In this three-part series, Mumbai-born consumer psychologist Vanessa Patrick draws on research and real life to point out what’s tricking us into spending more and how simple it is to keep our wallets closed.

PART I

The Urge To Splurge

What you see is how you spend, even before you browse at the mall, or scan the menu by Vanessa Patrick

HERE’S A riddle: what do a messy desk and an overweight waitress have in common?

Answer: Both make you spend or consume more than you intend, at least that’s what research, hot off the presses, indicates.

I am always humbled when I think about how susceptible we humans are to our environment. As a consumer researcher, I study how individuals can be manipulated by a purchase situation. And yet, there are times when I’ve walked out of a supermarket, bags full of stuff, and stopped in my tracks as I’ve realised that I’d only walked in to buy some eggs. (Of course I never want to pay the extra 75c for a shopping bag)

Whether we’re shopping, eating, socialising or even just commuting, our environment influences us more than we realise. The good news is that we can twist control, leaving us unable to perform tasks requiring brain power – like controlling spending.

The messy space doesn’t have to be your home. Think about the piles of files and paper scattered all over your office desk. Could it be what’s triggering those post-work shopping sprees?

HOW MESS SAVES LESS

In their 2014 paper titled Environmental Disorder Leads To Self-Regulatory Failure, researchers Grace Chae and Juliet Zhu propose that people in messy environments end up spending more. One of their studies put people in rooms that were either well ordered or poorly organised and asked them how likely they were to buy a variety of products ranging from high-definition TVs to movie tickets.

The results were clear. Those in the cluttered room were more likely to buy products than the participants in the organised room. The researchers believe this is because a messy environment threatens our sense of personal control, leaving us unable to perform tasks requiring brain power – like controlling spending.

DANGER, CURVES AHEAD

A 2010 study, straightforwardly titled Might An Overweight Waitress Make You Eat More? shows that if you are a dieter; even the body type of the person serving you can influence your food choices and the amount you eat.

How did Brent McFerran and his co-authors figure this out? Through a pretty creative experiment. The researchers got a young girl to pose as a waitress and separately in a normal self and separately in a “professionally constructed obesity prosthesis” (well, a fat suit) to female diners and recommend a food option to each. It turned out that dieters ate more when they were served by the heavy waitress.

In another study, female participants took a taste test in which a server (again, a thin one or an obese one) offered two bite-size snacks – chocolate chip cookies or sugar-glazed rice cakes. Dieters ate approximately 7.5 snacks when served by a heavy server and 5 snacks when served by a thin one.

The researchers speculate that dieters identify with an obese server, a clear case of the individual adapting to the environment.

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CHEAT SHEET

There’s research to counter the overspending, over-consuming effects of the environment too. My own studies focus not on the things that trap us, but how to avoid them. Here are some tricks:

Find a positive-mood trigger: Some research I did with Aparna Labroo (Northwestern University) published in the Journal of Consumer Research shows that good mood fights temptation. This is pretty cool, since a simple positive mood trigger like a photograph of your smiling kids in your wallet might lead you to make better spending choices.

Make a mental budget, even for portion sizes: Decide in advance how long you want to be at the mall, how much you’ll spend or even how many shops you’ll visit. At a restaurant, set an eating limit before you look at the menu or are greeted by the waitress.

Frame your refusal: One big reason we overspend, oversleep or overeat is that we do not know how to say no. In a well-cited 2012 paper, Henrik Hagvrett (Boston College) and I showed that using the words “I don’t” is much more effective than using the words “I can’t”. The language we use to refuse temptation acts as a feedback mechanism that empowers us to stick to our goals. Shiny gold heels weaken your resolve? Say “I don’t buy shoes on impulse” rather than “I can’t buy those shoes”.

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