WHITE/BLUE COLLAR CLASS STATUS AND CUSTOMERS' PREFERENCE AND USAGE BEHAVIOR TOWARD BANKING METHODS: AN ATTITUDE ORIENTATION

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Abstract

Using an attitude orientation, the study focuses on the direct assessment of preference and usage behavior differences toward selected banking methods among consumers who socially perceive themselves as either a blue collar-oriented individual or a white collar person. The findings indicate significant preference pattern differences as well as isolated psychographic and socioeconomic characteristics; but fail to demonstrate conclusive evidence of significant usage behavior differences between the customer groupings.

Introduction

The concept of social class status has long been thought to influence individuals' preference and behavior patterns toward a wide variety of economic goods and services. Consumer research findings relevant to social class over the past two decades have led investigators to the tentative belief that preference as well as behavior patterns differ from one class to the next. While most researchers are in general agreement that social class membership is determined by an individual's status on several socioeconomic factors, attempts to relate social class differences to specific consumer behaviors have resulted in less than conclusive results. Martineau (1958) reported information tentatively supporting his contention that social class affects perceived risk, choice making, and store selection among other factors. Mathews and Slocum (1969) found the existence of social class differences among consumer groups' usages of credit cards. Similarly, Settle, Alreck, and Belch (1978) established social class differences in respect to various leisure activities. Whereas, Rich and Jain (1968), on the other hand, noted only weak differences between social classes with respect to sources of shopper information, interpersonal influences, fashion interests, or other factors influencing shopping behavior. Additionally, Hirschman (1979) found consumers' social class status to be a poor predictor of differences in consumers' in-store purchasing behavior as well as their credit card payment patterns.

Some researchers have contributed the unequivocal results of social class status with respect to consumers' preference and behavior patterns as being a result of the confusing issues which yet surround both the theoretical construct of social class and the behavior patterns that are supposed to be affected by social class. There are some problems in identifying the behavioral effects of class membership. More specifically, some researchers feel that even though brand/store preferences may differ by social class, the individual's actions may be constrained by situational factors that are not related to social status (Settle, Alreck, Belch, 1978; Kelly, 1975). Furthermore, most researchers agree an individual's social class membership is a derivative of that person's status on several socioeconomic factors but there is still lack of clear concensus about what variables should be included or what weight should be placed on each (Hirschman, 1979; Settle, Alreck, Belch, 1978).

Most research efforts to understand relationships between social class status and consumers' marketplace behavior have focused on sets of consumer-related state of being factors (i.e., educational status, family income, marital status, occupational status, type of employment, etc.) as being the salient elements for determining individuals' class status. As a result, researchers have classified consumers into one of the traditionally accepted social status classification schemes such as Warren's (1960) or some modification thereof, such as the more pragmatically accepted white/blue collar social class structure scheme (see for example, Settle, Alreck, Belch, 1978). An alternative conceptualization of social class status which has, for the most part, gone empirically untreated is that of viewing the social class status concept from a perceived attitude orientation.

This paper focuses on the direct assessment of preference and usage behavior differences toward selected banking methods among consumers who perceive themselves as either blue collar-oriented individuals or a white collar person. Additionally, assessments of socioeconomic and psychographic characteristic differences between the two test groups are made. The assessment of possible preference and behavior patterns as well as socioeconomic and psychographic characteristic differences were derived through testing the following hypotheses:

H_1: White collar-oriented customers exhibit significantly different preference patterns toward specific banking methods than do blue collar-oriented customers.

H_2: White collar-oriented customers exhibit significantly different usage behavior patterns of the banking methods than do blue collar-oriented customers.

H_3: Significant socioeconomic and psychographic characteristic differences exist between the white collar and blue collar-oriented customer groups.

Methodology

Research Procedure

The research procedure used to collect the necessary data was a direct mail survey, characterized as being descriptive and exploratory in nature. A specific cover letter was attached to a carefully designed self-administered questionnaire to enhance the participation of the selected bank customers as well as assure the legitimacy of the study. The true purposes of the study were disguised in an effort to prevent possible extraneous biases from entering the study. Additionally, a twenty-five cent token incentive plan was implemented as a method to encourage the respondent's participation.

Population

The population under study was defined as adult male and female residents of a large southern metropolitan city having at least a current savings or demand

deposit account with a particular commercial bank institution located in the city. The decision to use only customers from one specific bank enhanced control for differences in bank images, selling or promotional procedures, and/or special services offered to a customer.

Sample Design, Technique, and Data Collection Method

A probabilistic simple random sampling technique was employed to draw a representative sample of 600 individuals from the bank's central bank account files. Those customers selected as prospective respondents were mailed the quarter incentive-cover letter and questionnaire along with a self-addressed, stamped return envelope. A total of 348 usable questionnaires were returned to a registered Post Office mail box by the specified deadline date.

Questionnaire

The instrument used to collect the data necessary for the study was a detailed self-administered questionnaire designed to allow the respondent, himself, to read, interpret, and respond to each question in the comfort of his home in elude of any interviewer's presence, thus reducing the possibilities of any interviewer bias entering the investigation. A combination of direct and indirect scale measurements were designed and pretested, by a convenience sample, to assess the subjects' preference and behavior patterns toward several specific banking methods as well as selected demographic and psychographic characteristics. To assess the variability and sensitivity among the subjects' attitudinal and preference responses, the scale measurements were designed having either ordinal, interval or ratio scaling properties.

Attitude-Oriented Social Class Status Test Groups

For purposes of this exploratory endeavor to investigate individuals' social class status from an attitude orientation, respondents were asked to respond to the following question: "Socially, I see myself more as a blue collar individual rather than a white collar person" by using a modified, six point Likert-type scaling scheme that ranged from "definitely agree" to "definitely disagree." Preliminary analysis of the data structure associated with the white/blue collar psychographic statement indicated the existence of three distinct test groups, described as:

White Collar.--respondents who either generally or definitely disagreed with the psychographic statement.

White-Blue Collar.--those individuals who only either slightly agreed or slightly disagreed with the statement.

Blue Collar.--customers who either generally or definitely agreed with the psychographic statement.

Although the data structure of the total sample revealed three separate distinct social class status groupings, only the two extreme groupings: white collar (N = 144) and blue collar (N = 132) were included for testing of the given hypotheses in this paper.

Analysis and Findings

In testing (H1), respondents were asked to rate five specific banking methods on the basis of desirability of use. By using a modified Likert-type scaling scheme that ranged from "(I) definitely like using this method" to (I) definitely dislike using this method," preference mean values for the five banking methods were computed for each test group. Between group preference pattern differences for each banking method were tested for significance using the Z test procedure. Table 1 presents the summary of the means, standard deviations, and standard errors of the preference measure relevant to each banking method for the two customer groupings. Also reported in the table are the results of the means difference test for each banking method.

TABLE 1
PREFERENCE DIFFERENCES OF CUSTOMERS' PERCEIVED
DESIRABILITY TO USE SELECTED BANKING METHODS

Analyzed by: Banking Methods, Blue/White Collar
Customer Groupings, Desirability
Means, Standard Deviations, Standard
Errors and Significant Values

| | Blue and White Collar Groupings | | | | | |
| | Definitely Blue-Collar Oriented (N = 132) | | | Definitely White-Collar Oriented (N = 144) | | |
Banking Methods	Mean[a] Value	Standard Deviation	Stan- dard Error	Mean[a] Value	Standard Deviation	Stan- dard Error	Signi-[b] ficant Value
Inside the Bank	3.05	.711	.063	3.42	.688	.060	p $\leq$ .001
Drive-up Window	3.52	.737	.071	3.16	.952	.984	p $\leq$ .001
24-Hour Machine	2.72	1.274	.126	2.80	1.133	.105	NSD
Bank by Mail	2.01	1.072	.105	2.25	1.178	.105	p $\leq$ .1
Bank by Phone	1.89	1.024	.100	1.83	.923	.084	NSD

a Measurement Scheme: 4 = Usually
3 = Occasionally
2 = Rarely
1 = Almost Never

b Significant Value: NSD denotes that the means difference test results indicated NO SIGNIFICANT DIFFERENCE at the .1 level.

Interpretation of the means difference test results clearly indicates the existence of significant differences in preferences toward using the selected bank methods between customers who perceive themselves as being blue collar-oriented and those who see themselves as white collar. More specifically, the findings tend to demonstrate that white collar-oriented customers, on the average, exhibit a somewhat stronger preference toward using inside the bank facilities (mean = 3.42), as the desirable, or preferred, manner for handling their banking matters than did the blue collar customers (mean = 3.05). This difference in preference was significant at the .001 level. Additionally, the bank by mail method was preferred significantly more, at the .1 level, by white collar customers (mean = 2.25) than by blue collar individual (mean = 2.01). Although a preference difference existed between the two classes, the method, itself, was viewed as being a less desirable manner for which to conduct banking matters than either the inside the bank, drive-up window, or 24-hour machine methods. Furthermore, the findings demonstrate that blue collar-customers exhibit a significantly stronger preference, at the .001 level, toward the drive-up window method of banking (mean = 3.52) than the white collar customers (mean = 3.16). The findings fail to demonstrate

significant preference differences between the two customer groups for either the 24-hour machine or bank by phone methods. On the basis of these findings, one would have to conclude that preference differences do exist between white and blue collar customers in respect to their desire to use a selected banking method as a manner for handling various banking matters; thus supporting the first hypothesis.

To test the second stated hypothesis relevant to banking method usage behavior differences between the customer groupings, similar analysis procedures were followed as before. In assessing the degree to which the respondents use each of the different banking methods, customers were asked to rate the methods on the basis of their perceived usage experience. Using a direct, four-point rating scale ranging from "usually" down to "almost never," means were computed and subjected to a means difference test. Interpretation of the results from Table 2 indicates that usage behavior differences between the two customer groups exist only for the drive-up window method, at the .01 level. That is, blue collar-oriented customers, on the average, perceive themselves using the bank's drive-up window (mean = 3.36) occasionally more often to conduct their banking transactions than do white collar customers (mean = 3.07). The findings fail to demonstrate any significant usage behavior differences in respect to the other banking methods. In light of the, at best, marginal results, one would have to be cautious to conclude that the findings were in support of the hypothesis. Additional analysis, beyond the scope of this paper, should be made to further investigate the possibilities of banking methods usage differences and white and blue collar customers.

TABLE 2
USAGE BEHAVIOR DIFFERENCES OF CUSTOMERS'
ACTUAL USAGE OF THE SELECTED BANKING
METHODS

Analyzed by: Banking Methods, Blue/White Collar Customer Groupings, Usage Means, Standard Deviations, Standard Errors and Significant Values

	Blue and White Collar Groupings					
	Definitely Blue-Collar Oriented (N = 132)			Definitely White-Collar Oriented (N = 144)		
Banking Methods	Mean[a] Value	Standard Deviation	Standard Error	Mean[a] Value	Standard Deviation	Standard Error	Significant Value[b]
Inside the Bank	3.23	.726	.063	3.38	.692	.055	NSD
Drive-up Window	3.36	.730	.066	3.07	.985	.084	p ≤ .01
24-Hour Machine	2.11	1.235	.118	2.31	1.200	.105	NSD
Bank by Mail	1.64	1.001	.095	1.76	1.074	.095	NSD
Bank by Phone	1.28	.621	.063	1.34	.667	.055	NSD

a Measurement Scheme: 4 = Usually
3 = Occasionally
2 = Rarely
1 = Almost Never

[b]Significant Value: NSD denotes that the means difference test results indicated NO SIGNIFICANT DIFFERENCE at the .1 level.

For determining significant psychographic and demographic characteristic differences between the two customer groups, the respondents were asked to self-rate themselves on thirteen specific psychographic statements and eleven selected socioeconomic factors. Prior analysis of the psychographic dimensions through the use of R-type factor analysis (Nie, et al., 1975) and varimax rotation of the principal components

revealed the existence of seven life style dimensions significant at the .1 level or higher. For each dimension, the mean values of the separate within elements were computed for each customer sub-group and tested for significant difference using the Z test procedure. Table 3 presents the summary of the means and standard deviations of the individual psychographic factors by dimensions for the customer groups. Also reported are the results of the means difference test for each statement.

TABLE 3
COMPARISON OF WITHIN DIMENSION PSYCHOGRAPHIC MEAN DIFFERENCES BETWEEN WHITE AND BLUE COLLAR ORIENTED BANK CUSTOMERS

Analysis by: Life Style Dimension, Mean Value, Standard Deviation, and Significant Value

	Blue and White Collar Groupings				
	Definitely Blue Collar Oriented (N = 132)		Definitely White Collar Oriented (N = 144)		
Life Style Dimension and Statements*	Mean Value[a]	Standard Deviation	Mean Value[a]	Standard Deviation	Significant Value[b]
FINANCIAL OPTIMIST					
Five years from now the family income will probably be a lot higher than it is now.	4.73	1.554	4.63	1.626	NSD
I will probably have more money to spend next year than I have now	4.38	1.561	4.49	1.542	NSD
FINANCIAL DISSATISFIEDNESS					
I wish we had a lot more money.	5.22	1.125	4.99	1.324	NSD
Unexpected situations often catch me without enough money in my pocket.	4.02	1.561	3.06	1.640	p ≤ .001
INFORMATION EXCHANGER					
I often seek out the advice of my friends regarding a lot of different things.	4.09	1.422	3.88	1.471	NSD
My neighbors or friends often come to me for advice.	4.04	1.427	4.31	1.313	p ≤ .1
CREDIT USER					
I buy many things with a credit/bank card.	3.56	1.946	3.78	1.790	NSD
It is good to have charge accounts.	4.75	1.411	4.94	1.277	NSD
I like to pay cash for everything I buy (reversed)	4.43	1.549	3.83	1.642	p ≤ .001
ADVERTISING VIEWER					
I am definitely influenced by advertisements.	3.34	1.434	3.19	1.284	NSD
For most products and services, I try the ones that are most popular.	4.36	1.353	3.65	1.440	p ≤ .001
FAMILY ORIENTED PERSON					
Safety and security for my family are most important to me.	5.94	.024	5.69	.822	p ≤ .001
PRICE CONSCIOUS PERSON					
A person can save a lot of money by shopping for bargains.	4.99	1.088	4.81	1.202	NSD

* All the psychographic statements are significant at the .1 level of significance or better.

a Measurement Scheme: 6 = Definitely Agree; 5 = Generally Agree; 4 = Slightly Agree; 3 = Slightly Disagree; 2 = Generally Disagree; 1 = Definitely Disagree.

b Significant Value: NSD denotes that the means difference test results indicated NO SIGNIFICANT DIFFERENCE at the .1 level.

Interpretation of the results demonstrates the existence of several distinct within psychographic dimensional differences between blue and white collar-oriented bank customers. While blue collar customers tend to agree that they like paying cash for all their purchased products (mean = 4.43), more than white collar individuals (mean = 3.83), they view themselves as being caught more often by unexpected situations without enough money on hand (mean = 4.02) than do the white collar customers (mean = 3.06). Furthermore, blue collar customers demonstrate significantly higher concerns for the safety and security of their families (mean = 5.94) and accepted brand name products (mean = 4.36) than do the customers perceiving themselves as being white collar-oriented individuals. All these psychographic differences tested to be significant at the .001 level. In contrast, the findings indicate that white collar customers (mean = 4.31) significantly more so, at the .1 level, than blue collar persons (mean = 4.04) tend to view themselves as self-proclaimed opinion leaders giving advice to their neighbors or friends.

To investigate the existence of possible demographic characteristic differences between the two subgroupings, the groups were cross-tabulated with eleven socioeconomic items included in the study and the Chi-square statistic used to measure statistical significance at the .05 alpha level. The results reported in Table 4 indicate the existence of significant demographic differences between the two social class status groups within five of the socioeconomic items. Interpretation of the findings tends to point out that significantly more white collar customers (16%) are newcomers to the community's structure having lived in the area for three years or less in comparison to blue collar individuals (5%). Whereas, blue collar customers (81%) tend to be more established within the community's social structure for over a decade than are the white collar customers (69%). Educationally, the white collar group exhibits a significantly higher level of educational experience with 63% holding at least a college degree as compared to only 20% of the blue collar individuals. Another significant difference exists within the occupation status dimension. White collar individuals (57%) are employed more in some type of professional-oriented position than are blue collar customers (19%). Whereas, blue collar epople dominate the technical/clerical (32%), skilled labor (18%) and semi-and unskilled (8%) type jobs. With respect to union membership status, more white collar customers (98%) perceive their jobs as being non-union in nature than do the blue collar (67%). Finally, family income level differences were demonstrated within several of the specific income ranges. Significantly more blue collar customers (51%) indicated their family income to be between $10,000 and $24,999. Whereas, more white collar individuals (40%) reported incomes between $25,000 and $50,000. On the basis of the findings, it can be tentatively concluded that psychographic as well as demographic differences do exist between the two social class status subgroups of bank customers which can be used to further isolate and describe the members within each subgroup.

Implications

Hypothesis 1: White collar-oriented customers exhibit significantly different preference patterns toward specific banking methods than do blue collar-oriented customers.

The findings tend to support the postulated existence of preference differences toward using selected banking methods between customers who perceive themselves

as being a member of the white collar social class status and those perceiving blue collar status. Several significant implications can be drawn from the reported findings. First, the empirical evidence of the existence of preference differences toward selected banking methods lends support to the premise that the concept of social class status can be interpreted, in part, through a self-reporting attitude orientation. Consequently, recognition of this viable alternative conceptualization of social class status will afford researchers and practitioners, alike, new insights into the appropriateness of not only the traditional measurements of social class status but also the importance of including some type of psychological frame of reference as a specific variable.

TABLE 4
DEMOGRAPHIC DESCRIPTION OF CUSTOMERS WHO
PERCEIVED THEMSELVES AS WHITE COLLAR AND
BLUE COLLAR INDIVIDUALS

	Definitely White Collar Oriented	Definitely Blue Collar Oriented	Significant Value
Sex of Respondent	(N = 144)	(N = 132)	
Male	50	55	
Female	50	45	
Length of Residence in Area	(N = 144)	(N = 132)	
2 years or less	16	5	a
4-10 years	15	14	
11 years or more	69	81	a
Length of Current Residence	(N = 144)	N = 132)	
3 years or less	42	37	
4-10 years	29	23	
11 years or more	29	40	
Employment Status	(N = 144)	(N = 132)	
Full Time	67	62	
Part Time	10	11	
Not Employed	23	27	
Marital Status	(N = 144)	(N = 132)	
Married with children	47	55	
Married without children	16	11	
Single, Widowed, Divorced, Separated	37	34	
Spouse's Employment Status	(N = 90)[b]	(N = 87)[b]	
Full Time	50	51	
Part Time	8	5	
Not Employed	42	44	
Level of Education	(N = 144)	(N = 132)	
High school degree or less	8	40	a
Some college or technical school	29	40	a
College degree, graduate studies or advance degree	63	20	a
Age of Respondent	(N = 144)	(N = 132)	
25 or under	20	17	
26 - 55	59	53	
56 or over	21	30	
Occupation	(N = 144)	(N = 132)	
Professional	57	19	a
Technical/Clerical	18	32	a
Skilled Labor	3	18	a
Semi- or Unskilled	–	8	a
Not in labor force	22	23	
Non-Union/Union Status	(N = 134)[c]	(N = 121)[c]	
Non-union	98	67	a
Union	2	33	a
Income Level	(N = 138)[c]	(N = 128)[c]	
Under $10,000	11	19	
$10,000 - $24,999	37	51	a
$25,000 - $50,000	40	26	a
Over $50,000	12	4	

*All figures are percentages of their respective sample size.

[a] Within categorical demographic differences significant at .05 level.

[b] N value is smaller because of a qualifying constraint associated with the question.

[c] N value represents only those respondents who answered that corresponding question. No answers were excluded from the analysis.

Second, support of the existence of an attitudinal dimension associated with the traditionally accepted blue collar/white collar classification scheme provides researchers new insights in the predictive powers of social class status serving as a meaningful discriminatory factor in determining consumers' preference patterns toward economic goods and services.

Hypothesis 2: White collar-oriented customers exhibit significantly different usage behavior patterns of the banking methods than do blue collar-oriented customers.

Several implications can be drawn from the reported findings of the behavior pattern hypothesis. First, the lack of conclusive support toward the postulated existence of usage behavior differences between the bank customer groupings toward selected banking methods, raises questions to the predictive powers of an attitude-oriented social class status scheme in determining, or understanding, individuals' usage behavior patterns. That is, bank customers' own attitude assessment of their association with a given social class status (i.e., blue-white collar), by itself, tends to be a relatively weak indicator of their usage behavior of available banking methods.

Second, the findings tend to demonstrate support to the known notion that actual purchase, or usage, behavior actions are influenced by a combination of environmental and intrapersonal factors of which none, by themselves, may prove to be salient in nature. Further research is needed to assess the impact of the psychological dimensions, relevant to social class status, on customers' behavior actions and patterns.

Hypothesis 3: Significant socioeconomic and psychographic characteristic differences exist between the white and blue collar-oriented customer groups.

The supportive findings toward this hypothesis tend to fortify the notion that individuals who perceive themselves as having white collar, social class status are, in part, different from those maintaining a membership described as blue collar in nature. Additionally, the findings tend to lend support toward studying the concept of social class status from an attitude orientation. As a result, bank management and researchers may gain fruitful insights toward better understanding the concept of social class status and its impact as a partial predictor of consumers' banking preference and behavior patterns as well as the various market segments and their members' decision processes underlying banking method choices.

Conclusions

This study recognizes that the social class status concept has psychological dimensions for which consideration should be given when assessing its predictive powers as well as descriptive capabilities toward customers' banking preference and behavior patterns.

Future research on social class status should continue to investigate the relationships between the psychological dimensions relevant to consumers' perceived attitudes toward class status membership and varying marketplace behaviors. Findings tend to be supportive of this researcher's conviction that no longer can social class researchers completely ignore the potential importance of or the relative impact of the attitudinal dimensions with the factor of social class status.

Once more is learned and understood about social class status as a perceived attitude, more meaningful direct applications may emerge. These applications should be beneficial not only to marketing decision makers (i.e., bank executives), but also society as well.

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