



Consumer Financial Behavior (Foundations and Trends(r) in Marketing)

W. Fred van Raaij

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Consumer Financial Behavior deals with the questions of how consumers should manage their financial affairs and how the market can educate and aid consumers in making better financial decisions, and become more customer-centric. By analyzing financial behavioral acts and skills, and the economic, sociological, and psychological variables that may influence them, the author focuses on the determinants and consequences of spending, saving, borrowing, insuring, and investing, and explains how both the market and consumers can achieve responsible financial behavior. The objective of Consumer Financial Behavior is to bring together the scientific knowledge of this topic in a systematic way to improve our understanding and provide insights into this behavior. Chapter 2 focuses on money management, spending, and budgeting. Chapter 3 examines saving behavior, saving motives and goals. Chapter 4 reviews Credit behavior and debt problems. Insurance behavior and the avoidance of potential financial losses is covered in Chapter 5. Chapter 6 considers pension plans and old-age provisions. Chapter 7 examines Investment behavior, which is often risky and full of biases and heuristics guiding private investor's behavior. Chapter 8 considers Tax behavior, compliance and evasion. The book concludes by examining Responsible financial behavior - the ultimate goal for consumer financial behavior.

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