift*" as Yates and Hunter (2011) call, is one of the most popular methods with which consumers aim at prestige signaling (Sexton and Sexton 2014).

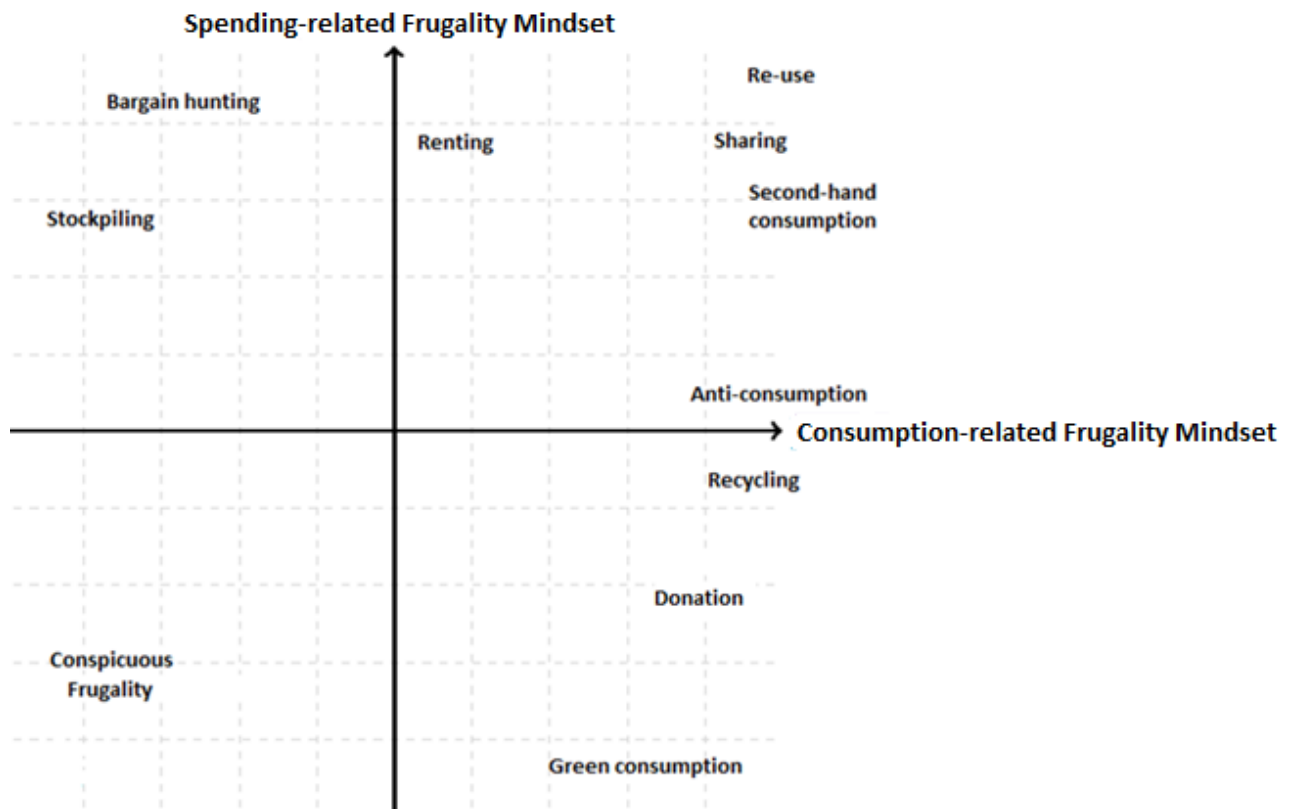
In this regard, conspicuous frugality can be understood as a mirror image of Veblen's theory of conspicuous consumption. As Gerzema and D'Antonio (2010) puts it: "Status is no longer determined by what you have but what you know and what you create." Conspicuous frugality helps to understand why many rich people exhibit frugal behavior while many poor people lean towards status consumption. Frugal consumption is now becoming an undeniable part of contemporary status consumption.

We can exceed examples of such conspicuous frugality even further with daily life encounters. Even lifestyle magazines targeting high-end consumers have recently been encouraging frugal behavior such as home cooking, do-it-yourself crafting and knitting. Think about making your own bread at home. In total, the price per bread will decrease after all initial costs are covered and you will have no chemical ingredients in bread you eat. However, first you need to afford a bread machine, which is difficult to afford for consumers with lower-income levels. And, most probably, you will not regularly make bread in that machine. At the end, you will have caused increased costs for bread, and the machine will be left unused. Other examples of conspicuous frugal behavior can frequently be observed on social media. Individuals may showcase their homemade perfumes, self-knitted sweaters, and emphasize their careful use of money and environmental consciousness. However, these posts are often followed by

images of luxury items, highlighting a contrast between their frugal practices and indulgent consumption.

Figure 1 locates various consumer behavior across the strength and valence of particular dimensions of frugality. For example, having high in both SRF and CRF, consumers tend to purchase second-hand goods, or they will try to mend their broken products for further use. In the salience of SRF only, however, consumers would look for bargains, engage in recreational shopping and stockpile, which may be negatively related to waste avoidance and hence CRF. On the contrary, during the salience of CRF only, consumers may tend to purchase green products, recycle and donate even at the expense of financial prudence. Conspicuous frugality, however, is negatively related to both dimensions of frugality. Engaging in conspicuous frugal consumption, consumers end up with both spending more and waste more compared to conventional consumption or frugal consumption (Pinsker 2016).

Figure 1: Mapping Frugal Consumer Behavior



Theoretical Implications and Limitations

Consumption, when managed appropriately, is not inherently negative, but excessive consumption can pose risks not only to an individual's budget but also to the quality of life for future generations (Ims and Jakobsen 2008). The challenge is to find a balance where the benefits of consumption outweigh its costs. Csikszentmihalyi (2000) and Martin and Hill (2012) suggest that returning to a more frugal approach; purchasing and consuming only what is necessary. Hence, frugality is subjective, as the notion of necessity varies from person to person. It is more about intention and effort rather than specific behaviors or spending amounts. Indeed, as we keep transcending modernity and even postmodernity, there are likely to be interlinked community-pods that are strongly committed to sustainability and frugality (Firat and Dholakia 1998).

This paper represents an initial attempt to explore and conceptualize the dimensions of frugality and frugal consumer behavior. It proposes a conceptual model that emphasizes the complexity of frugality and its impact on various consumer behaviors, suggesting that frugality should be understood as a bi-dimensional construct affecting different aspects of consumer decision-making in distinct ways. This effort aims to update the concept of frugality beyond 90s research and relate it to contemporary consumer behavior, as the growing population increasingly focuses on frugal consumption, sometimes even in conspicuous ways. Despite various research streams exploring frugality, the marketing literature remains relatively underdeveloped. Podkalicka and Potts (2014) highlight that while psychology views frugality as the ability to delay gratification, economics sees it as saving behavior to maximize lifetime consumption, and sociology considers it a trigger for collaborative consumption. Cultural studies often examine how social class influences consumption decisions, while operations and management research, including frugal innovations and frugal engineering, reflects the growing interest in frugality for meeting diverse consumer needs (Rao 2013). However, marketing literature often treats frugality as merely a personality trait or consumer value without integrating these diverse perspectives into a comprehensive theory.

Overall, this paper aims to address this gap by offering an introduction to a broader conceptualization of frugality and frugal consumer behavior. I acknowledge that the paper does not cover all aspects of frugality thoroughly, such as budget planning, prior experiences of consumers, or their demographics (e.g., age, education, income) that might influence frugal behavior. Future research should explore the effects of such factors on consumers' perception of frugality, starting with qualitative methods to gain deeper insights. Additionally, investigating the relationship

between frugality dimensions and brand-related outcomes, such as brand relationships, brand loyalty, and self-brand connections, could provide valuable contributions to the field.

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