

A Study on Money Attitudes, Life Style and Consumer Behaviors of Junior High Students

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ABSTRACT

The main purpose of this study is to explore the correlation factors on money attitudes and consumer behaviors, and to test the prediction of background variables, life style, money attitudes for consumer behaviors of junior high students.

Subjects are 630 students aged 13 to 15 in Taiwan. Some scales are used in this study to test the relationships among the money attitudes, life style and consumer behaviors of the junior high students, including Basic Inventory, Money Attitudes Scale, Life Style Scale, and Consumer Behaviors Scale. They were based on SPSS12.0 statistic version to proceed with analysis, which applied Descriptive statistics, ANOVA, stepwise regression and t-test are used for analyzing data.

The results of the study are as follows:(1) There are significant differences on money attitudes in terms of participants' sex, grade, family state, deposit custom, and pocket money amount.(2) There are significant differences on life style in terms of participants' sex, grade, family state, deposit custom, and pocket money amount. (3) Different background variable (sex, grade, deposit custom, pocket money) of the junior high students can assume the remarkable difference in consumer behavior. (4) There are significant group differences on money attitudes with consumer behavior of junior high students. (5) Participants' gender, money attitudes and life style can significantly predict consumer behavior. This study has made some suggestions based on education and counseling strategies to help healthy development for junior high students.

Keywords : money attitudes、consumer behaviors、life style、junior high students

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