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## Implications of Pocket Money on Young Clients' Shopping Decisions– International Comparison

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Submitted 05/04/23, 1st revision 16/05/23, 2nd revision 15/06/23, accepted 30/06/23

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**Abstract:**

**Purpose:** The paper's main goal was to diagnose the customer behaviour of young customers in terms of the pocket money they receive.

**Design/Methodology/Approach:** Along with the changes in the role of children in the family, their role in the purchasing process is also growing. Autonomous decisions of children are related not only to the perception of their role in the family but also to the fact that they start receiving pocket money. Despite that – the analysis of children's customer behaviour is neglected. After the systemic literature review, desk research was conducted (including the scientific papers and business literature).

**Findings:** The key findings were that the amount of money children receive grows as children get older. Young clients prefer spending their money on sweets and toys, but as time passes – they change their preferences toward online products. Similarly, older children more often receive online money instead of cash. Pocket money is correlated positively with overweight, self-destructive behaviours and more extensive economic awareness and knowledge.

**Practical Implications:** The negative impact of pocket money on children's health, such as increased use of electronic devices and obesity, is also a key element to be addressed through social activities. Corporate social responsibility could strengthen financial education by incorporating health education initiatives.

**Originality/value:** A systematic literature review and a desk research method to analyze the spending behavior of children regarding pocket money.

**Keywords:** Pocket money, children, customer behaviour.

**JEL classification:** G53, G530.

**Paper Type:** Research study.

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## 1. Introduction

Although customer behaviour is a well-established analysis area in management science (Redine *et al.*, 2022; Taufik *et al.*, 2021; Veiga Diogo, 2022), children as a specific target group are rarely researched. It is interesting, especially, that children not only decide by themselves about their spending but also influence the shopping behaviours of their parents. The goal of the paper is to analyse children's customer behaviours in terms of pocket money spending.

As a result of deduction, the research question was: what are spending behaviours of children in an international context regarding their pocket money? For the research paper, the definition of pocket money is as follows: some amount of money devoted to the undivided consumption of one of the family members who is a child. I used a systematic literature review and a desk research method.

SCOPUS database was used as a source of scientific literature related to the subject. Then, the results of various research initiatives and projects were considered to create a picture of children's pocket money spending behaviours in an international context. Inferences should be made with considerable caution, as most studies considered were qualitative, implying a limited capacity for generalisation to the broader population.

## 2. Literature Review

There are a few reasons justifying the research on children's customer behaviours. The role of the child in a family is changing due to the focus on the only child and the change in a dominant family model (Gotwald, 2020; Kowalczyk and Gotwald, 2011).

Children influence the customer behaviours of parents and other family members. Depending on the product's value, a child's role in purchasing process was established, including the role of an inspirator and influencer (Kapoor, 2003), and client spending their own money (Shelepova and Samofalov, 2018).

In decision-making, children use the information they receive from parents, peers and influencers (Bolas *et al.*, 2022; Castonguay and Messina, 2022). Still, children of preschool age are unaware of how influencers operate on the market (Loose *et al.*, 2022).

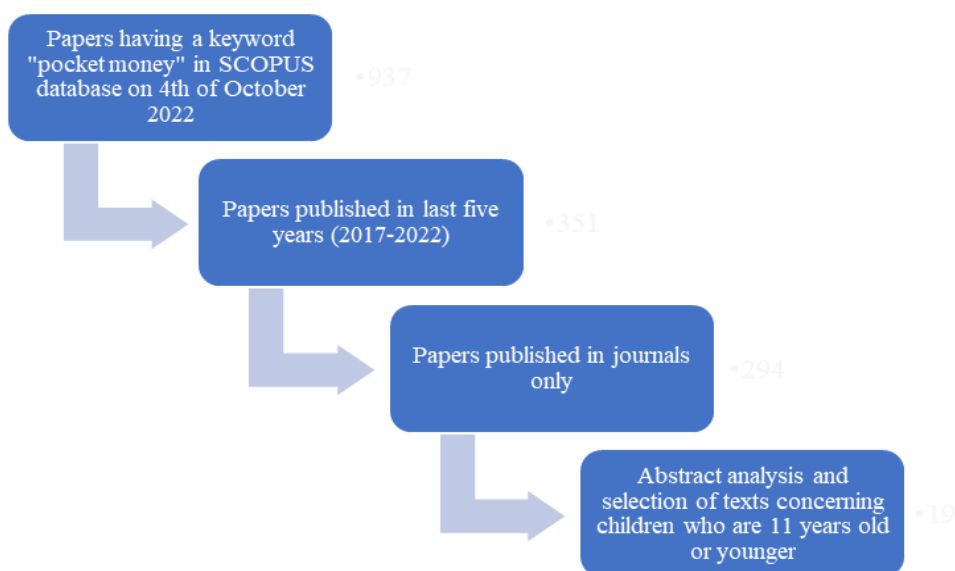
Children's behaviours can be an indicator of the future behaviours of adults in terms of their purchasing decisions, including savings (Chaychenko *et al.*, 2021) and some of those are shaped in childhood (Swacha-Lech, 2019), which can have grave consequences on the banks, retailers, service providers and *sensu largo* – the global economy.

Children are economically socialized (Swacha-Lech, 2019). Still, they notice differences between the declarations or teaching of their parents and their actual actions, so they tend to imitate the latter (Ribeiro *et al.*, 2018).

### 3. Research Methodology

The paper aimed to diagnose customer behaviours of children in terms of pocket money they received. The areas that were analyzed more deeply were: the amount of money children receive, their shopping behaviour, and financial education. What is the amount of pocket money children receive? PRISMA chart below reflects the stages of literature elimination in terms of systematic literature review (Figure 1).

*Figure 1. PRISMA Chart presenting stages of literature analysis*



*Source: Own study.*

Business and statistic reports also show children's customer behaviour from Great Britain, Australia, the USA, Germany and Poland.

### 4. Research Results and Discussion

#### 4.1 Pocket Money Spending in Different Countries

The issue of pocket money given to children by their parents has been researched in various countries. In Ukraine, the majority of parents (56.7%) give pocket money to their children for reasons such as earning an income (26.9%) and rewarding homework (4.8%) (Shelepova and Samofalov, 2018, s. 976). Meanwhile, in Italy, children often provide their savings (87%) and receive good pocket money (82%),

but parents do not reward homework (70%) (Moscarola and Kalwij 2021, p. 115). As children grow older, they are more likely to receive pocket money, especially younger siblings also obtain it. However, the amount of pocket money given may differ depending on gender and the number of children in the family (Ma *et al.*, 2020, p. 9).

Fathers, especially those with higher education, tend to give their children more pocket money. Moreover, prioritising spending on a child can significantly impact their well-being (Sakata, 2022; Osborne 2016). The lack of prioritisation of spending on a child in the poorest families increases the probability of suicidal thoughts by eleven times. In some cases, finding pocket money for a child may affect their well-being, but further research is needed to support this claim (Fretes *et al.*, 2021; Xiao *et al.*, 2022).

The use of technology is changing the way parents give pocket money to their children. In the UK, parents use the Rooster Money app to fund their children's accounts and teach them cashless payments (between 3 GBP at the age of 4 and 8 GBP at 14) (Barett, 2020). The amount of pocket money increases with age, and children can also earn extra money by completing household tasks such as mowing the grass or washing the car.

In the US, only 40% of children receive pocket money, and they start receiving it at the age of 8, with an average of USD 4 per week (Carns, 2019). In Australia, 63% of parents give pocket money to their children, with an average value between AUD 5 and 20 (James 2021; Watson, 2021). Seven out of ten children receive pocket money below AUD 10, and cleaning the room is the most common duty for which children receive additional funds (James 2021; Watson 2021).

In Germany, the average amount of pocket money for boys and girls is EUR 23.4 and EUR 20.57 per month, respectively, with the amount varying depending on the age of the children (Eurostat 2020; Blue Ocean Entertainment, 2022).

A study conducted by Blue Ocean Entertainment (2022) in Germany showed that the gap between the amount of pocket money received by boys and girls has almost disappeared. Children aged 3-13 received €15.81 and €15.74, respectively. Some parents anticipate inflation affecting the amount of pocket money, leading to its reduction or discontinuation (CosmosDirekt.de, 2022, Statista.com).

However, data from Statista.com shows an increase in the amount of pocket money given to children in Germany since 2020, with the weekly average being €3.8 in 2022.

A study by TNS Poland (2016) found that the average amount of pocket money received by children in Poland was PLN 61.40, increasing based on parents' income. In 2021, 66% of children received regular pocket money, with most children

receiving weekly payments. Children also receive money for doing household chores (35%), good grades (28%), and washing cars (11%). The Central Statistical Office survey shows that the amount of pocket money in Poland grew faster than monthly expenses, with a 0.1% annual decrease in its share of total spending since 2015.

The presence of adults influences children's purchasing decisions, with children more likely to refrain from spending money when in the presence of their mother or both parents (Agnew, 2018, p. 278). Furthermore, research by Zhang and his team in 2017 found that cultural differences and family income level influenced the perception of the cost of lost benefits.

Parents declare that they only partially leave their children with a choice in managing their accumulated funds, and young consumers must ask their parents for permission before completing transactions. Agnew argues that such long-term influences may determine children's behaviour as adults.

According to industry reports (Watson, 2021), Australian children primarily spend their pocket money on toys (17%) and sweets (15%). However, a significant portion of them saves money, with 31% depositing it in a piggy bank and 29% in a savings account. As children grow older, their shopping basket changes to include online purchases such as food delivery (27%), Netflix (26%), e-commerce transactions (26%), and video game purchases (25%).

Similarly, German children aged 4-12 spend around a third of their pocket money on food (N26, 2021), while Polish children mainly purchase sweets (61%), drinks (37%), magazines/comics (27%), or phone cards/subscriptions (21%) (ING, 2020). A 2022 study found that 25% of children bought at least one game for their phone or smartphone, and 33% purchased within a game itself. Micropayments were made by 22% of children (Pasiewicz, 2022).

#### **4.2 Pocket Money as a Tool for Education and Habit Creation**

Analysis of the correlation between keywords allowed noticing that there are 3 clusters which are: (1) disease-oriented (obesity, child's obesity, overweight), (2) feature-oriented (fast food, BMI, weight, pocket money) and (3) child-oriented (child, age, gender). The full-text analysis allowed me to notice that pocket money additionally is often treated to modify children's behaviours (lack of pocket money as a form of punishment (Chumakov and Chumakova, 2019).

The future research might focus on the role of other factors, like culture, social background, technical literacy on shopping behaviours of children and their profile of needs.

Pocket money, which children typically receive from parents, has been increasing systematically over time, as noted by Sansone *et al.* (2019) and the Central Statistical Office (2022). However, recent economic crises and inflation have led to changes in this trend, particularly in Germany and the UK.

It is, therefore, interesting to consider the extent to which pocket money will continue to serve as a tool for financial education or if parents' financial circumstances will force them to withhold this autonomy from their children in consumer decision-making (Kowalczyk, 2020).

The relationship between pocket money and children's well-being is debatable, with some studies linking it to being overweight (Ma *et al.*, 2020) and depression (Xiao *et al.*, 2022). However, it is essential to consider other factors that may contribute to being overweight in children, as well as the potential impact of the pandemic and tendencies toward self-destructive behaviour.

Research has shown that childhood behaviours can persist into adulthood (Agnew, 2018), as demonstrated by Kowalczyk's (2020) findings that adults who had the knowledge and could assess their actions still tended to replicate patterns learned in their family home at an affective level. Further research is needed to explore the impact of personal experiences, such as increased purchasing power upon entering the workforce, on individuals' actions.

## 5. Conclusions, Proposals, Recommendations

The last part concludes the study's results and the limitations related to the methodology used, availability of data, as well as recommendations and comments for future research. It includes the main research findings. Conclusions are only the original contribution of the paper to the field of study. It indicates the value of the research and the material presented. It should be an intense recapitulation of the major ideas of the paper.

The present study has highlighted the issue of the "gender gap" in the amount of pocket money received by children, with girls receiving less than boys. This disparity calls for further investigation, as gender inequalities in this area may begin at an early age.

Efforts are needed to develop mechanisms to support children's financial development through non-formal education programs such as Santander's Finansiaki or the Gimi application. However, it is also necessary to educate parents, as research has shown a gap between parental ideas about saving and their actions.

In general, the number of children receiving pocket money is increasing, with the amount increasing as the child grows older. However, there is a shift in children's spending habits towards electronic products, which may pose a challenge for parents

who need to keep up with technological advancements and financing models. This presents an opportunity to co-create solutions with young consumers and their parents.

The issue of children's earning activities may also be a challenge, particularly in the context of rising inflation and deteriorating family finances. Further research could explore child labour opportunities in the local community, such as caring for children or walking pets, from the perspective of later career prospects.

Children who receive pocket money prioritise price when selecting goods, with sweets and toys dominating their shopping baskets. This highlights the need for supporting young consumers' education, particularly regarding value. The negative impact of pocket money on children's health, such as increased use of electronic devices and obesity, is also a key element to be addressed through social activities.

Corporate social responsibility could strengthen financial education by incorporating health education initiatives.

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