

THE MEASUREMENT OF CONSUMPTION AND SAVING HABITS OF THE CHILDREN BETWEEN THE AGES OF 6-10: THE CASE OF ESKİŞEHİR

6-10 YAŞ ARALIĞINDAKİ ÇOCUKLARIN TÜKETİM VE TASARRUF ALIŞKANLIKLARININ ÖLÇÜLMESİ: ESKİŞEHİR ÖRNEĞİ

ИЗМЕРЕНИЕ ПОТРЕБЛЕНИЯ И СОХРАНЕНИЯ ПРИВЛЕЧЕНИЙ ДЕТЕЙ МЕЖДУ ВОЗРАСТАМИ 6-10: СЛУЧАЙ ESKİŞEHİR

Serpil ALTINIRMAK* - İlkey
BADURLAR** - Mehmet
YILDIRIM*** Orkun ŞEN**** - Ahmet
AYTEKİN***** Basil OKOTH*****
Çağlar KARAMAŞA*****

ABSTRACT

Consumption impacts individuals' decisions and the society in which they live positively or negatively as a result of consumption requirement. As each individual in the society has to consume, the concept of consumption affects the decisions and the society in which individuals live positively or negatively. As an individual develops, his/her decisions as a consumer continues to change. Therefore, while consumers are making decisions, they should be conscious about the responsibilities which the consumption decisions bring about. While trying to survive, consumers should act carefully in consuming indispensable materials which are also used by other people or living beings. The factors affecting consumption behavior includes; different personalities in which different behaviours and characters emerged at different ages and therefore purchased products and services are different, psychological factors that the satisfaction and perception concepts are high and the social environment in which consumer is involved can be listed under three headings as the social factors that effect decision making process. The basic point considered in economic growth and development of countries is to increase the amount of savings. It is quite important to raise the saving consciousness and to encourage people to gain this in early

This study is a part of Anadolu University Research Project number 1601E006.

* Assoc.Prof.Dr., Anadolu University Eskişehir Vocational School (saltinirmak@anadolu.edu.tr)

** Assis.Prof.Dr., Anadolu University Eskişehir Vocational School (ioner@anadolu.edu.tr)

*** Assis. Prof.Dr., Bozok University School of Physical Education and Sports (myildirim@bozok.edu.tr)

**** Lecturer, Anadolu University Faculty of Business (orkuns@anadolu.edu.tr)

***** Research Assistant, Anadolu University Faculty of Economics and Administrative Sciences (ahmetaytekin@anadolu.edu.tr)

***** PhD. Candidate, Anadolu University Graduate School of Social Sciences (basils.okoth@gmail.com)

***** Research Assistant, Anadolu University Faculty of Business (ckaramasa@anadolu.edu.tr)

DOI: 10.17498/kdeniz.426273

ages. When evaluated in terms of children, from the prenatal stage to the educational stage, is included in the family budget. Also, since it is easier to influence and direct the children than adults, as children grow up, the effects on the family budget are improving. In this study, it was aimed to detect saving and consumption preferences of the children between the ages of 6-10 via "Consumption and Saving Scale" obtained by applying focus group and pilot studies.

Keywords: Consumption, Saving, Students' Preferences

ÖZ

Tüketim, toplumdaki her bireyin tüketme zorunluluğu nedeni ile bireylerin kararlarını ve içinde yaşadığı toplumu olumlu ya da olumsuz yönde etkilemektedir. İnsanoğlu geliştikçe, tüketicisi olarak aldığı kararlar da sürekli olarak değişmektedir. Bu nedenle, tüketiciler tüketim kararını alırken bu kararların kendilerine yüklediği sorumluluğun bilincinde olmalıdırlar. Tüketicisi olarak bireyler, yaşamlarını devam ettirmeye çalışırken diğer insan ve canlıların kullandığı vazgeçilmez olan maddelerin tüketiminde dikkatli davranmalıdır. Tüketim davranışını etkileyen faktörler arasında; farklı yaş dönemlerinde farklı davranışların ve farklı karakterlerin ortaya çıktığı dolayısıyla satın alacakları ürün ve hizmetin farklı olduğu kişisel faktörler, tatmin ve algılama kavramlarının öneminin yüksek olduğu psikolojik faktörler ve tüketicinin içinde bulunduğu sosyal çevrenin karar alma sürecine etkisinin ele alındığı sosyal faktörler olarak üç başlık altında sıralanabilir. Ülkelerin ekonomik büyümesinde ve kalkınmasında temel unsur tasarrufların artırılmasıdır. Tasarruf bilincinin artırılması ve özellikle bu bilincin erken yaşlarda kazandırılması çok önemlidir. Çocuklar açısından değerlendirildiğinde; doğum öncesi aşamasından eğitim aşamasına kadar birçok etmen ile aile bütçesine dahil olmaktadır. Ayrıca çocukları yetişkinlere göre etkilemek ve yönlendirmek daha kolay olduğundan, çocukların büyüdükçe aile bütçesine etkileri artan yönde bir gelişim göstermektedir. Bu çalışmada, 6-10 yaş aralığındaki çocukların tasarruf ve tüketim tercihlerinin tespit edilmesi amaçlanmıştır. Odak grup ve pilot çalışmaları yapılarak oluşturulan "Tasarruf ve Tüketim Ölçeği" kullanılarak çocukların tasarruf ve tüketim tercihleri araştırılmıştır.

Anahtar Kelimeler: Tüketim, Tasarruf, Öğrenci Tercihleri

АННОТАЦИЯ

Потребление влияет на решения людей и общество, в котором они живут положительно или отрицательно в результате потребления. Поскольку каждый человек в обществе должен потреблять, концепция потребления положительно или отрицательно влияет на решения и общество, в котором люди живут. По мере того как люди взрослеют, их решения как потребителей также продолжают меняться. Поэтому потребители должны осознавать ответственность, возложенную на них потребительскими решениями, которые они принимают. В то время как в процессе получения средств к существованию отдельные потребители должны быть осознанными и действовать ответственно в отношении предметов первой необходимости, используемых другими людьми или живыми существами. Некоторые факторы, влияющие на поведение потребителей, включают персональные факторы, обусловленные врожденными характеристиками возрастных различий, которые приводят к различию в потребляемой разнице и услугах; психологические факторы, которые ценят концепции удовлетворения и восприятия; и социальные факторы, определяемые социальной средой, в которой живут потребители. Рост сбережений

рассматривается как основной фактор экономического роста и развития стран. Мастерство концепции роста особенно в раннем возрасте весьма важно. Цель этого исследования состояла в том, чтобы определить сберегательные и потребительские предпочтения детей в возрасте от 6 до 10 лет с использованием «Шкалы потребления и экономии», разработанной в рамках фокус-группы и пилотных исследований.

Ключевые слова: потребление, сбережение, предпочтения студентов

1. Introduction

One of the most obvious results of economic development and industrialization is the widespread and increasingly diversified consumption habits. As disposable income level increases, the budget that individuals spend on consuming also increases, and what is more, satisfaction and happiness obtained by consumption constitute an utmost importance in the lives of individuals. Today, consumption behavior has gradually become more individualized with regard to objective and subjective criteria. Consumption decisions are individualized within social classes, and with this individualization, consumption gives benefits to individuals in hedonic meaning. Hedonic consumption refers to behaviours related to affective and fantasy aspect of consumption behaviors, and is expressed as a pleasure from consumption (Babin, Darden, & Griffin 1994:646). In this case, today's consumers not only aim to benefit from the products and services they consume, but they also aim to provide hedonic benefits, and they manage the decision-making processes according to both objective and subjective criteria.

Consumption affects the decisions of the individual and the society they live in either positively or negatively because of consumption necessity of every person in the society. As humankind develop, the decisions they take as consumers are constantly changing. For this reason, when consumers make a decision to consume, they should be aware of the responsibility that these decisions impose upon them because today's world goes through a very rapid process of change. The problem in this process is the increasingly depletion of resources and inability to know how to use these resources. Individuals, as consumers, should be careful in consuming the indispensable materials used by humans and other creatures when they continue their lives. Even if saving in the strict sense is perceived as saving money or raising money by reducing expenditures; in a broad sense, it means to be careful in consuming resources, to use resources only as much as necessary and to consume resources carefully.

The main factor in the economic growth and development of the countries is to increase the savings. It is very important to increase the saving consciousness and especially to make people gain this consciousness at an early age. Savings awareness can be augmented with the right consumption habits to be gained at early ages. The children's education and raising awareness is important for creating a society composed of conscious consumers and saving individuals. Children should be taught the importance of basics of earning money, saving money and avoiding consumption behaviors at early ages because they play a role in consumption directly or indirectly and continue to have this role in their adulthood. Therefore, a designation of children's preferences in consumption is a necessity.

Today, children as consumers have much higher knowledge level, and access to information is much easier. Children, who are consumers, receive news and information mostly via the Internet and media. The amount of money today's children have and their chance of doing shopping is very high due to the change in consumption culture. Also, in today's conditions, children are in an important position at the point of consumption. This

situation can be easily understood from television channels established for children and changes in the consumer sector.

Ward (1974: 2) adopted the concept of "consumer socialization", which would be a pioneer concept leading children to be treated as consumers. The socialization of children with a consumer role has been described by Ward as "the process of obtaining the knowledge, skills and attitudes of young people with regards to their functions in marketplace as consumers". Since the 1980s, the concept of "socialization of consumers" has been the subject of many conceptual and applied studies in the fields of psychology, communication, advertising, industry and especially marketing. Meanwhile, young children were also investigated (Ward, Klees, & Wackman, 1990: 801-802). Economists point out the importance of shaped preferences and rooted behaviours during childhood. By understanding the concepts of saving and consumption, childhood experiences are expected to direct adult preferences. Children in their purchasing decisions influence the families, which are trying to help children socialize as consumers. Children's impact ratings show an alteration with respect to product, family characteristics, gender and other factors.

1.1.Children in Consumption Society

In the 21st century, childhood phenomenon develops as a part of the consumption culture. Children are trying to catch happiness through consumption. The change in children's understanding of play and toys is also a result of society's consumption conception and influence of consumption cultures in all societies (Alici, 2014: 56).

When the consumption decisions are made, the children form a direct and very important decision-making group. Starting from with prenatal checkups, clothes and a room prepared for the newborn, children are a part of the family budget without coming to the world yet. After coming to the world, the expenditures of the child consumers are increasing. Businesses that are aware of this development are also developing marketing strategies oriented towards the children's potentials. Indeed, children take part in family purchase decisions, and it is much easier to influence and direct children when compared to adults. For this reason, even the advertising of products related to adults is given an item to influence children (Güneş, 2010: 31).

We can classify the factors that cause to gain the high importance of child consumers today is as below (McNeal, 1973): a)*The increase in the number of families that both parents work*: With the increasing participation of women in the labor force, increased family income has made it possible to provide additional resources for children's consumption. b)*The decrease in birth rates*: The number of children per family has decreased since the women who get a start in business can take care of fewer children. Therefore, the children do not have to share the money that their families reserve for them with many siblings. c)*Parents who are postponing having a child*: Uncertain economic conditions have put families on hold to postpone having a child until they are able to care a baby. As a result, parents having a child at a late age are more likely to fall on their children and give more money to them. d)*The increase in the number of single parent families*: With the increase in the number of divorced parents, children have begun to take on greater responsibilities at an earlier age. In this context, the children of the single parent families undertake consumer roles at an earlier age. e)*Grandfathers and grandmothers becoming important*: As their parents become busier and distant from their children, less busy grandfathers and grandmothers are rushing to help, and they generally give more money to their grandchildren than families. This means an extra resource for the child consumers. f)*Guilt feelings factor*: Parents who are available to work and leave their child alone all day

feel guilty for this reason. In today's materialist societies, to cope with this emotion, families are buying more products for their children.

Children in the 0-14 age group make up 30% of the world's population. When the world population is considered as 7 billion, children are an important economic value. However, not finding a study for all world markets, Mc Neal indicates that the products advertised in the media spend \$ 28 billion per year for children and \$ 100 billion for young people, and children's influence on their families' expenditures is \$ 249 billion. There are many studies on children's consumption that create significant economic value. However, these studies have focused on children's consumption preferences and their effects of families' consumption decisions. Edanard Duopetioux conducted the first family consumption research in 1853 (Çakmak & Çakır, 2013: 116-136). Mc Neal (1973) wanted to find the starting age of consumerism and worked with 60 subjects aged between 5 and 9. He found that the concept of money occurred for the first time at the age of 5, receiving allowance and saving money started at the age of 7, and that the consumer behaviors were fully seen at the age of 9. Frideres made a study in 1973, and found that 78% of 82 children between the ages of 5 and 8 saw a new toy for the first time in television commercials and 22% received information related to it from their friends. In 1974, Ward adopted the concept of "consumer socialization", which will be a pioneer concept that would lead children to be treated as consumers. In 1977, Burr and Burr made a research consisting of 400 families with children between the ages of 2 and 10, and found that parents watched advertisements related to children a lot more, and children had an effect on their purchasing decisions. Ward, Klees and Wackman pointed out the importance of shaped preferences and rooted behavior in childhood in 1990. The study of Commuri and James (2000) is a compilation work that discusses the findings of studies related to the consumption decisions of the family. Kaur and Raghbir (2006) examined children's effects on the consumption decisions of the family. In 2011, Budzanowska emphasized on the social impact on purchasing decisions for consumers aged 9-11. In addition to these studies, Sönmez (2006) found the effects of children between the ages of 7 and 12 on the purchase decision of their families , Çakır investigated the roles of children in purchasing decisions in 2006, and Ağaç and Harmankaya made a research on elementary school students' clothing preferences in 2009. Karaman showed that children and their families bought products with cartoon characters for different reasons in his study carried out on children aged 6-11 and their families in Giresun city center in 2007. Families buy these products for reasons such as making the child happy, preventing the child imitating someone else, rewarding the child and increasing motivation, showing that they are interested in their children and also overcoming their childhood deficiencies. In the study conducted with the parents of 412 children aged between 3 and 6 who continue to the pre-primary education institutions, in the middle and upper income group living in the central district of Mersin in 2008 by Şahin and Hatungil, it is shown that the most important factor affecting children's food and toy consumption habits is television, the most important factor affecting the shopping of clothing is the group of friends, and the most important factor affecting the preferences of books and electronic goods is their mothers and fathers. In a research conducted by Arnas in Turkey in 2006, the mothers of 347 children in the age group of 3-8 were interviewed. In the study, children were affected by TV commercials in their food shopping. In Hayta's study in 2009, it is concluded that "the younger the consumer education is, the easier it is to overcome consumer problems in future periods". Pursuant to Hayta's study, consumer socialization in children is a process that starts at age of 4 and continues throughout their lives. Accordingly,

a child at the ages of 4 or 5 is in the experimental stage of consumer role. The child consumer, 5-6 year-old children, act on his/her own for the first time, he/she can shop on his/her own without any help. He/she considers consumption not as a duty or privilege, but as a normal behavior of people of the same or older age. Individuals aged between 12 and 15 take completely a place in society as a consumer.

In 2009, Ateşoğlu and Türkkahraman examined the socialization of children as consumers. In the study, the increase in marketing activities for consumer children was examined and the reasons for this were investigated. As a result, three reasons were defined. First, the amount of pocket money and consumerism freedom of children increased. Second, children would make up the future market, and finally the children today play a major role in purchasing decisions of their families. In 2009, Şener investigated the effects of media and advertising on children's consumption preferences. Başfıncı (2011) examined Turkish consumer culture in his research. Consumer education in Turkey and the EU countries was examined in the study made by Babaoğlu and Altınok in 2008. In this study, it was emphasized that children should be made conscious about consumption from the early age, and the studies made by these countries were compared. The study made by Malbeleşi and Sağlam (2013) examined the views of fourth-grade primary school students on being conscious consumers. 21 of the fourth-grade students who were receiving education in Adapazarı, a district of Sakarya province, in 2010-2011 academic year were randomly selected in the survey. As a result, it was seen that the students who participated in the research had consumer awareness, consciousness of quality and budget-price when shopping as a consumer. In 2014, Bulut, Tekinbaş and Babacan carried out a study about awareness of marketing concept of pre-school age group children. In the study conducted with 32 students attending a kindergarten in İzmir, it was concluded that between children between the ages of 3 and 5 have cognitive differences on consumption concepts, but there are no significant differences in a behavioral sense. When we look at the studies about saving trends, very few studies are seen. In 2002, Erten investigated the energy-saving behaviors of girls and boys at home, and found that there were significant differences between the behaviors of girls and boys. In 2008, Ersoy examined the guidance of the family in children's money management. In the study, it is emphasized that parents can encourage their children for saving with the right measures. Ozturkler and Çolak examined the average saving tendency of households in Turkey in 2012. Research topics and results show that the research focuses on children's age of being a consumer, the factors that affect consumption preferences, and children's effects on families' consumption preferences. Children who are raised awareness of consumption and saving will play an important role in the development of their countries when they become adults. Very few studies have been done to understand children's saving habits. When the results of the studies are investigated, it is seen that they also make important contributions to the field of marketing. It is often emphasized in these studies that children have an important economic value in global terms. The fact that children do not have the right consumption habits and consciousness of saving is a matter of concern not only for families but also for countries and even for the whole world. To develop countries, there is a need for people with conscious consumption and saving habits. It should not be forgotten that childhood experiences will lead to adult preferences. Children create a great economic value both directly by their own expenditures, and also indirectly by influencing the purchasing decisions of their families. How long can this consumption desire be sustained with the resources available at the present time when the consumption dimensions have reached the top in every respect? For this reason, the waste of resources and sustainability

are of great importance. This will be possible with the right consumption habits and savings awareness gained from early ages. Saving and conscious consumption are two of important factors in the development of countries. It is very important to increase the saving consciousness and especially gain this consciousness or teach it at an early age. It is important for the future of our country to educate our children about saving awareness in early ages and to teach conscious consumer attitudes. Today, children as consumers have much higher knowledge level, and access to information is much easier. Moreover, the amount of money children use and their chance of doing shopping due to the change of consumption culture are very high. This situation causes children to be the target in the consumption sector. In this study, it was aimed to develop a scale to be used in measuring the consumption preferences and saving habits of primary school students between the ages of 6 and 10. The development of the "Consumption and Saving Scale" for children and the carrying out of validity and reliability studies will provide a new measurement tool for literature related to children and enrich the scientific field. From this point, in the study, what the level of validity and reliability of the "Consumption and Saving Scale" developed for 6-10 aged students is studied.

1.2.Limitations of the Study

In this study; a)The determined purpose, b)The scale adapted for this purpose, questionnaire, responses to the questions and, c) Questionnaires were limited to state and private schools in Eskişehir, and directed to 6-10 age group students who voluntarily agreed to respond and received permission from the governorship and their families for them.

2.Method

2.1.Sample

In this study "Consumption and Saving Scale" is being constructed after completing the scale development process. The scale is applied on 1200 pupils receiving in one private (Gelişim Primary School) and three state (Commodity Exchange Primary School, Mustafa Kemal Primary School and 75th Year Primary School) primary schools located in Eskişehir city in 2016-2017 academic year. The total number of completed survey was obtained as 1070 ignoring missing and faulty ones. Information related to these schools is given in Table 1:

Table 1. Information Related to Primary Schools

Primary Schools	Place	Number of participation	Date	Duration
Gelişim Primary School	1 st , 2 nd , 3 rd and 4 th classes	1 st grade = 24 pupils 2 nd grade = 71 pupils 3 rd grade = 68 pupils 4 th grade = 63 pupils Total = 226 pupils	02.03.2017	02-03-04/03/2017 3 days
Commodity Exchange Primary School	1 st , 2 nd , 3 rd and 4 th classes	2 nd grade = 166 pupils 3 rd grade = 84 pupils 4 th grade = 79 pupils Total = 329 pupils	17.03.2017	16-17/03/2017 2 days
75 th Year Primary School	1 st , 2 nd , 3 rd and 4 th classes	2 nd grade = 55 pupils 3 rd grade = 65 pupils 4 th grade = 68 pupils Total = 188 pupils	31.03.2017	30-31/03/2017 2 days
Mustafa Kemal Primary School	1 st , 2 nd , 3 rd and 4 th classes	1 st grade = 57 pupils 2 nd grade = 88 pupils 3 rd grade = 77 pupils 4 th grade = 105 pupils Total = 327 pupils	10.04.2017	10-11-12/03/2017 3 days

The survey was applied on 1st grade pupils studying at Gelişim and Mustafa Kemal Primary Schools apart from two other ones. Survey completion time for 1st grade pupils takes long.

Missing value and normality tests were being conducted in order to determine the conformity of data set comprised of 1070 pupils. For this purpose, missing value ratios were arranged according to the scale items and average values of data set are assigned into missing values.

2.2.Data Collection Tool

In this study “Consumption and Saving Scale” (CSS) developed by Altınırmak et al. (2017) was used and shown as Table 2. The most important feature of CSS is the usage by pupils. Scale development process was consisted of pupils between the ages of 6 and 10 studying in one private (Çağdaş Primary School) and two state (Mustafa Türker Primary School, Hürriyet Primary School) primary schools located in Tepebaşı district of Eskişehir province. Focus group discussions are conducted with 32 volunteer pupils (16 female, 16 male) randomly selected from aforementioned primary schools. In selecting a sampling group of the focus groups, it was paid attention to choose the most appropriate group that was in harmony with the purpose of the study and the purposive sampling method was used. In order to measure the reliability of the themes identified by the researchers, the documents obtained were delivered to a field expert and asked him/her to code and compare.

Table 2. Consumption and Saving Scale

Consumption and Saving Scale	Never	Sometimes	Always
Environmental Factors			
Ads on tv and radio attract my attention	(1)	(2)	(3)
Bilboards attract my attention	(1)	(2)	(3)
Online ads draw my attention	(1)	(2)	(3)
Ads affect my consumption preferences	(1)	(2)	(3)
I get my parents to purchase every product which I see on the Internet	(1)	(2)	(3)
I get my parents to purchase every product which I see on billboards	(1)	(2)	(3)
Spending Spare (Free) Times			
I use computer and/or tablet to spend some time on the Internet	(1)	(2)	(3)
I use computer and/or tablet for playing games	(1)	(2)	(3)
I connect to the Internet whenever I do not study	(1)	(2)	(3)
I watch TV whenever I do not study	(1)	(2)	(3)
I use social media to spend time on the Internet	(1)	(2)	(3)
Sustainable Saving			
I turn off the faucets by behaving economically in the school	(1)	(2)	(3)
I turn off the lights by behaving economically in the school	(1)	(2)	(3)
I turn off the lights by behaving economically at home	(1)	(2)	(3)
Recycling/separation process is essential for environmental protection	(1)	(2)	(3)
Social Factors			
I force my parents to eat out	(1)	(2)	(3)
I get my parents to purchase a product which my friend has	(1)	(2)	(3)
I force my parents to buy a product I desire	(1)	(2)	(3)

I purchase a product if I see that my friends have it	(1)	(2)	(3)
Saving Awareness			
I pay attention not to harm objects in the school	(1)	(2)	(3)
I pay attention not to harm objects at home	(1)	(2)	(3)
Price			
My parents firstly look at prices in shopping	(1)	(2)	(3)
I look at the price before purchasing a product	(1)	(2)	(3)
Spending Awareness			
I buy gifts to others by using my allowance I saved	(1)	(2)	(3)
I help whoever needs with my allowance I saved	(1)	(2)	(3)
Brand			
I try to purchase the mostly known branded products	(1)	(2)	(3)
I buy branded products	(1)	(2)	(3)

Note: This survey is designed to evaluate the consumption habits and saving behaviors. So please mark the most suitable option for your decision. Options consist of never (coded as 1), sometimes (coded as 2) and always (coded as 3).

3.Findings

3.1. Determining Normality Distribution

Before starting data analysis, data related to preliminary and conformity processes need to be conducted. So skewness and curtosis coefficients are considered for these processes (Şimşek, 2007: 74). If skewness and curtosis coefficient values close to 0, the data are more likely to be normally distributed. Positive skewness values show build-up of too many low scores on the left of distribution whereas negative skewness values reveal build-up off too many high scores on the right of distribution. While positive curtosis values reveal a pointy and heavy-tailed distribution, negative curtosis values show a flat and light-tailed distribution. Skewness and curtosis coefficient values need to be in the interval of (-1, +1) for not to differentiate from the normal distribution significantly. According to the literature skewness and curtosis coefficients need to be in the interval of $(\pm 2, \pm 7)$ for showing the specifications of the normality distribution (West et al, 1995: Şencan, 2005: 376; Şimşek, 2007: 74).

In this study while skewness values of the consumption and saving scale take values in the interval of (-0.59,-2.43), curtosis values vary between 0.26 and 6.77. Descriptive statistics related to normality distribution can be seen as Table 3. Within this context, the data related to consumption and saving scale are normally distributed.

Table 3. Normality Distribution (Skewness and Curtosis) of Data Set

Descriptive Statistics					
	N	Skewness		Curtosis	
	Statistic	Statistic	Standard Error	Statistic	Standard Error
Environmental Factors	1070	.775	.075	1.148	.149
Spending Spare (Free) Time	1070	.355	.075	.026	.149
Sustainable Saving	1070	-2.436	.075	6.776	.149
Social Factors	1070	1.105	.075	.933	.149
Saving Awareness	1070	-1.833	.075	1.842	.149
Price	1070	-1.706	.075	2.342	.149
Spending Awareness	1070	-.059	.075	-.528	.149
Brand	1070	-.288	.075	-1.010	.149

3.2. Findings Related to Descriptive Statistics

Findings related to pupils’ demographic variables such as gender, age, grade family income level, case of receiving an allowance, the number of days for receiving allowance weekly, the weekly amount of allowance, number of siblings, education level of parents and the working conditions of parents are given in this section. Furthermore, average scores related to sub-dimensions of consumption and saving scale are explained. With this aim, mean and standard deviation values of sub-dimensions are determined in addition to frequency and percentage analysis. Descriptive statistics for pupils can be seen as Table 4.

Table 4. Descriptive statistics for pupils

		N	%
Gender	Female	539	50.4
	Male	531	49.6
	Total	1070	100.0
Age	6	15	1.4
	7	128	12.0
	8	346	32.3
	9	299	27.9
	10	282	26.4
	Total	1070	100.0
Grade	1	81	7.6
	2	380	35.5
	3	294	27.5
	4	315	29.4
	Total	1070	100.0
Family income level	1500 TL and less	110	10.3
	1501 TL – 3000 TL	132	12.3
	3001 TL-4500 TL	59	5.5
	4501 TL-6000 TL	52	4.9
	6001 TL and over	47	4.4
	Do not have an idea	670	62.6
Total	1070	100.0	
Case of receiving an allowance	Yes	995	93.0
	No	75	7.0
	Total	1070	100.0
The number of days for receiving allowance weekly	1	356	35.8
	2	122	12.3
	3	124	12.5
	4	57	5.7
	5	203	20.4
	6	17	1.7
	7	116	11.7
	Total	995	100.0
The amount of allowance received weekly	1-5 TL	498	50.1
	6-10 TL	239	24.0
	11-15 TL	89	8.9
	16-20 TL	54	5.4
	21 TL and over	115	11.6
Total	995	100.0	
Number of siblings	1	581	54.3
	2	151	14.1
	3	58	5.4
	4	20	1.9
	5 and over	13	1.2

	No siblings	247	23.1
	Total	1070	100.0
Education level of mother	Illiterate	70	6.9
	Primary school	104	10.2
	Secondary school	79	7.8
	High school	217	21.4
	University	545	53.7
	Total	1015	100.0
Education level of father	Illiterate	37	3.6
	Primary school	97	9.5
	Secondary school	61	6.0
	High school	214	21.0
	University	611	59.9
	Toplam	1020	100.0
Working conditions of parents	Both mother and father are working	640	63.4
	Only father is working	344	34.1
	Only mother is working	19	1.9
	Neither father nor mother are working	6	.6
	Total	1009	100.0

According to the findings; **1**-1070 pupils filled the survey completely. 50,4 percent of pupils (5399) are female and 49,6 percent of them (531) are male. **2**-1.4 percent of pupils (15) are 6 years old, **3**-12 percent of pupils (128) are 7 years old, **4**-32.3 percent of pupils (346) are 8 years old, **5**-27.9 percent of pupils (299) are 9 years old, **6**-26.4 percent of pupils (282) are 10 years old. **7**-7.6 percent of pupils (81) receiving education in 1st grade, **8**-35.5 percent of pupils (380) receiving education in 2nd grade, **9**-27.5 percent of pupils (294) receiving education in 3rd grade, **10**-29.4 percent of pupils (315) receiving education in 4th grade. **11**-10.3 percent of pupils' family income level (110) is below and equal to 1500 TL, **12**-12.3 percent of pupils' family income level (132) is between 1501 TL and 3000 TL, **13**-5.5 percent of pupils' family income level (59) is between 3001 TL and 4500 TL, **14**-4.9 percent of pupils' family income level (52) is between 4501 TL and 6000 TL, **15**-4.4 percent of pupils' family income level (47) is above than 6001 TL. **16**-62.6 percent of pupils (670) have no idea about the their families' income level **17**-While 93 percent of pupils (995) receive an allowance 7 percent of them (75) do not **18**-35.8 percent of 995 pupils (356) receive an allowance 1 day in a week, **19**-12.3 percent of 995 pupils (122) receive an allowance 2 days in a week, **20**-12.5 percent of 995 pupils (124) receive an allowance 3 days in a week, **21**-5.7 percent of 995 pupils (57) receive an allowance 4 days in a week, **22**-20.4 percent of 995 pupils (203) receive an allowance 5 days in a week, **23**-1.7 percent of 995 pupils (17) receive an allowance 6 days in a week, **24**-11.7 percent of 995 pupils (116) receive an allowance every day. **25**-50.1 percent of 995 pupils (498) receive an allowance as an amount between 1 and 5TL in a week, **26**-24 percent of 995 pupils (239) receive an allowance as an amount between 6 and 10 TL in a week, **27**-8.9 percent of 995 pupils (89) receive an allowance as amount between 11 and 15 TL in a week, **28**-5.4 percent of 995 pupils (54) receive an allowance as amount between 16 and 20 TL in a week **29**-11.6 percent of 995 pupils (115) receive an allowance as amount above than 21 TL in a week. **30**-54.3percent of pupils (581) having 1 siblings, **31**-14.1 percent of pupils (151) having 2 siblings, **32**-

5.4 percent of pupils (58) having 3 siblings, **33-1.9** percent of pupils (20) having 4 siblings, **34- 1.2** percent of pupils (13) having 5 siblings **35-23.1** percent of pupils (247) have no siblings.

36-53.7 percent of pupils’ mothers (545) received a bachelor degree **37-59.9** percent of pupils’ fathers (611) received a bachelor degree **38-63.4** percent of pupils’ mothers and fathers (640) have a regular job

39-34.1 percent of pupils’ fathers (344) have a regular job.

3.3.Average scores of the sub-dimensions related to consumption and saving scale

Average scores of the sub-dimensions related to consumption and saving scale are given in Table 5. According to the results, average score of sustainable saving ($\bar{X}=2.79$) is the highest one between sub-dimensions of consumption and saving scale from the viewpoint of pupils.

Table 5. Average Scores of the Sub-dimensions Related to Consumption and Saving Scale

	N	\bar{X}	Standard deviation
Environmental Factors	1070	1.54	.35
Spending Spare (Free) Time	1070	1.81	.42
Sustainable Saving	1070	2.79	.35
Social Factors	1070	1.41	.44
Saving Awareness	1070	2.67	.64
Price	1070	2.68	.50
Spending Awareness	1070	2.00	.55
Brand	1070	2.15	.67

3.4.Findings related to difference analysis

Findings related to comparisons made between sub-dimensions of consumption and saving scale in terms of variables such as gender, age, grade, family income level, case of receiving an allowance, the number of days for receiving allowance weekly, the amount of weekly allowance, number of siblings, education level of parents and the working condition of parents are explained in this section.

Findings of t-test related to sub-dimensions of consumption and saving scale according to gender are given as Table 6.

Table 6. Findings of t-test Related to Sub-dimensions of Consumption and Saving Scale According to Gender

Dimensions	Gender	N	Mean	Standard deviation	t	p
Environmental Factors	Female	539	1.5398	.33532	-.143	.886
	Male	531	1.5429	.37166		
Spending Spare (Free) Time	Female	539	1.7246	.40989	-.692	.000**
	Male	531	1.8999	.41813		
Sustainable Saving	Female	539	2.8173	.34445	1.80	.71
	Male	531	2.7783	.36174		

Social Factors	Female	539	1.3762	.41556	-3.16	.002**
	Male	531	1.4617	.46609		
Saving Awareness	Female	539	2.7589	.56150	4.50	.000**
	Male	531	2.5814	.71735		
Price	Female	539	2.6856	.50824	.154	.878
	Male	531	2.6808	.49808		
Spending Awareness	Female	539	2.0355	.54991	2.07	.039*
	Male	531	1.9655	.55684		
Brand	Female	539	2.1201	.68118	-1.53	.124
	Male	531	2.1834	.66506		

*p<0.05, **p<0.01

While the average scores of sub-dimensions of spending spare time, social factors and saving awareness differentiate at %99 significance level (p<0.01) according to gender variable, it is also valid for spending awareness at %95 significance level (p<0.05). In other words pupils' responses related to aforementioned dimensions differentiate according to the gender. Additionally while male pupils spend their free time more productively in terms of social factors, this is true for female pupils in terms of saving awareness dimension.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to age are given as Table 7.

Table 7. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to Age

Dimensions	Levene Test	p		sd	F	p
Environmental Factors	1.16	.32	Between groups	4	6.876	.000**
			Within groups	1065		
			Total	1069		
Spending Spare (Free) Time	1.60	.17	Between groups	4	8.797	.000**
			Within groups	1065		
			Total	1069		
Sustainable Saving	2.63	.033	Between groups	4	1.397	.233
			Within groups	1065		
			Total	1069		
Social Factors	2.29	.058	Between groups	4	3.900	.004**
			Within groups	1065		
			Total	1069		
Saving Awareness	11.96	.000	Between groups	4	5.048	.000**
			Within groups	1065		
			Total	1069		
Price	2.25	.062	Between groups	4	1.118	.347
			Within groups	1065		
			Total	1069		
Spending Awareness	3.24	.012	Between groups	4	3.472	.008**
			Within groups	1065		
			Total	1069		
Brand	2.16	.72	Between groups	4	6.455	.000**
			Within groups	1065		
			Total	1069		

*p<0.05, **p<0.01

The average scores of sub-dimensions of environmental factors, spending free time, social factors, saving awareness, spending awareness and brand differentiate at %99 significance level ($p < 0.01$) according to the age variable. Following that, multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance and can be seen as Table 8.

Table 8. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to Age

Sub-dimensions of consumption and saving scale			Mean Differences	Standard Error	p
Environmental Factors	10 years old	7 y. old	-.14*	.037	.001
		8 y. old	-.09*	.028	.006
		9 y. old	-.13*	.029	.000
Spending Spare (Free) Time	9 y. old 10 y. old	8 y. old	.10*	.032	.017
		8 y. old	.19*	.033	.000
		9 y. old	.09*	.034	.050
Social Factors	7 years old	8 y. old	.13*	.045	.022
		10 y. old	.15*	.046	.012
Saving Awareness	8 years old	9 y. old	-.20*	.051	.001
		10 y. old	-.17*	.052	.009
Spending Awareness	7 y. old	9 years old	.18*	.060	.021
Brand	8 years old	9 y. old	-.21*	.052	.001
		10 y. old	-.24*	.053	.000

* $p < 0.05$, ** $p < 0.01$

Results show the differences between pupils who are 10 years old and pupils who are 7, 8 and 9 years old in terms of environmental factors at %99 significance level. These differences are in favor of pupils who are 7, 8 and 9 years old. That is to say; pupils who are 7, 8 and 9 years old give more attention to environmental factors than pupils who are 10 years old. It was found that the differences between pupils who are 9 years old and pupils who are 8 years old in terms of spending free time is at %95 significance level. Similarly while there were differences found between pupils who are 10 years old and pupils who are 8 years old at %99 significance level, it is valid between pupils who are 10 years old and pupils who are 9 years old at %95 significance level. These differences are in favor of pupils who are 9 and 10 years old. Pupils who are 9 and 10 years old spend their free time more productively than others. That indicates the impact of age on awareness level of pupils in terms of spending free time. There was found differences between pupils who are 7 years old and pupils who are 8 and 10 years old in terms of social factors at %95 significance level. These differences are in favor of pupils who are 7 years old. In other words pupils who are 7 years old behave less repressive in terms of eating out and getting their parents to buy a product than other age groups. It was found that differences between pupils who are 8 years old and pupils who are 9 and 10 years old in terms of saving awareness is at %95 significance level. These differences are in favor of pupils who are 9 and 10 years old. That shows the advancement in the saving awareness level related to not to harm objects at home or school increases as pupils' become older. Pupils can put actions they observe from family and/or society into the practice as they grow up. Additionally there are differences between pupils who are 7 years old and pupils who are 9 years old in terms of spending awareness at

%95 significance level. These differences are in favor of pupils who are 7 years old. That reveal the pupils who are 7 years old have higher saving awareness level than pupils who are 9 years old. Finally it was found that differences between pupils who are 8 years old and pupils who are 9 and 10 years old in terms of brand dimension is at %99 significance level. These differences are in favor of pupils who are 9 and 10 years old. It can be said that pupils who are 9 and 10 years old have higher brand perception level than the other age groups.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to grade are given as Table 9.

Table 9. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to Grade

Dimensions	Levene Test	p		sd	F	p
Environmental Factors	4.094	.007	Between groups	3	6.376	.000**
			Within groups	1066		
			Total	1069		
Spending Spare (Free) Time	2.797	.039	Between groups	3	9.613	.000**
			Within groups	1066		
			Total	1069		
Sustainable Saving	6.157	.000	Between groups	3	3.676	.012*
			Within groups	1066		
			Total	1069		
Social Factors	3.066	.027	Between groups	3	1.027	.380
			Within groups	1066		
			Total	1069		
Saving Awareness	17.235	.000	Between groups	3	8.331	.000**
			Within groups	1066		
			Total	1069		
Price	2.510	.057	Between groups	3	1.203	.308
			Total	1069		
Spending Awareness	4.696	.003	Between groups	3	6.256	.000**
			Within groups	1066		
			Total	1069		
Brand	2.281	.078	Between groups	3	9.855	.000**
			Within groups	1066		
			Total	1069		

*p<0.05, **p<0.01

While the average scores of sub-dimensions of environmental factors, spending spare time, saving awareness, spending awareness and brand differentiate at %99 significance level (p<0.01) according to grade variable, it is valid for sustainable saving at %95 significance level (p<0.05). Following that, multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance and can be seen as Table 10.

Table 10. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to Grade

Sub-dimensions of consumption and saving scale			Mean Differences	Standard Error	p
Environmental Factors	4th grade	1th gr	-.16*	.04	.002
		2nd gr	-.08*	.02	.014
		3rd gr	-.08*	.02	.010
Spending Spare (Free) Time	1st gr	2nd gr	.16*	.05	.013
		2nd gr	.15*	.03	.000
		3rd gr	.09*	.03	.019
Sustainable Saving	2nd gr	3rd gr	-.19*	.051	.001
		4th gr	-.21*	.048	.000
Spending Awareness	1st gr	2nd gr	.24*	.074	.007
		3rd gr	.29*	.074	.001
		4th gr	.25*	.073	.005
Brand	2nd gr	1st gr	-.24*	.081	.012
		3rd gr	-.19*	.051	.001
		4th gr	-.25*	.050	.000

*p<0.05, **p<0.01

The results show that the difference between pupils studying in 4th grade and pupils studying in 1st and 2nd grades in terms of environmental factors at %99 significance level. In addition, there has been difference between pupils receiving education in 4th grade and pupils receiving education in 2nd grade at %95 significance level. These differences are in favor of pupils receiving education in 1st, 2nd and 3rd grades. In other words pupils studying in 1st, 2nd and 3rd grades have higher average scores in terms of ads perception and behavior of getting parents to purchase any product they see on internet than pupils receiving education in 4th grades. There have been differences between pupils receiving education in 1st grade and pupils receiving education in 2nd grade in terms of spending free time at %95 significance level. Similarly while there are differences between pupils receiving education in 4th grade and pupils receiving education in 3rd grade at %95 significance level, it is valid between pupils receiving education in 4th grade and pupils receiving education in 2nd grade at %99 significance level. These differences are in favor of pupils receiving education in 1st and 4th grades. Pupils receiving education in 1st and 4th grades have the ability to spend their free time more productive than pupils receiving education in 2nd and 3rd grades. It was found differences between pupils receiving education in 2nd grade and pupils receiving education in 3rd and 4th grades in terms of saving awareness at %99 significance level. These differences are in the favor of pupils receiving education in 2nd grade. Pupils receiving education in 2nd grade do not harm objects available at home and school than pupils receiving education in 3rd and 4th grades. Pupils' behaviors made with the aim of getting attention or being noticed can cause negative results in implementation period following the observation. There was found differences between pupils receiving education in 1st grade and pupils receiving education in 2nd, 3rd and 4th grades in terms of spending awareness at %99 significance level. These differences are in favor of pupils receiving education in 1st grade. While it was found differences between pupils receiving education in 2nd grade and pupils receiving education in 3rd and 4th grades in terms of brand dimension at %99 significance level, it was valid between pupils receiving education in 2nd grade and pupils receiving education in 1st grade at %95 significance level. These differences are in favor of

pupils receiving education in 1st, 3rd and 4th grades. Apart from that it was not found any differences in terms of sustainable saving at %95 significance level.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to family income level are given as Table 11.

Table 11. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to Family Income Level

Dimensions	Levene Test	p		sd	F	p
Environmental Factors	1.845	.101	Between groups	5	.981	.428
			Within groups	1064		
			Total	1069		
Spending Spare (Free) Time	.089	.994	Between groups	5	2.629	.023*
			Within groups	1064		
			Total	1069		
Sustainable Saving	4.135	.001	Between groups	5	1.806	.109
			Within groups	1064		
			Total	1069		
Social Factors	2.292	.044	Between groups	5	1.146	.334
			Within groups	1064		
			Total	1069		
Saving Awareness	4.010	.001	Between groups	5	1.266	.276
			Within groups	1064		
			Total	1069		
Price	.909	.474	Between groups	5	.571	.722
			Within groups	1064		
			Total	1069		
Spending Awareness	1.614	.153	Between groups	5	.850	.514
			Within groups	1064		
			Total	1069		
Brand	2.635	.022	Between groups	5	6.157	.000**
			Within groups	1064		
			Total	1069		

*p<0.05, **p<0.01

While the average score of sub-dimension of brand differentiate at %99 significance level (p<0.01) according to family income variable, it is valid for spending free time at %95 significance level (p<0.05). Following that, multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance and can be seen as Table 12.

Table 12. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to Family Income Level

Sub-dimensions of consumption and saving			Mean difference	Standard Error	p
Spending Spare (Free) Times	1501-3000 TL	1500 TL and less	.17*	.054	.022
Brand	6001 TL and over	1500 TL and less	.54*	.101	.000
		3001- 4500TL	.41*	.112	.005

*p<0.05, **p<0.01

Results show the differences between pupils’ family income in the interval of (1500, 3001) and pupils’ family income below than or equal to 1500TL in terms of spending free time at %95 significance level. These differences are in favor of pupils’ family income in the interval of (1500, 3001). In other words, pupils having family income between 1501 and 3000TL spend their free time more productive than pupils having family income below or equal to 1500TL. Also it was found differences between pupils’ family income above than or equal to 6001TL and pupils’ family income in the interval of (3000, 4501) and below or equal to 1500TL in terms of brand dimension at %99 significance level. These differences are in favor of pupils having family income above than or equal to 6001TL. Brand perception of pupils having family income above than or equal to 6001TL is higher than other family income levels.

Findings of t-test related to sub-dimensions of consumption and saving scale according to the case of receiving allowance are given as Table 13:

Table 13. Findings of t-test Related to Sub-dimensions of Consumption and Saving Scale According to the Case of Receiving Allowance

	Case of receiving allowance	N	Mean	Standard Deviation	t	p
Environmental Factors	Yes	995	1.5456	.35422	1.45	.146
	No	75	1.4841	.34322		
Spending Spare (Free) Time	Yes	995	1.8153	.42055	1.06	.289
	No	75	1.7616	.45421		
Sustainable Factors	Yes	995	2.8028	.34874	1.64	.101
	No	75	2.7334	.40889		
Social Factors	Yes	995	1.4194	.44451	.19	.843
	No	75	1.4088	.42851		
Saving Awareness	Yes	995	2.6725	.64791	.30	.762
	No	75	2.6489	.67259		
Price	Yes	995	2.6889	.50171	1.36	.174
	No	75	2.6070	.51704		
Spending Awareness	Yes	995	2.0175	.54555	3.23	.002**
	No	75	1.7790	.62093		
Brand	Yes	995	2.1663	.66501	2.33	.022*
	No	75	1.9559	.75741		

*p<0.05, **p<0.01

While the average scores of sub-dimension of spending awareness differentiate at %99 significance level (p<0.01), in terms of receiving allowance, it is valid for brand at %95 significance level (p<0.05).

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to how many days received an allowance in a week are given as Table 14:

Table 14. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to How Many Days Received an Allowance in a Week

Dimensions	Levene Test	p		sd	F	P
Environmental Factors	2.184	.042	Between groups	6	.589	.739
			Within groups	988		
			Total	994		
Spending Spare (Free) Time	1.440	.196	Between groups	6	4.629	.000**
			Within groups	988		
			Total	994		
Sustainable Saving	1.958	.069	Between groups	6	.662	.680
			Within groups	988		
			Total	994		
Social Factors	.659	.683	Between groups	6	1.099	.361
			Within groups	988		
			Total	994		
Saving Awareness	1.912	.076	Between groups	6	.541	.777
			Within groups	988		
			Total	994		
Price	2.256	.036	Between groups	6	.804	.567
			Within groups	988		
			Total	994		
Spending Awareness	1.608	.142	Between groups	6	.838	.541
			Within groups	988		
			Total	994		
Brand	3.731	.001	Between groups	6	3.146	.005**
			Within groups	988		
			Total	994		

*p<0.05, **p<0.01

The average scores of sub-dimensions of spending free time and brand differentiate at %99 significance level (p<0.01) according to how many days received an allowance in a week. Following that, multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance and can be seen as Table 15.

Table 15. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to How Many Days Received an Allowance in a Week

Sub-dimensions of Consumption and Saving Scale			Mean Differences	Standard Error	p
Spending Spare (Free) Time	5 days	1 day	.114*	.036	.030
		7 days	.181*	.044	.001
	2 days	1 day	.190*	.053	.008
		2 days	.174*	.053	.021
		3 days			
Brand	4 days	2 days	.380*	.096	.003
		3 days	.348*	.098	.012

*p<0.05, **p<0.01

Results show that the differences between pupils receiving allowance 5 days in a week and pupils receiving allowance 1 day in a week in terms of spending free time at %95 significance level. Similarly while there are differences between pupils receiving allowance every day and pupils receiving allowance 1 day and 2 days in a week at %99 significance level, it is true between pupils receiving allowance every day and pupils receiving allowance 3 days in a week at %95 significance level. These differences are in favor of pupils receiving allowance 5 and 7 days in a week. In other words pupils receiving allowance 5 and 7 days in a week spend their free time more productive than others. Also while there are differences between pupils receiving allowance 4 days in a week and pupils receiving allowance 2 days in a week in terms of brand dimension at %99 significance level, it is valid between pupils receiving allowance 4 days in a week and pupils receiving allowance 3 days in a week at %95 significance level. These differences are in favor of pupils receiving allowance 4 days in a week. It can be said that pupils receiving allowance 4 days in a week have higher brand perception and purchasing desire of branded products than pupils receiving allowance 2 and 3 days in a week.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to how much received an allowance in a week are given as Table 16.

Table 16. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to How Much Received an Allowance in a Week

Dimensions	Levene Test	p		sd	F	p
Environmental Factors	.696	.595	Between groups	4	.198	.940
			Within groups	990		
			Total	994		
Spending Spare (Free) Time	.794	.529	Between groups	4	5.085	.000**
			Within groups	990		
			Total	994		
Sustainable Saving	1.986	.095	Between groups	4	1.401	.232
			Within groups	990		
			Total	994		
Social Factors	1.376	.240	Between groups	4	1.416	.226
			Within groups	990		
			Total	994		
Saving Awareness	2.908	.021	Between groups	4	.936	.442
			Within groups	990		
			Total	994		
Price	2.107	.078	Between groups	4	.438	.781
			Within groups	990		
			Total	994		
Spending Awareness	2.619	.034	Between groups	4	2.278	.059
			Within groups	990		
			Total	994		
Brand	1.835	.120	Between groups	4	.331	.858
			Within groups	990		
			Total	994		

*p<0.05, **p<0.01

The average score of sub-dimension of spending free time differentiate at %99 significance level ($p < 0.01$) according to the amount of weekly allowance. Following that, multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance and can be seen as Table 17.

Table 17. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to How Much Received an Allowance in a Week

Sub-dimensions of consumption and saving scale			Mean differences	Standard Error	p
Spending Spare (Free) Times	21 TL and over	1-5 TL	.164*	.043	.001

* $p < 0.05$, ** $p < 0.01$

Results reveal that the differences between pupils receiving allowance more than or equal to 21TL in a week and pupils receiving allowance in the interval of 1-5TL in a week in terms of spending free time dimension at %99 significance level. These differences are in favor of pupils receiving allowance above than or equal to 21TL in a week. That is to say pupils receiving allowance above than or equal to 21TL in a week spend their free time more productive than pupils receiving allowance between 1 and 5 TL in a week.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to number of siblings are given as Table 18.

Table 18. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to Number of Siblings

Dimensions	Levene Test	p		sd	F	p
Environmental Factors	2.136	.059	Between groups	5	2.813	.016*
			Within groups	1064		
			Total	1069		
Spending Spare (Free) Time	1.449	.204	Between groups	5	3.057	.010**
			Within groups	1064		
			Total	1069		
Sustainable Saving	2.929	.012	Between groups	5	1.657	.142
			Within groups	1064		
			Total	1069		
Social Factors	.762	.577	Between groups	5	.976	.431
			Within groups	1064		
			Total	1069		
Saving Awareness	3.873	.002	Between groups	5	1.350	.241
			Within groups	1064		
			Total	1069		
Price	2.073	.066	Between groups	5	.743	.591
			Within groups	1064		
			Total	1069		
Spending Awareness	2.165	.056	Between groups	5	3.548	.003**
			Within groups	1064		
			Total	1069		
Brand	.862	.506	Between groups	5	.378	.864
			Within groups	1064		
			Total	1069		

* $p < 0.05$, ** $p < 0.01$

While the average scores of sub-dimensions of spending free time and spending awareness differentiate at %99 significance level ($p < 0.01$) according to the number of siblings variable, it is valid for environmental factors at %95 significance level ($p < 0.05$). Following that, multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance can be seen as Table 19.

Table 19. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to Number of Siblings

Sub-dimensions of consumption and saving scale			Mean differences	Standard Error	p
Environmental Factors	3 siblings	No siblings	.153*	.051	.033
	Spending spare (free) time	No siblings	5 and over siblings	.363*	.119
Spending awareness	3 siblings	1 siblings	.238	.075	.022
		2 siblings	.260	.085	.028
		No siblings	.273	.080	.009

* $p < 0.05$, ** $p < 0.01$

It was found that difference between pupils having 3 siblings and pupils have no siblings in terms of environmental factors is at %95 significance level. These differences are in favor of pupils having 3 siblings. In other words pupils having 3 siblings behave more sensitive in environmental conditions than pupils have no siblings. In addition, it was found that the difference between pupils have no siblings and pupils having above than or equal to 5 siblings in terms of spending free time is at %95 significance level. These differences are in favor of pupils have no siblings. That is to say pupils have no siblings spend their free time more productive than pupils having above than or equal to 5 siblings. While there was found differences between pupils having 3 siblings and pupils having 1 and 2 siblings in terms of spending awareness at %95 significance level, it is true between pupils having 3 siblings and pupils have no siblings at %99 significance level. These differences are in favor of pupils having 3 siblings. Spending awareness of pupils having 3 siblings is higher than others.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to education level of mother are given as Table 20.

Table 20. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to Education Level of Mother

Dimensions	Levene Test	P		sd	F	p
Environmental Factors	1.114	.348	Between groups	4	1.952	.100
			Within groups	1010		
			Total	1014		
Spending Spare (Free) Time	.617	.651	Between groups	4	.338	.852
			Within groups	1010		
			Total	1014		
Sustainable Saving	1.725	.142	Between groups	4	.748	.559
			Within groups	1010		

			Total	1014		
Social Factors	1.681	.152	Between groups	4	.441	.779
			Within groups	1010		
			Total	1014		
Saving Awareness	8.600	.000	Between groups	4	2.540	.038*
			Within groups	1010		
			Total	1014		
Price	1.361	.245	Between groups	4	1.068	.371
			Within groups	1010		
			Total	1014		
Spending Awareness	1.772	.132	Between groups	4	2.741	.028*
			Within groups	1010		
			Total	1014		
Brand	.979	.418	Between groups	4	2.732	.028*
			Within groups	1010		
			Total	1014		

*p<0.05, **p<0.01

The average scores of sub-dimensions of saving awareness, spending awareness and brand differentiate in terms of education level of mother at %95 significance level. Following that, multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance can be seen as Table 21.

Table 21. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to Education Level of Mother

Sub-dimensions of consumption and saving scale			Mean Differences	Standard Error	p
Saving awareness	Secondary school	Illiterate	.331*	.105	.021
		University	.164*	.056	.039
Spending awareness	Illiterate	High school	.205*	.075	.050

*p<0.05, **p<0.01

Results show that the difference between pupils whose mothers graduated from secondary school and pupils whose mothers graduated from university and illiterate, in terms of saving awareness, is at %95 significance level. These differences are in favor of pupils whose mothers graduated from secondary school. That is to say pupils whose mothers graduated from secondary school have higher saving awareness than the pupils whose mothers graduated from university and illiterate. In addition, it was found that the difference between pupils whose mothers are illiterate and pupils whose mothers graduated from high school, in terms of spending awareness, is at %95 significance level. These differences are in favor of pupils whose mothers are illiterate. In other words we can say that the pupils whose mothers are illiterate have higher spending awareness than the pupils whose mothers graduated from high school. That also indicates the impact of saving and spending awareness level of illiterate mothers on the behaviors of pupils. No difference is found in terms of brand dimension at %95 significance level.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to education level of father are given as Table 22.

Table 22. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to Education Level of Father

Dimensions	Levene Test	p		sd	F	p
Environmental Factors	3.186	.013	Between groups	4	2.716	.029*
			Within groups	1015		
			Total	1019		
Spending Spare (Free) Time	1.194	.312	Between groups	4	1.404	.231
			Within groups	1015		
			Total	1019		
Sustainable Saving	.957	.431	Between groups	4	.942	.439
			Within groups	1015		
			Total	1019		
Social Factors	3.043	.017	Between groups	4	2.242	.063
			Within groups	1015		
			Total	1019		
Saving Awareness	1.707	.146	Between groups	4	.702	.591
			Within groups	1015		
			Total	1019		
Price	1.484	.205	Between groups	4	.864	.485
			Within groups	1015		
			Total	1019		
Spending Awareness	1.793	.128	Between groups	4	.687	.601
			Within groups	1015		
			Total	1019		
Brand	.382	.822	Between groups	4	3.998	.003**
			Within groups	1015		
			Total	1019		

*p<0.05, **p<0.01

While the average scores of sub-dimensions of environmental factors differentiate at %95 significance level according to education level of father, it is valid for brand dimension at %99 significance level. Then multiple comparison tests (Tukey-Tamhane) are conducted to reveal the differences in terms of groups by considering homogeneity of variance can be seen as Table 23.

Table 23. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to Education Level of the Father

Sub-dimensions of consumption and saving scale			Mean Differences	Standard Error	P
Brand	Secondary school	High school	.266*	.097	.050

*p<0.05, **p<0.01

Results reveal the differences between pupils whose fathers graduated from secondary school and pupils whose fathers graduated from primary school in terms of brand dimension at %95 significance level. These differences are in favor of pupils whose fathers graduated from secondary school. We can say that pupils whose fathers graduated from secondary school have higher brand recognition than pupils whose fathers graduated from

high school. It can be deduced that pupils’ brand perceptionis related to their fathers’ education level. It was also found that there isn’t a difference in terms of environmental factors at %95 significance level.

Findings of ANOVA related to comparison of sub-dimensions of consumption and saving scale according to working conditions of parents are given as Table 24.

Table 24. Findings of ANOVA Related to Comparison of Sub-dimensions of Consumption and Saving Scale According to Working Condition of Parents

Dimensions	Levene Test	P		sd	F	P
Environmental Factors	.486	.692	Between groups	3	.662	.575
			Within groups	1005		
			Total	1008		
Spending Spare (Free) Time	.532	.660	Between groups	3	2.089	.100
			Within groups	1005		
			Total	1008		
Sustainable Saving	1.305	.272	Between groups	3	1.303	.272
			Within groups	1005		
			Total	1008		
Social Factors	.516	.672	Between groups	3	.224	.880
			Within groups	1005		
			Total	1008		
Saving Awareness	.303	.823	Between groups	3	.547	.650
			Within groups	1005		
			Total	1008		
Price	.304	.823	Between groups	3	.274	.844
			Within groups	1005		
			Total	1008		
Spending Awareness	3.911	.009	Between groups	3	.262	.853
			Within groups	1005		
			Total	1008		
Brand	.342	.795	Between groups	3	5.952	.001**
			Within groups	1005		
			Total	1008		

*p<0.05, **p<0.01

The average scores of sub-dimension of brand dimension differentiate at %99 significance level according to working conditions of parents. Following that, multiple comparison tests (Tukey-Tamhane) that are conducted to reveal the differences in terms of groups by considering homogeneity of variance can be seen Table 25.

Table 25. Findings of Multiple Comparison Tests Related to Sub-dimensions of Consumption and Saving Scale According to Working Condition of Parents

Sub-dimensions of consumption and saving scale		Mean Differences	Standard Error	P
Brand	Both mother and father are working Only father is working	.176*	.044	.000

*p<0.05, **p<0.01

Results show the differences between pupils whose both fathers and mothers are working and pupils whose only fathers are working in terms of brand dimension at %99 significance level. These differences are in favor of pupils whose both fathers and mothers are working. Pupils whose both fathers and mothers are working have higher brand perception than pupils whose only fathers are working. Therefore, parents need to behave sensitively towards pupils between the ages of 6 and 10 by considering the varying conditions of brand dimension.

4. Discussion and Conclusion

The purpose of this study is to determine the preferences of pupils between the ages of 6 and 10 about consumption and saving. According to the results, average score of sustainable saving ($\bar{x}=2.79$) was found as the highest one between sub-dimensions of consumption and saving scale in terms upon pupils' views.

While the average scores of sub-dimensions of spending spare time, social factors and saving awareness differentiate at %99 significance level ($p<0.01$) according to gender variable, it is valid for spending awareness at %95 significance level ($p<0.05$). Average scores of male pupils with regard to spending free time and social factors are higher than female pupils' scores. Apart from that, average scores of female pupils in terms of saving and spending awareness are higher than male pupils' scores. These results are in line with the studies towards pupils between the ages of 12 and 14. That is to say; female pupils have higher consumption awareness than male ones (Ersoy & Nazik, 2006; 313-328). Furthermore, it is known female pupils have higher level of intelligence in adolescence period (Yörükoğlu, 1996) and female pupils go through earlier development of consumer attitudes than male pupils. Furthermore, female pupils are more aware than males in the case of assets pricing and they behave skeptically towards ads (Dursun, 1993; 1-138).

The average scores of sub-dimensions of environmental factors, spending free time, social factors, saving awareness, spending awareness and brand differentiate at %99 significance level ($p<0.01$) according to age variable. According to the results of multiple comparison tests there were differences found between pupils who are 10 years old and pupils who are 7, 8 and 9 years old in terms of environmental factors at %99 significance level. These differences are in favor of pupils who are 7, 8 and 9 years old. It was found that the difference between pupils who are 9 years old and pupils who are 8 years old in terms of spending free time is at %95 significance level. Similarly, while there was found differences between pupils who are 10 years old and pupils who are 8 years old at %99 significance level, it is valid between pupils who are 10 years old and pupils who are 9 years old at %95 significance level. These differences are in favor of pupils who are 9 and 10 years old. There was found differences between pupils who are 7 years old and pupils who are 8 and 10 years old in terms of social factors at %95 significance level. These differences are in favor of pupils who are 7 years old. In other words, pupils who are 7 years old behave less repressively in terms of eating out and getting their parents to buy a product than other age groups. It was also found that difference between pupils who are 8 years old and pupils who are 9 and 10 years old in terms of saving awareness is at %95 significance level. These differences are in favor of pupils who are 9 and 10 years old. Additionally, there are differences between pupils who are 7 years old and pupils who are 9 years old in terms of spending awareness at %95 significance level. These differences are in favor of pupils who are 7 years old. This reveals the pupils who are 7 years old have higher saving awareness level than pupils who are 9 years old. Finally, it was found that the difference between

pupils who are 8 years old and pupils who are 9 and 10 years old in terms of brand dimension is at %99 significance level. These differences are in favor of pupils who are 9 and 10 years old. There is not any study including sample group between the ages of 6 and 10 so it is not possible to compare the results of this study in terms of age variable. Studies are generally based on pupils who are between 12 and 19 years old. According to the literature, pupils between 16 and 19 have higher consumption awareness than pupils between 12 and 15 (Gönen, Özlen, Babekoğlu & Ufuk, 2001; 137-166). Our study results reveal that the pupils between 6 and 10 years old do not have any consumption awareness, and this is not consistent with the literature. In the literature, it is asserted that the pupils in early ages spend more on toys, junk, games and so on (Tekvar, 2016; 1601-1616).

While the average scores of sub-dimensions of environmental factors, spending spare time, saving awareness, spending awareness and brand differentiate at %99 significance level ($p<0.01$) according to grade variable, it is valid for sustainable saving at %95 significance level ($p<0.05$). The results of the multiple comparison tests show the differences between pupils receiving education in 4th grade and pupils receiving education in 1st and 2nd grades in terms of environmental factors at %99 significance level. There also has been difference between pupils receiving education in 4th grade and pupils receiving education in 2nd grade at %95 significance level. These differences are in favor of pupils receiving education in 1st, 2nd and 3rd grades. There have been differences between pupils receiving education in 1st grade and pupils receiving education in 2nd grade in terms of spending free time at %95 significance level. Similarly, while there are differences between pupils receiving education in 4th grade and pupils receiving education in 3rd grade at %95 significance level, it is valid between pupils receiving education in 4th grade and pupils receiving education in 2nd grade at %99 significance level. These differences are in favor of pupils in 1st and 4th grades. Moreover, there are differences found between pupils receiving education in 2nd grade and pupils receiving education in 3rd and 4th grades in terms of saving awareness at %99 significance level. These differences are in the favor of pupils receiving education in 2nd grade. Questions having high response rate in terms of saving awareness can be ranged as turning off the lights and tap for preventing extravagancy and importance of recycling/separation for environmental protection. There were differences found between pupils receiving education in 1st grade and pupils receiving education in 2nd, 3rd and 4th grades in terms of spending awareness at %99 significance level. These differences are in favor of pupils receiving education in 1st grade. While it was found that the difference between pupils receiving education in 2nd grade and pupils receiving education in 3rd and 4th grades in terms of brand dimension is at %99 significance level, it is valid between pupils receiving education in 2nd grade and pupils receiving education in 1st grade at %95 significance level. These differences are in favor of pupils receiving education in 1st, 3rd and 4th grades. In other words, there can be interdimensional differences with respect to brand as pupils' age change. Pupils in the same age group could give different answers to the same questions. Apart from that, there were not any differences in terms of sustainable saving at %95 significance level. According to the literature, there was not any saving attitude found for pupils between the ages of 12 and 14 (Ersoy & Nazik, 2006; 313-328).

The average score of sub-dimension of brand differentiate at %99 significance level ($p<0.01$) according to family income variable and it is also valid for spending free time at %95 significance level ($p<0.05$). Results of the multiple comparison tests show the differences between pupils' family income in the range of (1500,3001) and pupils' family income less than or equal to 1500TL in terms of spending free time at %95 significance

level. These differences are in favor of pupils' family income in the range of (1500, 3001). Also, it was found that the difference between pupils' family income more than or equal to 6001TL and pupils' family income in the range of (3000, 4501) and below or equal to 1500TL in terms of brand dimension at %99 significance level. These differences are in favor of pupils having family income more than or equal to 6001TL. Pupils having high family income level can develop their consumption awareness quickly due to the shopping experience, brand and product recognition in the market (Ersoy & Nazik, 2006; 313-328). Similar results are obtained by the studies of Williams (1970), Ward (1974), Moschis and Churchill (1979). Studies having sample group of pupils between 12 and 19 years old reveal the difficulties faced by adolescents having higher family income in handling the consumption related social responsibilities, price and alternative comparisons (Dursun, 1993; 8-114).

The average score of sub-dimension of spending awareness differentiate at %99 significance level ($p<0.01$) in terms of receiving allowance and it is also valid for brand at %95 significance level ($p<0.05$). Pupils receiving allowance have higher average scores related to spending awareness and brand than others not receiving any allowance. These results are in the same direction with studies based on pupils between 12 and 19 years old. Adolescents receiving regular allowance have more advanced knowledge of money management than others (Pliner et al., 1994; 449-465). It can be assumed that consumption is related to information such as how to spend allowance, where to do shopping, brands and price-quality relationship taught by parents to children (Mammadova, 2015; 3-121). According to the studies based on adolescents between 12 and 19 years old, pupils receiving regular allowance behave less responsibly in spending as welfare level increase and adolescents can not have convert their consumption related knowledge into an attitude.(Dursun, 1993; 8-14).

The average scores of sub-dimensions of spending free time and brand differentiate at %99 significance level ($p<0.01$) in terms of the frequency of receiving allowance weekly. The results of the multiple comparison tests show that the differences between pupils receiving allowance 5 days a week and pupils receiving allowance 1 day a week at %95 significance level in terms of spending free time. Similarly, while there are differences between pupils receiving allowance every day and pupils receiving allowance 1 or 2 days a week at %99 significance level, it is true that the difference between pupils receiving allowance every day and pupils receiving allowance 3 days a week is at %95 significance level. These differences are in favor of pupils receiving allowance 5 and 7 days a week. Also, while there are differences between pupils receiving allowance 4 days a week and pupils receiving allowance 2 days a week in terms of brand dimension at %99 significance level, it is also valid between pupils receiving allowance 4 days in a week and pupils receiving allowance 3 days in a week at %95 significance level. These differences are in favor of pupils receiving allowance 4 days in a week. It can be said that pupils receiving allowance 4 days a week have higher brand perception and more purchasing desire of branded products than pupils receiving allowance 2 and 3 days in a week. The results are consistent with past studies. Pupils receiving regular allowance and having higher family income can better recognize the brands and exaggerations in ads than others (Ward, 1974; 1-14).

The average score of sub-dimension of spending free time differentiates at %99 significance level ($p<0.01$) for weekly amount of allowance. The results of the multiple comparison tests reveal that the differences between pupils receiving allowance more than

or equal to 21TL a week and pupils receiving allowance in the interval of 1-5TL a week are at %99 significance level in terms of spending free time dimension. These differences are in favor of pupils receiving allowance more than or equal to 21TL a week. That is to say; the more allowance pupils receive, the more free time they spend outside. However, children between 6 and 10 years old spend more money on toys and computer games due to not spending time outside alone. The studies based on adolescents between 12 and 19 years old indicate that mobile phones and computer games shopping decisions of children made by parents (Çelik, 2015; 29-51). Families recognize the opinions of children related to shopping due to increased level of knowledge, request and conviction as they grow up (Güven & Aslan, 2016; 1-10).

While the average scores of sub-dimensions of spending free time and spending awareness differentiate at %99 significance level ($p < 0.01$) according to number of siblings variable, it is also valid for environmental factors at %95 significance level ($p < 0.05$). According to the results of the multiple comparison tests it was found that the differences between pupils having 3 siblings and pupils having no siblings in terms of environmental factors are at %95 significance level. These differences are in favor of pupils having 3 siblings. Also, there were differences found between pupils having no siblings and pupils having 5 siblings or more in terms of spending free time at %95 significance level. These differences are in favor of pupils having no siblings. While there were differences found between pupils having 3 siblings and pupils having 1 or 2 siblings in terms of spending awareness at %95 significance level, it is true that the difference between pupils having 3 siblings and pupils having no siblings is at %99 significance level. These differences are in favor of pupils having 3 siblings.

The average scores of sub-dimensions of saving awareness, spending awareness and brand differentiate in terms of education level of mother at %95 significance level. The results of the multiple comparison tests reveal that the differences between pupils whose mothers graduated from secondary school and pupils whose mothers graduated from university and illiterate are at %95 significance level in terms of saving awareness. These differences are in favor of pupils whose mothers graduated from secondary school. In addition, it was found that the difference between pupils whose mothers are illiterate and pupils whose mothers graduated from high school in terms of spending awareness is at %95 significance level. These differences are in favor of pupils whose mothers are illiterate. No difference is found in terms of brand dimension at %95 significance level. Studies based on pupils between 12 and 14 years old claim that the pupils' consumer awareness raises as parents' education level increases (Ersoy & Nazik, 2006; 313-328). There was found a positive relationship between the families' education level and 12 to 19 year old pupils' gaining consumption related social responsibility (Dursun, 1993; 8-14). Finally, a strong relationship between the education level of mother and degree of consumption, knowledge and attitude pupils in 12 and 14 years old was discovered, too (Ersoy & Nazik, 2006; 313-328).

While the average scores of sub-dimensions of environmental factors differentiate at %95 significance level according to the education level of father, it is also valid for brand dimension at %99 significance level. The results of the multiple comparison tests present the differences between pupils whose fathers graduated from secondary school and pupils whose fathers graduated from primary school in terms of brand dimension at %95 significance level. These differences are in favor of pupils whose fathers graduated from secondary school. It was not found any differences in terms of environmental factors at %95

significance level. There was found a positive relationship between the education level of father and pupils' consumption knowledge level according to the studies having research sample consisting of 12 and 14 years old. But it was not obtained any output claiming the importance of education level of father on attitude level (Ersoy & Nazik, 2006; 313-328).

The average scores of sub-dimension of brand dimension differentiate at %99 significance level according to working conditions of parents. According to the results of the multiple comparison tests, it was discovered that difference between pupils whose fathers and mothers are both working and pupils whose fathers are working in terms of brand dimension is at %99 significance level. These differences are in favor of pupils whose fathers and mothers are both working. Pupils' mothers can increase their knowledge level by joining social and business life, and consequently transfer gained information to children.

The main goal of schools located in Turkey is to teach rather than educate and it is one of the most frequently discussed topic. The case of information transfer is always carried out on the basis of pupils. Personality development is not an overemphasized issue. Though out of school activities need to be handled. Therefore there must be given special attention to the case of spending free time by informing mother, father and children (Tezcan, 1991; 164-180).

General tendency is based on the illiteracy of adolescents in terms of consumption, and spending big amounts inconsiderately (Wheeler & Thompson, 2001; 31). Instable social value judgments cause adolescents to gain consumption values such as owning more money and goods. Adolescents can be superior to other individuals and prove this superiority to others by utilizing these judgments (Atabek, 2002; 68-70). It is essential to teach every consumer from the early years with the aim of creating a conscious and responsible consumer group (Yener, 1990; 20). Thus, the case of teaching children and adolescents money management, saving and consumption can be a useful approach (Nazik & Beyazit, 2004; 2815). Additionally applicable propositions are explained as follows:

a)As children grow up they can do shopping with small amounts. This application enables children to learn the value of money by making comparison of price and brand. b)Parents are role models of children in the case of not harming themselves and objects at home or school. Parents need to be informed about controlling behaviors. It is important to teach 6 years old children at home and school via using communication tools. c)Children have no information about the economic condition of family. In fact, they need to be informed about these conditions. The opinions of children should be taken into the consideration in budget preparation process. By this way, children can consider the economic conditions of family while spending money. d)Universities can give support by making topic related research and teaching family and children consumption and saving. Furthermore, education programs can be arranged in summer schools and elementary schools. Moreover, shopping laboratories as in the USA could be created in order to inform children about spending behavior. e)Pupil's awareness in energy saving concept is determined via our research. Families can also take precautions to teach energy saving behaviors. For example, parents can give the amount money saved via energy saving such as electricity, water etc. as an allowance to pupils. That may be a motivating factor for preventing extravagancy.

REFERENCES

- Ağaç, S. & Harmankaya, H. (2009). İlköğretim Birinci Kademe öğrencilerinin Giysi tercihleri ve Giysi satın Alma Davranışlarına Etki Eden Faktörler, *Selçuk Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, 22, 1-13.
- Alicı, B. (2014). *Animasyon Filmlerin Çocukların Tüketim Alışkanlıklarına Etkisi: Robotlar, Barbie Moda Masalı, Cedric ve Winx Club Animasyon Filmleri İncelemesi*, Kocaeli Üniversitesi Yayınlanmış Yüksek Lisans Tezi.
- Altınırnak, S., Badurlar, İ., Yıldırım, M., Şen, O. & Lakeç, O. (2017). 6-10 Yaş Aralığındaki Çocuk Tüketicilerin Tüketim Alışkanlıkları ve Tasarruf Davranışlarının Ölçülmesi: Eskişehir İli Örneği, *Anadolu Üniversitesi 1601E006 Nolu, Bilimsel Araştırma Projesi*, 1-36.
- Arnas, Y. A. (2006). The Effects of Television Food Advertisement on Children's Food Purchasing Requests, *Pediatrics International*, 48, 138-145.
- Atabek, E. (2002). *Erken Büyüyen Çocuklar*, İstanbul: Akdeniz Yayıncılık.
- Ateşoğlu, İ. & Türkkahraman, M. (2009). Çocukların Tüketici Olarak Sosyalleşmesi, *Süleyman Demirel Üniversitesi, İktisadi ve İdari Bilimler Fakültesi Dergisi*, 14(3), 215-228.
- Babaoğlu, M. & Altınok, N. (2008). Tüketici Eğitimi, Önemi; Türkiye ve Çeşitli Ülkelerdeki Uygulamalar, *Standart Ekonomik ve Teknik Dergisi*, 47(550), 56-61.
- Babin, B.J., Darden, W.R. & Griffin, M. (1994). Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value. *Journal of Consumer Research*, 20(4), 644-656.
- Başfıncı, Ç. (2011). Modern Türk Tüketim Kültürüne Yönelik Bir Araştırma, *Milli Folklor*, 23 (91), 115-129.
- Budzanowska, M. (2011). Social Conditioning of Purchasing Decisions Of 9-11 Year Old Consumers, *Journal Of Consumer Behaviour*, 10(2), 143-160.
- Bulut, Z. A., Tekinbaş, F. & Babacan, M. (2014). Okul Öncesi Yaş Grubu Çocuklarının Pazarlama Kavramları Farkındalığı, *Tüketici ve Tüketim Araştırmaları Dergisi*, 6(1), 27-49.
- Burr, P. & Burr, R.M. (1977). Parental Responses to Child Marketing. *Journal of Advertising Research*, 17, 17-24.
- Churchill, G.A. (1979). A Paradigm for Developing Better Measures of Marketing Constructs, *Journal of Marketing Research*, 16, 64-73.
- Commuri, S. & James, W.G. (2000). Opportunities for Family Research in Marketing. <http://digitalcommons.unl.edu/cgi/viewcontent>. Accessed 30.08.2016.
- Çakır, E. (2006). Satın Alma Kararlarında Çocukların Rollerini, *Yayınlanmamış Yüksek Lisans Tezi*, Gazi Üniversitesi Sosyal Bilimler Enstitüsü.
- Çakmak, A. Ç. & Çakır, M., (2013). 9-11 Yaş Arası İlköğretim Öğrencilerinin Ailedeki Satın Alma Kararlarına Etkileri: Karabük Şehir Merkezinde Bir Araştırma, *Niğde Üniversitesi İİBF Dergisi*, 6(1), 116-136.
- Çelik, N. (2015). Aile Satın Alma Kararlarında Genç Tüketicilerin Etkisi, *Journal of Entrepreneurship & Development*, 10 (1), 29-51.
- Dursun, Y. (1993). *Gençlerin Tüketici Rolünü Kazanmaları*, Erciyes Üniversitesi Sosyal Bilimler Enstitüsü Yayınlanmamış Doktora Tezi.
- Ersoy, N. & Nazik, H.M. (2006). Ergenlerde Tüketici Bilinci Düzeyi Üzerine Bir Çalışma, *Selçuk Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, 16, 313-328.

- Ersoy, S. (2008). Çocuklara Para Yönetimini Öğretmede Ebeveyn Rehberliği, *SAÜ Eğitim Fakültesi Dergisi*, 15, 140-157.
- Erten, S. (2002). Kız ve Erkek Öğrencilerin Evde Enerji Tasarrufu Yapma Davranış Amaçlarının Plânlanmış Davranış Teorisi Yardımıyla Araştırılması, *Hacettepe Üniversitesi Eğitim Fakültesi Dergisi*, 22, 67-73.
- Frideres, J.S. (1973). Advertising, Buying Patterns, and Children. *Journal of Advertising Research*, 3(1), 34-6.
- Gönen, E., Özlen, Ö., Babekoğlu, Y. & Ufuk, H. (2001). Gençlerin Tüketici Davranışlarının Bir Model Yaklaşımı İle İncelenmesi, *Hacettepe Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 19 (1), 137-166.
- Güneş, V. (2010). *Çizgi Film Karakterlerinin Çocukların Satın Alma Davranışlarında Etkileri*, Yayınlanmamış Yüksek Lisans Tezi, Sakarya Üniversitesi.
- Güven, S. & Aslan, M. (2016). Aile Satın Almalarında Gizli Aktör Olan Çocuğun Etkisi, *Hacettepe Üniversitesi Sosyal Araştırmalar E-Dergisi*, 1-10.
- Hayta, A.B. (2009). Sürdürülebilir Tüketim Davranışının Kazanılmasında Tüketici Eğitiminin Rolü, *Ahi Evran Üniversitesi Eğitim Fakültesi Dergisi*, 10(3), 143-151.
- Karaman, K. (2007). Çizgi/Dizi Film Karakterlerinin Çocukların Tüketim Alışkanlıkları Üzerine Etkisi; Giresun Örneği, *Karadeniz Dergisi*, 7, 64-82.
- Kaur, P. & Raghbir, S. (2006). Children in Family Purchase Decision Making in India and West, *A Review, Academy Of Marketing Science Review*, 8, 1-30.
- Malbeği, F. & Sağlam, H., İ. (2013). İlkokul 4.sınıf Öğrencilerinin Bilinçli Tüketiciliğe İlişkin Görüşleri, *Ondokuz Mayıs Üniversitesi Eğitim Fakültesi Dergisi*, 32(1), 251-268.
- Mammadova, M. (2015). *Üniversite Gençliği ve Tüketim Eğilimleri; Selçuk Üniversitesi Örneği*, Yayınlanmamış Yüksek Lisans Tezi, Selçuk Üniversitesi Sosyal Bilimleri Enstitüsü.
- McNeal, W. (1973). *An Introduction to Consumer Behavior*, NewYork: John Wiley & Sons.
- Moschic, G. & Churchill, G., (1979). An Analysis of TheAdolescent Consumer, *Journal of Marketing*, 43, Summer, 40-43.
- Nazik, M.H., & Bayazıt, A. (2004). İlköğretimde Tüketici ve aile Bilimleri Eğitiminin Önemi, XII. Eğitim Bilimleri Kongresi Bildirileri, Gazi Üniversitesi Eğitim Bilimleri Enstitüsü Yayınları, 2815-2838.
- Öztürkler, H., & Çolak Ö., F. (2012). Tasarrufun Belirleyicileri; Küresel Tasarruf Eğiliminde Değişim ve Türkiye’de Hane Halkı Tasarruf Eğiliminin Analizi, *Bankacılar Dergisi*, 82, 3-44.
- Pliner, P., Darke, P., Abramovitch, R. & Freedman, J. (1994). Children’s Consumer Behavior in a Storewith Unattractive Merchandise; The Caveat Emptorium, *Journal of EconomicPsychology*, 15, 449-465.
- Sönmez, S., (2006). 7-12 Yaş Arasındaki Çocukların Aile Satın Alma Kararına Etkisi Üzerine Bir Araştırma, *Yüksek Lisans Tezi*, Sakarya Üniversitesi Sosyal Bilimler Enstitüsü.
- Şahin, A. & Hatungil, T. (2008). İlkokul Öncesi Çocukların Tüketim Alışkanlıklarını Etkileyen Faktörlerin Tüketici Kimliklerinin Oluşumu Üzerindeki Etkilerinin İncelenmesi, *Marmara Üniversitesi Sosyal Bilimler Enstitüsü Öneri Dergisi*, 8(30), 83-95.

- Şencan, H. (2005). *Sosyal ve Davranışsal Ölçümlerde Güvenilirlik ve Geçerlik*, Ankara: Seçkin Yayınevi.
- Şener, G. (2009). Türkiye’de Facebook Kullanımı Araştırması, *XIV. Türkiye’de İnternet Konferansı*, 12-13 Aralık, İstanbul.
- Şimşek, O., F. (2007). *Yapısal Eşitlik Modellemesine Giriş, Temel İlkeler ve Lisrel Uygulamaları*, Ankara: Ekinoks Yayınevi.
- Tekvar, S. O. (2016). Tüketici Davranışlarının Demografik Özelliklere Göre Tanımlanması, *İnsan ve Toplum Bilimleri Araştırma Dergisi*, 5(6), 1601-1616.
- Tezcan, M. (1991). *Toplumsal ve Kültürel Değişme*, Ankara Üniversitesi Eğitim Bilimleri Fakültesi Yayınları No: 164, Ankara, 164-180.
- Ward, S. (1974). Consumer Socialization, *Journal of Consumer Research*, 1, 1-14.
- Ward, S., Klees, D.M. & Wackman, D. B, (1990). Consumer Socialization Research: Content Analysis of Post-1980 Studies, and Some Implications for Future Work. In M.E. Goldberg, G. Gorn, & R.W. Pollay (Eds.), *Advances in Consumer Research*, (pp. 798-803), UT: Association for Consumer Research.
- West, S.G., Finch, J.F. & Curran, P.J. (1995). *Structural Equation Models with Nonnormal Variables and Remedies*. In R.H. Hoyle (Ed.), *Structural Equation Modeling: Concepts, Issues and Applications*, 56-75, Sage: London.
- Wheeler, J.P., & Thompson, N.E. (2001). Consumerism in the Classroom: effective Strategies for Today’s Teenage Consumers. *Journal of Family and Consumer Sciences Education*, 19(2), 26-31.
- Williams, J.W. (1970). A Gradient of The Economic Concepts of Elementary School Children and Factors, Associated with Cognition, *Journal of Consumer Affairs*, 4, 113-123.
- Yener, M. (1990). Tüketici Eğitimi ve Aile Açısından Önemi, *Standart*, 29 (346), 19-21.
- Yener, M., & Özkan, S. (1988). Tasarrufun Önemi ve Tasarrufu Etkileyen Faktörler, *SSK Genel Müdürlüğü Bülteni*, July-September, 60-61.
- Yörükoğlu, A. (1996). *Gençlik Çağı, Ruh Sağlığı ve Ruhsal Sorunları*, (9th ed.) İstanbul: Özgür Yayınları.