The experience of being persuaded to engage in a bad financial deal is, presumably, unpleasant for everyone. The current research takes an individual difference approach to explore the possibility that some people experience stronger reactions to being tricked out of their money than others. We developed the Sucker Rumination Scale (SRS), which captures individual differences in reactions to being tricked out of money.

The construct of sucker rumination is defined here as the tendency to experience aversive self-focused cognitions after being tricked in an economic transaction. Our central argument is that consumers differ in the degree to which they blame themselves for getting duped, and that these differences have implications for future consumer behavior. Sucker rumination can help consumers if the self-blame leads them to consider ways to avoid being fooled again in the future. If taken to an extreme level, however, sucker rumination can lead some consumers to become so distrustful of marketing that they forego legitimate opportunities to fulfill their needs.

**Item Generation and Purification**

The generation of the initial item pool was inspired by Vohs, Baumeister, and Chen’s (2007) review of the somewhat limited body of research on "feeling duped." Six professors and 15 graduate students with a conceptual understanding of the Vohs (2007) paper proposed items for the scale. The authors of the current paper were among those nominating items. To sharpen our conceptualization of sucker rumination, the item pool was purified via an iterative process. Conceptual and psychometric analyses were performed at each stage of this process (Clark & Watson, 1995), eventually resulting in a reliable and unidimensional set of 6 items (Cronbach’s α=.88).

**Study 1 and Study 2**

Supportive evidence for the convergent validity of the SRS was found in two samples ($n=239$ and $n=275$), as it correlated with related measures in theoretically predicted ways. For example, the SRS was positively correlated with the rumination subscale of the Private Self-Consciousness Scale ($r=.51$ in Sample 1, $r=.60$ in Sample 2, $p<.01$; Trapnell & Campbell, 1999), the regret subscale of the Maximizing-Satisficing Scale ($r=.41$ in Sample 2, $p<.01$; Schwartz et al., 2002), and neuroticism ($r=.25$ in Sample 1, $r=.30$ in Sample 2, $p<.01$; John, Donahue, & Kentle, 1991). The SRS was positively correlated with two subscales of the Consumer Self-Confidence Scale, namely personal outcomes ($r=.22$ in Sample 1, $r=.28$ in Sample 2, $p<.01$) and marketplace interfaces ($r=.24$ in Sample 1, $r=.15$ in Sample 2, $p<.01$; Bearden, Hardesty, & Rose, 2001). Furthermore, evidence of discriminant validity was
found when the SRS did not significantly correlate with four subscales of the Consumer Self-Confidence scale (persuasion knowledge, information acquisition, consideration set, and social outcomes) and three factors of the Big 5 Inventory (extraversion, conscientiousness, and openness to experience).

It is important to demonstrate that the SRS is not redundant with existing rumination scales. Whereas other measures of rumination conceptualize it as a global personality trait (e.g., Trapnell & Campbell, 1999), each of the items in the Sucker Rumination Scale pertains specifically to consumer contexts. To empirically test this conceptual distinction in both samples, the six items of the Sucker Rumination Scale and the 12 items of the Rumination Scale (Trapnell & Campbell, 1999) were subjected to two separate principal axis factor analyses (Clark & Watson, 1995). Each of the resulting factor matrices was rotated using the direct oblimin method in order to permit correlation among the factors. Factor analytic results in both samples suggested that the SRS was not conceptually redundant with Trapnell and Campbell's global measure of trait rumination. In both samples, the 12 items from the Rumination Scale (Trapnell & Campbell, 1999) had primary loadings on the first factor and the six items from the SRS had primary loadings on the second factor. None of the secondary factor loadings for any of these 18 items exceeded .15.

Study 3

We sought to establish test-retest reliability. We administered the SRS at an interval of one month, and the correlation was $r=.70$, $p<.001$, indicating a high degree of temporal stability.

Study 4

Next, we conducted an autobiographical study that was designed to test whether individual differences in the SRS were related to differences in consumers’ experiences. Participants wrote about a bad financial experience in which they were tricked out of money. The autobiographical narratives were subsequently read and evaluated by a team of trained research assistants (naïve to hypotheses). As predicted, consumer rumination scores were predictive of how participants described their past consumer behavior. Participants with high SRS scores wrote essays in which they made highly self-critical statements, as determined by the consensus of independent raters ($r=.24$, $p=.01$). For instance, a typical participant high in SRS wrote, “I was extremely mad and disappointed in myself.” Next, we assessed the relationship between sucker rumination scores and the spontaneous mentioning of having learned something from a negative consumer experience. Results demonstrated that people with higher sucker rumination scores were significantly more likely to mention having learned something ($r=.22$, $p=.02$). For instance, a typical high-SRS participant wrote, "Now, I don't open emails from people I don't know."

Summary

The results of the current research supported our hypothesis that some people are consistently more prone to experience aversive self-focused cognitions after being the victim of a scam. Evidence for the convergent validity of the SRS was found in the first two studies, as it correlated with related measures in expected ways. The supportive evidence for the predictive validity of the SRS that was found in Study 4 suggested that individual differences in sucker
Ruminations have implications for future consumer behavior. Specifically, results suggested that participants with higher levels of sucker ruminations expressed more negative statements about themselves after being duped. Furthermore, higher levels of sucker ruminations were related to a greater likelihood that participants would mention having learned something from the negative financial experience. The present studies highlight the importance of examining the role that negative self-focused cognitions play in reactions to deception in the marketplace.

References


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