Intermediate Role of Rational Spending in The Effect of Responsibility Consciousness on Utility Consumption Style[1]

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Sorumluluk Bilincinin Faydacı Tüketim Tarzına Etkisinde Rasyonel Harcamanın Aracılık Rolü[2]

Abstract

Within the scope of this research, it was revealed whether rational spending (with and without credit cards) has a mediating role in the effect of responsibility consciousness on utilitarian consumption style. In addition, it was determined whether the level of responsibility consciousness affects utilitarian consumption style and rational spending and whether rational spending affects utilitarian consumption. Research data were collected using the questionnaire technique. Data were collected from 479 students, 129 academics and 71 administrative staff. The collected data were analysed using SPSS 26 and PROCESS v4.2 plugin. In the research, first of all, the dimensions of responsibility consciousness, utilitarian consumption style and rational spending scales were determined with the help of explanatory factor analysis. As a consequence of the factor analysis, responsibility awareness and utilitarian consumption are one dimension; the rational spending scale was determined to have two dimensions: rational spending habit without credit cards and rational use of credit cards. As a consequence of the intermediation analysis, it was concluded that the consciousness of responsibility affects rational spending without credit cards, rational use of credit cards and utilitarian consumption. In addition, it was supposed that rational spending without credit cards and rational use of credit cards affect utilitarian consumption, and rational spending without credit cards affects rational use of credit cards. The serial mediation analysis using Model 6 determined that the consciousness of responsibility affects utilitarian consumption serially (one after the other) through rational spending (rational use of credit cards and rational spending habits without credit cards).

Keywords : Consciousness of Responsibility, Utilitarian Consumption, Rational Spending, Rational Spending Habit Without Credit Card, Rational Use of Credit Card, Segmentation Approach, Serial Mediation Analysis.

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Öz

Bu araştırma kapsamında, sorumluluk bilincinin faydacı tüketim tarzına etkisinde rasyonel harcamanın (kredi kartlı ve kredi kartsız) aracılık rolünün olup olmadığı ortaya konuldu. Ayrıca, sorumluluk bilinç düzeyinin faydacı tüketim tarzını ve rasyonel harcamayı, rasyonel harcamanın da faydacı tüketimi etkileyip etkilemediği belirlendi. Araştırma verileri anket tekniğinden faydalanılarak toplandı. Veriler 479 öğrenci, 129 akademik personel ve 71 idari personelden toplandı. Toplanan veriler SPSS 26 ve PROCESS v4.2 eklentisinden faydalanılarak analiz edildi. Araştırmada öncelikle sorumluluk bilinci, faydacı tüketim tarzı ve rasyonel harcama ölçeklerinin boyutları açıklayıcı faktör analizi yardımı ile belirlendi. Yapılan faktör analizi neticesinde sorumluluk bilinci ve faydacı tüketim tek boyut olarak; rasyonel harcama ölçeği ise kredi kartsız rasyonel harcama alışkanlığı ve kredi kartını rasyonel kullanma olarak iki boyut şeklinde belirlendi. Yapılan aracılık analizi neticesinde sorumluluk bilincinin kredi kartsız rasyonel harcamayı, kredi kartını rasyonel kullanmayı ve faydacı tüketimi etkilediği sonucuna ulaşıldı. Ayrıca kredi kartsız rasyonel harcamanın ve kredi kartını rasyonel kullanmanın faydacı tüketimi etkilediği ve kredi kartsız rasyonel harcamanın kredi kartını rasyonel kullanmayı etkilediği sonucuna ulaşıldı. Model 6 kullanılarak yapılan serisel aracılık analizi sonucunda sorumluluk bilincinin faydacı tüketimi rasyonel harcama (kredi kartını rasyonel kullanma ve kredi kartsız rasyonel harcama alışkanlıkları) üzerinden serisel (yani peş peşe) olarak etkilediği tespit edildi.

Anahtar Sözcükler : Sorumluluk Bilinci, Faydacı Tüketim, Rasyonel Harcama, Kredi Kartsız Rasyonel Harcama Alışkanlığı, Kredi Kartını Rasyonel Kullanma, Bölümleme Yaklaşım, Serisel Aracılık Analizi.

1. Introduction

The idea of paying by card instead of cash, which seems impossible for people, was first mentioned in Edward Bellamy's novel "Looking Backward: 2000-1887/Looking Back 2000-1887", published in 1888. This idea, which seemed impossible then, is the first sign of the birth of cards, which have become an indispensable part of daily life today (Korur & Kimzan, 2006). Hotel Credit Letter Company launched the world's first hotel payment card in 1894 (Yücel & Çiftçi, 2019). In this way, humankind met an alternative payment method other than cash payment for the first time. In 1914, Western Union Bank launched the world's first credit card with the motto "buy now, pay later" (Korur & Kimzan, 2006). On the other hand, in Turkey, the first card was limited to a few thousand people and transactions, and Setur A.Ş., a subsidiary of Koç Group, issued it. It was published by Diners Club in 1968 with authorisation (Yıldırım, 2019; Yücel & Çiftçi, 2019; Pilatin, 2021). Today, according to the data of the Interbank Card Centre (BKM), August 2022, the total number of credit cards in Turkey is 93.832.954, the total number of debit cards is 161.841.623, the total number of POS is 1.848.462, and the total number of ATMs is 52,158. According to BKM's data, in the first six months of 2022, domestic bank card transactions increased by 57.10%, and the transaction amount (TL) increased by 59.55% compared to 2021. The use of domestic credit cards, on the other hand, increased by 33.23% based on the

number of transactions and by 93.54% based on the transaction amount (TL) (<https://bkm.com.tr/>).

Bank cards, which are also referred to as debit cards and ATM cards, are payment instruments that allow account holders to make transactions, send money and pay their bills, with the ownership of the bank, as an alternative to the use of credit cards (Koç, 2011; Dülger, 2013; Lim et al., 2014; Parlar, 2015; Altuğ, 2019). The cardholder can also perform these transactions via the Internet, POS machine or ATM (Taşdemir, 2009). On the other hand, a credit card is a payment tool that is open to the cardholder and allows them to purchase a particular good or service without using cash (Akipek, 2003). The main difference between debit and credit cards is where the cards draw the money. While the debit card withdraws the payments for the expenditures from your account balance, the credit card draws it from the credit limit (<https://www.bakiyem.com/>). Since debit cards offer similar advantages to their users, they have been proposed as an alternative to credit cards. Debit cards are a good substitute for credit cards and will limit overspending as the debit card limit is defined as how much money the owner has in their bank account. People will avoid spending more than they can afford, as their spending will be based on their bank balance (Lim et al., 2014).

Homo Economicus (rational, selfish and emotionless), which means the rational person (rational individual) is utilitarian and tries to make consumption that will maximise his benefit even if he cannot do it all the time (Buğday et al., 2020; Polat, 2022). Social and technological developments have led consumers to satisfy their desires and needs. Consumers have begun to see shopping as an element of pleasure and entertainment and providing tangible benefits (Bayır, 2021). In this case, he transformed the concept of "homo economicus" (wise man and man who knows) into the idea of "homo consomaterus" (consuming man) (<https://tuketici.ticaret.gov.tr/>). On the other hand, purchasing activity has been transformed from rationally satisfying the need to shopping to satisfy emotions and desires. Based on consumption, these decisions are driven by hedonic and utilitarian motivations. Studies in the literature point to two basic instincts in consumer behaviour: hedonistic satisfaction from sensory attributes, emotional (hedonic) satisfaction, and instrumental (utilitarian) satisfaction from functional attributes (Çopuroğlu & Çayırağası, 2022). In the utilitarian consumption style, purchasing starts as a task, and the benefit gained depends on whether the task is completed or not or whether the task is fulfilled efficiently in the purchasing process (Tokgöz, 2019). Utilitarian consumption, which is task-oriented and means the satisfaction of needs, defines utilitarianism as a necessity (Köroğlu & Yıldız, 2019). Considering elements such as quality, price and value are the main determinants of rational consumer behaviour (Tokgöz, 2019; Köroğlu & Yıldız, 2019). Lim et al. (2014) emphasised that society should be aware of the causes and consequences of consumption decisions (Lim et al., 2014). In terms of the sustainability of life, the needs must be met. For this, the values that guide consumption should include compliance with the primary purpose of consumption, adequacy, not waste, and rational and responsible behaviour (<https://tuketici.ticaret.gov.tr/>).

Needs must be met for the sustainability of life. For this, the values that guide consumption must consist of values such as suitability for needs, sufficiency, avoidance of waste, and rational and responsible behaviour, which are the primary purposes of consumption. (<https://tuketici.ticaret.gov.tr/>).

Because utilitarian consumers tend to be more rational, they process incoming product or service information analytically and considerably, evaluating facts about the product or service to make a rational decision based on their consumption goals. Based on this, it is reasonable to expect that a best-selling product/service that highlights clear facts about the benefits of environmental sustainability may attract these consumers' interest and attention to such attributes and, as a result, increase their adoption intentions (Liu et al., 2019: 4609). The relationship between sustainability and utilitarian consumption (Niinimaki, 2010; Overby & Lee, 2006; Razzaq et al., 2018; Wei et al., 2023) is significant because consumers who do not have a clear understanding of sustainability are never informed about the consequences of their consumption behaviour (Razzaq et al., 2018: 3).

Consumers have responsibilities towards society, the environment and other living things while engaging in consumption activities (Karaca, 2019: 151). Responsible consumers are aware of their personal and social responsibilities while meeting their individual consumption needs (Çelebi & Bayrakdaroğlu, 2018: 113; Bayazıt-Hayta, 2009: 147; Karaca, 2019: 148; Karaca & Yemez, 2020: 772). This awareness is an indispensable need for the individual and the growing and developing economy (Bayazıt-Hayta, 2009: 147). Consumers should be directed to act rationally and sensitively, considering the impact of their behaviour on other members of society (Bayazıt-Hayta, 2009: 148). For consumption to be evaluated rationally, goods or services must be adequate in quality, reduce resource use, and be environmentally friendly when meeting needs (Çelebi & Bayrakdaroğlu, 2018: 113; Karaca, 2019: 150). People should be responsible not only for their purchasing choices but also for the impact their daily actions and decisions will have on the economic, social and environmental spheres of life (Karaca, 2019: 148). Otherwise, the extent of destruction caused by aimless and unconscious consumption, including environmental problems such as global warming, depletion of the ozone layer, water and air pollution, acid rain, increase in threatened species, desertification, and erosion in agricultural lands, will increase day by day (Çelebi & Bayrakdaroğlu, 2018: 112; <https://www.researchgate.net/>; Türkmen & Erten, 2020: 657). Consumption deprives the world of renewable and non-renewable resources and emits hazardous substances into the air, water and soil, resulting in unmanageable amounts of solid waste (Karaca, 2018: 255). Considering all this, it is clear that this rapid increase in production and consumption will only increase the destruction, so both consumers and producers have no choice but to take responsibility and slow down and downsize (<https://www.researchgate.net/>). While it is seen that it is difficult for consumers with predominantly hedonic tendencies to participate in pro-environmental behaviour or sustainability (Türkdemir, 2019: 21), it is much easier for consumers with utilitarian values to contribute to sustainability (Türkdemir, 2019: 22; Niinimaki, 2010; Overby & Lee, 2006; Razzaq et al., 2018; Wei et al., 2023; Karaca & Yemez, 2020: 773).

Individuals who put their expectations aside and take into account the impact of consumption behaviour on society or use their purchasing power for social change can direct social change (Karaca, 2019: 150; Şengün, 2016: 67). Responsible individuals who have the power to change the world with the choices they make, also consider the impact and consequences of their consumption on society and consider it their duty (Karaca & Yemez, 2020: 772). The utilitarian consumer is more rational, saves money, and often exhibits sustainable and environmentally friendly purchasing behaviour (Türkmen & Erten, 2020: 658; Karaca & Yemez, 2020: 774; Karaca, 2018: 256).

It is said that the process of printing the necessary money to spend the cash is harmful to the environment / pollutes the world more than the card systems (<https://media4democracy.org/>; Yuan et al., 2023); also, it is said that the card systems cause more significant damage to the environment by increasing consumption (Ünal et al., 2015; Ulucan-Özkul & Tapşın, 2010; Karamustafa & Biçkes, 2003; Altan & Göktürk, 2007; Şentürk, 2008; Sancak & Demirci, 2012; Özdemir, 2020; <https://www.tbb.org.tr/>; Yuan et al., 2023; Yıldırım & Demir, 2021; Kölgelier, 2022; Merdan & Okuruoğlu, 2016; <https://www.ekoiq.com/>; Uslu & Gündoğdu, 2011; Durmuş, 2022). The sustainability of the environment also depends on the consumption behaviour of society. Consumers are generally guided by comfort, habit, personal health concerns, hedonism, and social and institutional norms, which often contribute to waste (Lim et al., 2014). One significant factor contributing to wastage is the lack of knowledge regarding the rational and efficient utilisation of resources to fulfil requirements and desires and the methods to enhance their quality and quantity. Credit cards threaten human health, well-being and all other things valued with unplanned consumption, enabling consumers to use the income they will earn in the future (Buğday et al., 2020; Sheth et al., 2011). Since credit cards provide the consumer with the opportunity to use future income, they threaten human health, welfare, labour, time and many other valuable things with unplanned and excessive consumption (Buğday et al., 2020; Sheth et al., 2011; <https://tuketici.ticaret.gov.tr/>).

Personality, one of the primary sources of consumer decisions, is one of the psychological factors that permanently and distinctively affect the person's behaviour (Buchanan & Huczynski, 2003; Gohary & Hanzaee, 2014). Identifying the personality traits of individuals also allows us to understand their behaviour patterns. The five-factor personality theory developed by McCrae Robert R. and Costa Paul T. in 1985 does not place personality traits by considering the groups in people's personalities (Öztürk, 2019: 9-10). The theory consists of 5 dimensions: "extraversion", "openness to experience", "responsibility", "adaptation", and "emotional stability" (Peabody & Goldberg, 1989). Responsible individuals, which is one of the dimensions of the five-factor personality theory, are planned, organised, careful, determined, caring about social rules and values, self-sacrificing, reliable, success-oriented, disciplined, have a high level of job satisfaction, motivation and coping with problems, and are hardworking people who finish the job they started (Goldberg, 1992; McCrae & John, 1992; Somer, 1998; Perry, 2003). Responsible individuals evaluate the compatibility between the price and quality of the goods and whether there is a real need for the goods before deciding to purchase something. Gohary

and Hanzaee (2014) stated that conscientious individuals do research before deciding which products to buy, so they act according to utilitarian value principles (Alhad, 2021). Responsible individuals do not make instant purchases as they can control their impulsive emotions and delay gratification (Gohary & Hanzaee, 2014). The process these individuals carry out in shopping is related to product quality and durability. Responsible individuals tend to choose products with good durability, so it is not unusual for them to be very loyal to a product of a particular brand because they already feel the quality of the product (Alhad, 2021).

Consumption is when people buy the necessary utility to meet their needs. A consumer may purchase aspirin to quench pain, water to quench their thirst, a car for transportation, a new television for better sound and picture quality, etc. While this approach helps explain many examples of purchasing and consumption, it does not seem sufficient to explain why consumers with an adequate standard of living give up their spare time to buy more and take on debt burdens that endanger their financial and emotional security (Richins, 2011). Consumers need to abandon hedonistic consumption and adopt utilitarian consumption for their economies, national economies and sustainable production and consumption (Hatipler & Köksalan, 2020; Kırcı, 2014; Çoşkun, 2019; Durmuş, 2022). If consumers behave rationally in their spending, the world will be a more liveable and sustainable place. Otherwise, our consumption desires will destroy the social and ecological order (Kırcı, 2014). In this context, the study aims to measure the mediating effect of rational spending on individuals who make utilitarian consumption expenditures with the consciousness of responsibility.

This research examines the effect of responsibility awareness on rational spending habits without a credit card and rational use and the contribution of rational spending habits without a credit card and rational use of a credit card to utilitarian consumption. This situation, which emerged in the study depending on the consumption experience, schematises rational spending due to awareness of responsibility (rational spending habits without a credit card and rational use of the credit card) and the emergence of the benefit resulting from spending. It aims to test the effect of responsibility awareness on utilitarian consumption with a model that also includes the rational spending instrument variable. In the literature, the effect of responsibility awareness and rational consumption on utilitarian consumption has been examined. However, studies have yet to be found in the literature concerning the mediating role of rational consumption in the effect of responsibility awareness on utilitarian consumption. An important originality of the study is how this issue will affect both credit card and non-credit card spending. In addition, since no study directly reflects this model in current theories and previous studies, this study will be important in filling the gap in the literature.

If the model in question is verified, it will be revealed that more than the responsibility awareness of consumers alone will be required to prevent waste, environmental pollution, wasted labour, unplanned expenses and destruction of resources. It will be emphasised that to increase utilitarian consumption, rational spending and

responsibility awareness should be revived in the world of consumers. In addition, it will be revealed how spending with a credit card and without a credit card affects utilitarian consumption.

2. Conceptual Framework and Hypothesis Development

The connection between the antecedents (i.e., shopping motives) of consumption intention and its consequences (i.e., shopping values) revealed two contradictory situations. The first case that emerged is hedonic consumption (i.e., ridiculous, aesthetic and pleasure-loving), which contains personality features such as “Openness to Experience”, “compatibility”, and “extraversion”; the second case is utilitarian consumption (functional, rational and about duty/responsibility), which contains personality features such as “Emotional Stability” and “Responsibility”, is related to shopping value (Guido, 2006). In today’s world, where nothing is free (Madhoun & Bertin, 2017), changing attitudes towards money is also a significant driving force behind the spread of consumer culture (Roberts & Jones, 2001). There is a need to examine the cards used in payments, the penetration of digital technologies into consumer behaviour, and the desire to know how consumer behaviour and preferences will shape the future (Proskurnova et al., 2020). In this context, the framework of the research is also based on these theories, and the conceptual framework related to the concepts of responsibility consciousness, utilitarian consumption and rational spending within the framework of previous research and the hypothesis and model developed in this direction are presented in this section.

2.1. Relationship Between Responsibility Consciousness and Rational Expenditure

Responsibility, which is a sign of maturity, expresses the individual’s acceptance of the situations that occur as a result of one’s behaviour and the consequences of the events surrounding an individual (Taştemur, 2018: 43). Responsible individuals are those who are logical, patient, in harmony with others, act in a regular and planned manner, follow the rules, make reliable, rational decisions, act prudently and believe that the product they buy will perform as expected (Costa & McCrae, 2008; Deniz & Erciş, 2011). Because of these features they have, they expect rational benefits from the products they buy (Deniz & Erciş, 2011). For consumption to be qualified as rational, the goods and services must be purchased because they are needed, the price must be appropriate for the income level, the product must be of good quality, and it must be environmentally friendly. Otherwise, consumption will be irrational consumption (Kuşçuoğlu-Yılmaz, 2018).

One of the main problems with card use is that users do not understand the difference between debit and credit cards. It is necessary to explain to almost every segment of society the benefits that debit cards and credit cards provide to users and their differences from each other. Both credit cards and debit cards have many unique advantages and disadvantages. The issue of an advantage and a disadvantage may vary depending on your needs and habits. The payment method positively affects card spending and debts (Lin et al., 2019). Therefore,

awareness appears to be an attribute that should be promoted to encourage both more responsible consumption and attitudes and behaviours towards money and credit (Pereira & Coelho, 2019: 22). Because cards make our lives easier by providing benefits when used correctly and appropriately. For example, credit cards are payment tool that provides the opportunity for conscious individuals with low economic power to meet their needs in the short term and postpone payments and pay in instalments (Gül, 2021: 99; Terzi & Bayrakdaroğlu, 2022: 539). This way, maximum benefit will be provided from the purchased product/service, and the economy will be revitalised. However, if credit cards are not used consciously, they will create unbearable debt burdens in the long run.

To prevent the adverse effects of credit cards, measures are taken such as reducing instalments, increasing credit card interest rates, giving individuals card limits commensurate with their income, spending limits and restrictions on the number of cards (Gül, 2021: 98). Additionally, responsible credit card use can be increased by offering better opportunities for cash payment to protect consumers from the adverse effects of credit cards (Palan et al., 2011: 92). It is thought that such practices will have a positive impact on individuals acting responsibly and adopting a utilitarian consumption style. While it is undoubtedly important to learn responsible card habits, the findings of this study are also important as they reveal the impact of individual differences on individuals' rational spending and consumption styles.

Cards can cause individuals to spend more than their budgets, resulting in a social tragedy, including excessive debt, living in debt, executions, and even suicides and murders. The rational use of the card is to act with the awareness of one's responsibilities by not exceeding one's payment power, taking into account the ability to pay and avoiding undesired costs (Gül et al., 2021; Ünal et al., 2015). Individuals can eliminate a possible social tragedy by being aware of their responsibilities, planning their expenditures by considering their ability to pay, using debit cards, credit cards and other financial instruments rationally, and combating the financial crisis (Başaran et al., 2012: 68; Ünal et al., 2015) Rational use of the card can only be possible if the holder knows its use and cost (Ünal et al., 2015). Irrational consumers use credit cards in a way that is not proportional to their current and future incomes and avoid saving by excessive borrowing. The reasons for this situation are credit card holders have a short time to think while shopping, their tendency to borrow more than cash users, their propensity to make unplanned purchases, the additional purchasing power created by the cards, their low sensitivity to price, and the lack of financial information. Moreover, rational consumers can balance their income and credit use, pay their debts on time, and take on the responsibilities of using credit (Kuşcuoğlu-Yılmaz, 2018). One of the most effective ways to reduce these adverse effects mentioned above is to use the card rationally by the holder. Rational and conscious use can be increased with economic literacy (Ünal et al., 2015).

When the studies in the literature are examined, it is seen that there is a positive relationship between a sense of responsibility and rational behaviour (Uslu Divanoğlu & Uslu, 2019); rational spending habits without credit cards affect rational credit card use

(Ünal et al., 2015), rational spending habits without credit cards and rational credit card use. There is a positive correlation between rational spending habits without a credit card and rational credit card use relationship (Başaran et al., 2012), responsibility awareness does not affect financial literacy (Apan & Ercan, 2017), there is no significant relationship between financial decision making focusing on unsecured debt and financial assets and responsibility (Brown & Taylor, 2014). Studies have found that awareness of responsibility affects money management (Donnelly et al., 2012) and that responsibility negatively affects the probability of having credit card debt (Choi & Laschever, 2018). In line with the information in the literature, the following hypotheses are suggested:

H1: Consciousness of responsibility (X) affects rational spending habits (M1) without a credit card. (way a1)

H2: Consciousness of responsibility (X) affects rational credit card use (M2). (way a2)

H3: Rational spending habits without credit cards (M1) affect the rational use of credit cards (M2). (d21 way)

2.2. The Relationship between Responsibility Consciousness and Utilitarian Consumption Style

The preferences and decisions of the consumer are determined by many demographic, cultural, and psychological factors, as well as their physical and psychological needs (Kuşçuoğlu-Yılmaz, 2018). Personality is a psychological factor that closely affects consumer behaviour, the purchasing decision process, and consumption styles (Ünal & Erciş, 2006: 361). Personality is the innate features and character of a person that distinguish them from other people (İbrahimoğlu et al., 2013: 94). When evaluated in terms of consumption style, it is important to determine the personality traits of consumers and reveal their purchasing behaviours and consumption habits (Solunoğlu & Nalçacı-İkiz, 2020: 3). Many opinions have been put forward regarding the concept of personality. The Five Factor Theory of Personality collects these views in one place (Ekber & Gurbanova, 2021). These five factors in the consumption field are related to the rational and task-oriented motives behind cognitive processes (utilitarian consumption). It is interpreted as the precursor of shopping behaviours related to emotional motives (hedonic consumption) in the field of emotions and personal goals (Guido, 2006; Aydın, 2019). "Emotional stability" and "responsibility" are associated with utilitarian consumption; "openness to experience", "adaptation", and "extraversion" are associated with related hedonic consumption. Responsible people are those who are compatible with others, honest, patient, trust people, think thoroughly and meticulously, act in a planned manner, analyse the benefit-harm relationship, act prudently, and believe that the product they buy will show the expected performance (Camgöz, 2009; Deniz & Erçiş, 2011). Due to these features, they focus on the functional and concrete features of products and services in consumption and purchasing processes (Köker & Maden, 2012). In other words, they consider the product's features, such as price, quality, performance and packaging, and give importance to price-quality-value in product selection (Deniz & Erçiş, 2011). In the utilitarian dimension, the consumer perceives

the consumption activity as a duty. The consumer considers the purchase job the "completion of the task" and exhibits rational behaviour (Türk, 2018).

When the studies in the literature are examined, the consciousness of responsibility affects utilitarian consumption (Guido, 2006; Guido et al., 2007; Guido et al. 2008; Ekber & Gurbanova, 2021; Karl et al., 2007; Chen & Lee, 2008; Gohary & Hanzaee, 2014; Alhad, 2021), responsibility consciousness does not affect utilitarian consumption (Tsao & Chang, 2010), responsibility consciousness and utilitarian consumption are positively related (Guido et al., 2015), responsibility consciousness is negatively associated with compulsive buying (Mowen & Spears, 1999), In line with the information in the literature, the following hypothesis is suggested:

H7: Consciousness of responsibility (X) affects utilitarian consumption (Y). (c: total effect)

2.3. The Relationship between Rational Spending and Utilitarian Consumption Style

According to classical economic theory, humans are economic and rational beings, and the most important factor affecting consumer behaviour is this structure of humans. In other words, consumers try to allocate their budget to the goods and services they need in a way that will provide them with the highest satisfaction (Başaran et al., 2012). But the consumption culture has shifted from focusing on saving first and then spending to encouraging spending now and thinking later. Although current research often attributes overspending to credit availability, a dark point exists in understanding why consumers overspend, particularly through credit cards (Lim et al., 2014).

Rational use of cards can be expressed as paying the debt on time and in full without exceeding one's ability to pay, acting as a responsible individual and not encountering undesirable costs (Başaran et al., 2012: 69-70). Today, making credit card applications more accessible and simplifying credit card applications provides convenience for consumers but indirectly attracts consumers who are less rational about spending more (Lim et al., 2014).

Economic decisions that affect both the current situation and the future of individuals, such as how much they will save their income, where and how they will borrow, how much they will spend their income and borrowed capital, how they will use their budget in the context of tastes, wishes and needs, how and how much investment for their future can be listed as things to do. While making these economic decisions throughout their lives, individuals exhibit purchasing behaviour according to their hedonic and utilitarian consumption tendencies (Polat, 2022). Utilitarian consumption is rational and planned shop transactions, providing monetary convenience and savings, and choosing the most suitable and efficient product by considering the research process, time and labour costs (Tanrıkulu & Bakır, 2021). In utilitarian consumption, which means the satisfaction of task-oriented needs, concepts such as quality, usefulness, diversity, good goods, reasonable prices and value are accepted as the main determinants of rational consumer behaviour (Rajan, 2020;

Köroğlu & Yıldız, 2019). Consumers act with economic and utilitarian thinking in line with these factors (Köroğlu & Yıldız, 2019).

Utilitarian consumption negatively and significantly affects compulsive buying (Faber & O'Guinn, 1992; Chang, 2002; Steenkamp & Baumgartner, 1995; Roehm & Roehm, 2005; Tokgöz, 2019; Lee et al., 2009); utilitarian consumption does not affect compulsive buying (Babin et al., 1994; Bayır, 2021), utilitarian consumption affects impulsive buying behaviour significantly and negatively (Tokgöz, 2019), utilitarian consumption affects impulsive buying (Türk, 2018), utilitarian consumption affects uncontrolled credit card use (Bayır, 2021), causes financial problems (Bevill & Dale, 2006; Awanis & Cui, 2013), low-income groups act more rationally (Açıkalın & Yasar, 2017); those with high income levels have low utilitarian value perceptions (Külter-Demirgüneş, 2016), there is a significant difference between income level and utilitarian consumption (Şahin & Fırat, 2018; Polat, 2022), there is a positive and meaningful relationship between financial anxiety and rational use of credit cards (Ahmetoğulları & Parmaksız, 2017) studies were found. Khandelwal et al. (2022), misuse of credit cards also plays a role (moderate variable) among consumers' psychological characteristics such as power-prestige, self-esteem, risk-taking and compulsive buying (Khandelwal et al., 2022). In line with the information in the literature, the following hypotheses are suggested:

H4: Consciousness of responsibility (X) affects utilitarian consumption (Y) together with the habit of rational spending without a credit card (M1) and rational use of a credit card (M2). (c¹ way)

H5: Rational spending habits without credit cards (M1) affect utilitarian consumption (Y). (b1 way)

H6: Rational use of credit cards (M2) affects utilitarian consumption (Y). (b2 way)

H8: Rational spending habits without credit cards (M1) have a mediating role between consciousness of responsibility (X) and utilitarian consumption (Y). (Indirect effect 1)

H9: Rational use of credit cards (M2) has a mediating role between consciousness of responsibility (X) and utilitarian consumption (Y). (Indirect effect 2)

H10: Consciousness of responsibility (X) influences utilitarian consumption (Y) serially through rational spending habits without credit cards (M1) and rational use of credit cards (M2). (Indirect effect 3)

H11: The indirect effect of responsibility consciousness on utilitarian consumption through the rational use of credit cards is statistically different from that of responsibility consciousness on utilitarian consumption through rational spending habits without credit cards. (Indirect effect 1- Indirect effect 2)

H12: The indirect effect of responsibility consciousness on utilitarian consumption through the rational use of credit cards is statistically different from the serial indirect effect of responsibility consciousness on utilitarian consumption (rational spending habits without credit cards → rational use of credit cards). (Indirect effect 1- Indirect effect 3)

H13: The indirect effect of responsibility consciousness on utilitarian consumption through rational spending habits without credit cards is statistically different from the serial indirect effect of responsibility consciousness on utilitarian consumption (rational spending habits without credit cards → rational use of credit cards). (Indirect effect 2- Indirect effect 3).
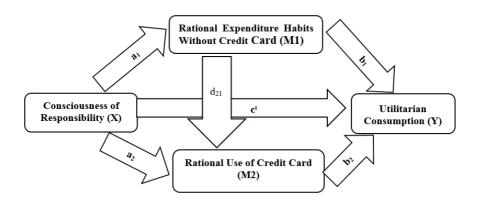
3. Research Methodology

Within the scope of the research, the survey method, one of the quantitative research methods, was preferred. The survey method is accepted as one of the most important tools that allow the description of the current situation and is widely used. Studies that aim to determine people's attitudes, beliefs, opinions, behaviours, expectations and characteristics on specific issues with the help of questionnaires are called survey research (Gürbüz & Şahin, 2017). In the survey method, the event, individual or object chosen as the research subject is described in its conditions and as it is (Karasar, 2005).

3.1. Purpose and Model of the Research

The study aims to determine the mediator role of rational spending in the effect of responsibility consciousness on utilitarian consumption style. It will be significant to reveal whether rational spending (mediating variable) has a mediating effect on the effect of students, administrative and academic staff's responsibility of consciousness (X independent variable) on utilitarian consumption style (Y dependent variable). Therefore, the model of the research is constructed as the mediating role of rational spending (M1, M2) in the effect of the independent variable responsibility consciousness (X) on the dependent variable utilitarian consumption style (Y) (Figure 1).

Figure: 1
Research Model

Rungtusanatham et al. (2014) examined the issue of how research hypotheses are developed and expressed in models in which the mediator variable is included and suggested two basic approaches, namely segmentation and transmittal approach (Çelik, 2022). If we explain the hypotheses developed while adopting the segmentation approach according to Figure 1: (i) the effects of X on M1 and M2, (ii) the effect of M1 on Y in the presence of X and holding M2 constant, (iii) the effect of M2 on Y in the presence of X and holding M1 constant, (iv) M1 and M2 while holding constant the effect of X on Y, (v) determining the statistical significance of a_1, a_2, b_1, b_2 and c^1, (vi) determining whether $a_1.b_1$ or $a_2.b_2$ is significant. For this scenario, the theory-building task is primarily a1 (path X→M1), a2 (path X→M2), b1 (path M1→Y), b2 (path M2→Y), and finally, it should focus on assuming c^1 (direct effect of X on Y). In short, the approach to hypothesising individual pathways for theorising mediation effects is called the "Segmentation Approach" (Rungtusanatham et al., 2014: 106-107). The segmentation approach is recommended for testing the indirect effect if there is no direct support from existing theories or previous studies (Çelik, 2022).

In the transmittal approach, researchers focus only on the indirect effect. In the transmittal approach, researchers should develop the hypothesis that M mediates the effect of X on Y without expressing H1 and H2 in the segmentation approach (Çelik, 2022). The choice of approach depends on the availability of established theories and previous empirical studies supporting the indirect effect. For example, some variables representing the middle tier (e.g., attitude, desire, or organism) may mediate if applied with a hierarchy of effects such as value-attitude-behaviour, belief-desire-behaviour, or stimulus-organism-response theories. These theories influence indirect effect (i.e., sequential effect) and can directly support the mediator (Rasoolimanesh et al., 2021: 396). The "Segmentation Approach" is more appropriate for this research model (Figure 1), as there is no logical and theoretical support from the literature and a validated transmittal approach for direct effect.

Two approaches are accepted in the literature to test whether there is a mediating effect. The first is Baron & Kenny's causality approach, and the second is the modern approach based on Andrew Hayes' bootstrap test. In the causality approach, the presence of the mediating effect is determined by the Sobel test, while in the modern approach, it is determined by the bootstrap test in the PROCESS Macro plugin. The generally accepted opinion in the literature is the low reliability and accuracy of the Sobel test results when compared with the bootstrap confidence interval results. In addition, since the Sobel test connects the mediation effect analyses to preconditions, it also causes the rejection of indirect effects that may be statistically significant (Bozkurt, 2021).

According to the modern approach (Gürbüz & Bayık, 2021);

- The overall effect (c) does not need to be statistically significant. Although the total effect (c) is not statistically significant, there might be mediation models with a statistically significant effect.
- The effect of the independent variable (X) on the mediating variable (M) (a) need not be statistically significant by itself.

- While the effect (c') of the independent variable (X) is kept under control, the effect (b) of the mediating variable (M) on the dependent variable (Y) need not be statistically significant on its own.
- It is not appropriate to describe only qualitative judgments and mediation models in the form of partial mediation and full mediation statements. It is more appropriate for the scientific approach to report the findings related to the mediation model numerically by calculating the direct effect (c'), indirect effect (a.b) and total effect (c = c'+a.b) values instead of partial mediation and full mediation expressions.
- The direct effect (c') and the total effect (c = c'+a.b) may not be statistically significant; the insignificance of the direct effect and the total effect does not eliminate the existence of the indirect effect (a.b) and does not invalidate the mediation model.
- In analysing and interpreting mediation models, quantified expressions should be used instead of qualitative descriptions of mediation or no mediation. In this context, fully standardised direct (cc's), indirect (a.bcs) and total (ccs) impact values should be calculated, and the magnitudes of the impact values and relative size comparisons with each other should be made.
- Decisions about whether the indirect effect, direct effect and total effect values are statistically significant should be tested and interpreted with the bootstrap confidence interval (if this is not possible, the Monte Carlo confidence interval). Findings from bootstrap confidence interval calculations should be used instead of the Sobel Test to determine the significance of the indirect effect (Gürbüz & Bayık, 2021). Suppose there is no 0 value between Boot LLCI and Boot ULCI values. In that case, it is stated that there is a mediating effect in the relationship between the dependent variable and the independent variable (Sever & Çatı, 2021).

For all these reasons, Hayes' PROCESS v4.2. The bootstrap test in the plugin was used. While reporting the results, the results of Boot LLCI and Boot ULCI values were interpreted.

3.2. Population and Sample of the Research

Within the scope of the research, data were collected from Malatya Turgut Özal University students, academic staff and administrative staff between 09.12.2022 and 03.01.2023 through an online questionnaire. Since it is difficult in terms of cost and time to examine the entire universe in collecting the data, the sampling method was preferred. Malatya Turgut Özal University has 6.174 active students, 402 academicians and 394 administrative staff for 2022-2023 (<https://obs.ozal.edu.tr/>). 6.970 people were determined to be the universe of the research. Two research questionnaires were sent to the entire universe through the automation system. In addition, the research questionnaire was

sent to the administrative staff and academic staff twice. The number of participants who provided feedback is 679.

3.3. Data Collection Tools

Survey or survey-type research designs are generally used in Social Sciences research (Gürbüz & Şahin, 2016). In this study, data were collected by using the questionnaire technique.

The questionnaire form prepared for the research consists of two parts. The first part consists of 9 questions about the demographic characteristics of the participants. In the scales in the second part, there are six questions about responsibility consciousness (Öztürk, 2019), nine questions about utilitarian consumption style (Çoşkun & Marangoz, 2019) and eleven questions about rational spending (Başaran et al., 2012). A 5-point Likert scale was used in all previously tested scales for validity and reliability. Values in the scale: (1) Strongly disagree, (2) Disagree, (3) Undecided, (4) Agree, and (5) Strongly agree.

3.4. Analysis of Data and Findings

Within the scope of the research, face-to-face data were collected from 33 participants (30 students and three academic staff), and the intelligibility of the questions was tested. According to the data obtained from the pre-test, the questions were finalised and made ready for the study. In this context, data were collected from 679 participants through an online survey between 09.12.2022 and 03.01.2023. Frequency analysis, factor analysis, and mediation tests were performed on the data transferred to the SPSS 26 package program. PROCESS v4.2 plugin was used when performing mediation testing.

The findings related to the frequency analysis results, in which the demographic characteristics of the participants are described, are given in Table 1.

As seen in Table 1, 54.5% of the participants are women and 45.5% are men. 64.8% of the participants were between the ages of 18-26, 23.6% were between the ages of 27-42, 11% were between the ages of 43-57, and 0.6% were 57 years and older. 2.4% have received or are continuing education at the secondary/high school level, 40.4% have associate degrees, 36.7% are undergraduate, 6.3% are graduates and 14.3% doctorate level 70.5% of the participants are students, 10.5% are administrative staff, and 19% are academic staff. 51.8% of them have an income less than 2,800, 9.1% is between 2,801-5,000, 5.6% is between 5.001-7,500, 6.0% is between 7,501-10,000, 6.6%, 10.001-15.000, 12.8% of them have income between 15.001-20.000 and 8.0% of them have income of 20.001 and above. 49.3% of the participants stated that they have taken an economics or finance course at least once during their education or while taking it, and 50.7% have not. Fifty-one people from the Faculty of Engineering and Natural Sciences, 50 people from the Faculty of Health Sciences, 37 people from the Faculty of Art- Design and Architecture, 74 people from the Faculty of Social and Human Sciences, 25 people from the Faculty of Medicine, 42 people from the Faculty of Agriculture, 32 people from the Akçadağ Vocational School, 143 people

from Arapgir Vocational School, 40 people from Battalgazi Vocational School, ten people from Darende Bekir Ilıcak Vocational School, 13 people from Doğanşehir Vahap Küçük Vocational School, 45 people from Hekimhan Mehmet Emin Sungur Vocational School, 34 people from Kale Tourism and Hotel Management Vocational School, 15 people from Health Services Vocational School, 18 people from Yeşilyurt Vocational School, four people from the School of Civil Aviation, three people from the School of Foreign Languages and 43 people from other units (Rectorate, Library, etc.). 5% of the participants use credit cards, 50.5% use debit cards and 44.5% use both cards. When evaluating the correct use of debit/credit cards, 5.3% of the participants gave themselves 1 point, 7.2% 2 points, 28.1% 3 points, 27.8% 4 points and 31.5% 5 points.

Table: 1
Findings Regarding the Demographic Characteristics of the Participants

Demographic Features		Frequency	Percentage		Demographic Features	Frequency	Percentage
Gender	Female	370	54,5		Faculty of Engineering and Natural Sciences	51	7,5
	Male	309	45,5		Faculty of Health Sciences	50	7,4
	Total	679	100,0		Faculty of Art, Design and Architecture	37	5,4
Age	18-26	440	64,8		Faculty of Social Sciences and Humanities	74	10,9
	27-42	160	23,6		Medical School	25	3,7
	43-57	75	11,0		Faculty of Agriculture	42	6,2
	57 and over	4	0,6		Akçadağ Vocational School	32	4,7
	Total	679	100,0	*Your Unit/Faculty/Vocational School*	Arapgir Vocational School	143	21,1
Your education status	Secondary/ high school	16	2,4		Battalgazi Vocational School	40	5,9
	Associate Degree	274	40,4		Darende Bekir Ilıcak Vocational School	10	1,5
	Undergraduate	249	36,7		Doğanşehir Vahap Küçük Vocational School	13	1,9
	Degree Is it graduate?	43	6,3		Hekimhan Mehmet Emin Sungur Vocational School	45	6,6
	Doctorate	97	14,3		Kale Turizm ve Otel İşletmeciliği Vocational School	34	5,0
	Total	679	100,0		Sağlık Hizmetleri Vocational School	15	2,2
Job	Student	479	70,5		Yeşilyurt Vocational School	18	2,7
	Administrative Staff	71	10,5		School of Civil Aviation	4	,6
	Academical Staff	129	19,0		School of Foreign Languages	3	,4
	Total	679	100,0		Others (Rectorate, Library, etc.)	43	6,3
Your income level (TL) *(based on your monthly individual income) (Minimum wage was 5,500 TL at the time of data collection.)*	Less than 2800	352	51,8		Total	679	100,0
	2801-5000	62	9,1		Credit card	34	5,0
	5001- 7500	38	5,6	*The card you use*	ATM card/Debit card	343	50,5
					Both of them	302	44,5
	7501-10.000	41	6,0		Total	679	100,0
	10.001-15.000	45	6,6		1	36	5,3
					2	49	7,2
	15.001-20.000	87	12,8	*When you evaluate your correct use of debit/credit cards, what score would you give yourself a minimum of 1 and a maximum of 5?*	3	191	28,1
					4	189	27,8
	20.001 and over	54	8,0		5	214	31,5
					Total	679	100,0
	Total	679	100,0				
Have you taken or are taking an economics or finance course at least once during your education life?	Yes	335	49,3				
	No	344	50,7				
	Total	679	100,0				

3.5. Factor Analysis

Factor analysis is a multivariate analysis technique that can reduce a large number of variables to a small number based on the relationships between the variables (Güven et al., 2022). Factor analysis is used to determine the structure and dimensions of latent, which is variable in measurements by using a wide variety of variables (İslamoğlu & Alnıaçık, 2016). KMO and Bartlett's tests are applied to test the suitability of the variables for factor analysis. If the KMO coefficient is greater than 0.5, factor analysis is applied. Barlett's test of sphericity tests whether there is a general relationship between the variables included in the analysis using the correlation matrix for the data. If the test result is less than 0.05, it is interpreted that there are relations between the variables suitable for factor analysis.

As a result of the KMO and Barlett's tests performed on the responsibility consciousness scale, the KMO value was 0.916, and Barlett's value was 0.000. These results show that the sample value of the study is suitable for factor analysis. The Cronbach alpha value of the scale is 0.920. The factor loads, eigenvalues, explained variances and mean values of the participants' expressions of responsibility consciousness are given in Table 2.

Table: 2
Consciousness of Responsibility Factor Analysis

CONSCIOUSNESS OF RESPONSIBILITY	Factor Load	Eigenvalue	Explained Variance	Average
"I am always cautious."	0,829			
"I pay attention to details."	0,855			
"I like to take responsibility."	0,849	4,293	71,552	3,8834
"I like to be organised.	0,872			
"I work programmatically."	0,786			
"I am meticulous in my work."	0,881			
KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0,916	
Bartlett's Test of Sphericity		Approx. Chi-Square	2753,929	
		df	15	
		Sig.	0,000	
SCALE RELIABILITY		Cronbach's Alpha	0,920	
Variables with loading rates of less than 40% were excluded from the evaluation.				

As a result of factor analysis, factors with an eigenvalue greater than one according to Kaiser Normalization were considered. As a consequence of the analysis, it was determined that the scale related to the consciousness of responsibility consisted of a single factor. The total percentage of variance of the study is 71,552. Since this ratio is greater than 0.50, the analysis is statistically valid.

As a result of the KMO and Barlett's tests performed on the utilitarian consumption scale, the KMO value was 0.896, and Barlett's value was 0.000. These results show that the sample value of the study is suitable for factor analysis. The Cronbach alpha value of the scale is 0.912. The factor loads, eigenvalues, explained variances and mean values of the participants' expressions for utilitarian consumption are given in Table 3.

Table: 3
Utilitarian Consumption Factor Analysis

UTILITARIAN CONSUMPTION	Factor Load	Eigenvalue	Explained Variance	Average
"While shopping, I am only interested in the product(s) I went out to buy."	,741	5,008	62,596	3,7263
"I complete what I need/need?? to buy as soon as possible and finish my shopping."	,800			
"In my online shopping, I am only interested in the product/s I will buy."	,725			
"I go shopping knowing what I need."	,839			
"I take care to buy what I have planned in my shopping."	,854			
"I act in a controlled manner in my shopping preferences."	,859			
"Even if my financial situation is sufficient in my shopping preferences, I try to make sensible choices."	,790			
"It makes me feel good to make sensible choices in my shopping."	,706			
KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0,896	
Bartlett's Test of Sphericity		Approx. Chi-Square	3522,315	
		df	28	
		Sig.	0,000	
SCALE RELIABILITY		Cronbach's Alpha	0,912	
Variables with loading rates of less than 40% were excluded from the evaluation. "Even if a product I have does the job well enough, I can buy a new one." The question is reverse-coded. It was excluded from the analysis as there could not be a question under one dimension.				

As a consequence of factor analysis, factors with an eigenvalue greater than one according to Kaiser Normalization were considered. As a result of the analysis, it was determined that the scale related to utilitarian consumption consisted of 2 factors, but there was only one question under one dimension. Since there cannot be a single question in a dimension, the question "Even if a product I have works well enough, I can buy a new one." The analysis was renewed by deleting the question. It was determined that the scale consisted of only one factor. The total percentage of the variance of the study is 62,596. Since this ratio is greater than 0.50, the analysis is statistically valid. The dimension that emerged from the factor analysis was named "Utilitarian Consumption", in parallel with the study of Çoşkun & Marangoz (2019).

As a result of the KMO and Barlett's tests performed on the rational expenditure scale, the KMO value was 0.948, and Barlett's value was 0.000. These results show that the sample value of the study is suitable for factor analysis. The Cronbach alpha value of the scale is 0.901 in the dimension of rational spending habits without a credit card, and 0.940 in the rational use of credit cards. The factor loads, eigenvalues, explained variances and mean values of the participants' expressions for rational spending are given in Table 4.

As a consequence of factor analysis, factors with an eigenvalue greater than one according to Kaiser Normalization were considered. As a result of the analysis, it was determined that the scale related to rational spending consisted of two factors. The total percentage of variance of the study is 75,384. Since this ratio is greater than 0.50, the analysis is statistically valid. Two dimensions emerged as a result of factor analysis: Başaran et al. (2012) "Rational Spending Habits Without Credit Cards" and "Rational Use of Credit Cards".

Table: 4
Rational Expenditure Factor Analysis

RATIONAL SPENDING (Is it Expenditure or spending? The same expression should be used throughout the text for semantic integrity.)	Factor Load	Eigenvalue		Explained Variance	Average
Rational Spending Habits Without Credit Cards		4,569		41,535	4,0454
"I adjust my spending without a credit card (with a debit card) according to my budget."	0,787				
"When I spend without a credit card (with a debit card), I pay attention to the price of the products I buy."	0,824				
"I try not to spend insignificant types without a credit card (with a debit card)."	0,828				
"I try not to get into excessive debt on my credit card (debit card) expenses."	0,792				
"I plan my spending without a credit card (with a debit card) in advance."	0,582				
Using the Credit Card Rationally		3,723		33,849	3,9126
"I calculate how much my credit card debt will come."	0,805				
"I consider my credit card limit when shopping with a credit card."	0,730				
"I use my credit card after comparing it to other payment methods."	0,813				
"If I use cash with my credit card, I calculate the cost in advance."	0,830				
"I check the interest rate for my credit card debt."	0,835				
"When I shop with my credit card, I consider my previous instalments."	0,804				
KMO and Bartlett's Test					
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				0,948	
Bartlett's Test of Sphericity		Approx. Chi-Square		6181,535	
		df		55	
		Sig.		0,000	
SCALE RELIABILITY		Cronbach's Alpha		Rational Spending Habits Without Credit Cards	0,901
				Using the Credit Card Rationally	0,940
Variables with loading rates of less than 40% were excluded from the evaluation.					

3.6. Serial Mediation Effect Analysis

With mediation analysis, researchers ask "How?" and try to find the answer. The mediating effect variable, which is the M variable, helps to explain the effect of the independent variable (X) on the dependent variable (Y) (Bozkurt, 2021). Although the research model with a single mediating variable is the simplest mediation model, models with mediating variables are not the only ones. There are also multiple mediator models in which more complex relationships are examined. These models contain two or more M (M1, M2,…) connecting X and Y. It can be developed differently. The first ones are models that are causally independent of each other and work in parallel (parallel multiple mediation model). The second models create a causal chain from X to Y and work in series. A parallel multiple mediator variable means two or more parallel mediating variables between one or more independent variables (X) and the dependent variable (Y). A relationship between these mediating variables is expected, although not very strong, as they share a common cause. On the other hand, the serial multiple mediation model refers to a linked chain model consisting of at least two mediating variables (such as X→M1→M2→Y) between X and Y, containing three or more paths. In the serial multiple mediation model type, if the mediating variables are causally arranged in an order, M1 must causally precede M2 (Çelik, 2022).

A regression analysis based on the Bootstrap method was conducted to test whether the participants' consciousness of responsibility (X) has a mediating role in the effect of utilitarian consumption (Y), rational spending habits without credit cards (M1) and rational use of credit cards (M2). It is claimed that this method gives more reliable results than the traditional method of Baron & Kenny (1986) and the Sobel test. Analyses were performed

using the Process Macro developed by Hayes. The Bootstrap technique with 5000 resampling and 95% confidence interval options, PROCESS Model 6 (serial mediation), was used in the analysis. In mediation effect analyses were performed using the bootstrap technique, the values in the 95% confidence interval obtained as a result of the study should not contain the zero value to support the research hypothesis (Gürbüz, 2021).

Table: 5

Serial Mediation Analysis of Rational Spending in the Effect of Consciousness of Responsibility on Utilitarian Consumption

Model: 6 Y: Utilitarian Consumption X: Responsibility Consciousness M1: Rational Spending Habits Without Credit Cards M2: Using the Credit Card Rationally Sample: 679							
	coeff	se	t	p	LLCI	ULCI	Hypothesis Accepted/Rejected
$a_{1\ way}$	,5492	,0326	16,8562	,0000	*,4853*	*,6132*	H1 Accepted
$a_{2\ way}$	,1608	,0338	4,7553	,0000	*,0944*	*,2273*	H2 Accepted
$d_{21\ way}$	,7386	,0335	22,0607	,0000	*,6729*	*,8044*	H3 Accepted
$c^1\ way$	,1823	,0332	5,4898	,0000	*,1171*	*,2475*	H4 Accepted
$b_{1\ way}$	,3855	,0424	9,0904	,0000	*,3022*	*,4687*	H5 Accepted
$b_{2\ way}$	,1794	,0371	4,8293	,0000	*,1064*	*,2523*	H6 Accepted
	Effect	**se**	**t**	**p**	**LLCI**	**ULCI**	
c: total effect	,4956	,0326	15,2231	,0000	*,4317*	*,5596*	H7 Accepted
Indirect effect(s) of X on Y:		**Effect**	**BootSE**	**BootLLCI**	**BootULCI**		
Indirect effect 1: a_1b_1		,2117	,0363	*,1421*	*,2833*		H8 Accepted
Indirect effect 2: a_2b_2		,0289	,0104	*,0119*	*,0520*		H9 Accepted
Indirect effect 3 (serial mediation effect): $a_1d_{21}b_2$		,0728	,0192	*,0365*	*,1132*		H10 Accepted
Indirect effect1- Indirect effect 2: $a_1b_1 - a_2b_2$		,1829	,0409	*,1028*	*,2637*		H11 Accepted
Indirect effect 1- Indirect effect 3: $a_1b_1 - a_1d_{21}b_2$		,1389	,0454	*,0510*	*,2276*		H12 Accepted
Indirect effect 2- Indirect effect 3: $a_2b_2 - a_1d_{21}b_2$		-,0439	,0151	*-,0772*	*-,0177*		H13 Accepted *

* To support the research hypotheses, the values in the confidence interval should not contain the zero value. Since both confidence intervals are negative, it has no zero value.

According to the results obtained as a result of the analysis made with PROCESS Model 6 in Table 5, path a_1 (Confidence Interval = 0.4853; 0.6132), path a_2 (Confidence Interval = 0.0944; 0.2273) path, d_{21} path (Confidence Interval = 0.0944; 0.2273) Interval = 0.6729; 0.8044), path c^1 (Confidence Interval = 0.1171; 0.2475), path b_1 (Confidence Interval = 0.3022; 0.4687), path b_2 (Confidence Interval = 0.1064; 0.2523) and c path (Confidence Interval = 0.4317; 0.5596), since the confidence intervals did not contain zero values, hypotheses **H1, H2, H3, H4, H5, H6** and **H7** were accepted.

Rational spending habits without credit cards (M1) (Confidence Interval = 0.1421; 0.2833) and rational use of credit cards (M2) (Confidence Interval = 0.0119; 0.0520) have a mediating role between responsibility consciousness and utilitarian consumption. Because the confidence intervals of both mediating variables do not contain zero values. Therefore, hypotheses **H8** and **H9** were accepted. According to the results, the consciousness of responsibility affects utilitarian consumption serially (one after the other) through the rational use of credit cards and rational spending habits without credit cards. Therefore, the **H10** hypothesis was accepted. The indirect effect of responsibility consciousness on utilitarian consumption through the rational use of credit cards is statistically different from that of responsibility consciousness on utilitarian consumption through rational spending

habits without credit cards. Because confidence intervals (Confidence Interval = 0.1028; 0.2637) do not contain zero value. Therefore, the **H11** hypothesis was accepted. The indirect effect of responsibility consciousness on utilitarian consumption through the rational use of credit cards is statistically different from the serial (rational spending habits without credit card → rational use of credit card) indirect effect of responsibility consciousness on utilitarian consumption. Because confidence intervals (Confidence Interval = 0.0510; 0.2276) do not contain zero value. Therefore, the **H12** hypothesis was accepted. The indirect effect of responsibility consciousness on utilitarian consumption through rational spending habits without credit cards is statistically different from the serial (rational spending habits without credit card → rational use of credit card) indirect effect of responsibility consciousness on utilitarian consumption. Because confidence intervals (Confidence Interval = -0.0772; -0.0117) do not contain zero value. Therefore, the **H13** hypothesis was accepted.

4. Conclusion

Individuals have to consume to survive. As a result of the change and transformation of the social structure, some changes have occurred in the lifestyles and behaviours of consumers over time (Buğday et al., 2020; <https://bkm.com.tr/>). These changes are affected by demographic, social, political, economic and psychological factors and temporal or ideological variables (Akdoğan, 2018). As a result of these changes, which are affected by many factors, the use of debit and credit cards to finance changing expenditures has also increased (<https://bkm.com.tr/>).

While meeting the basic needs in traditional society is a leading goal, demands have evolved into needs in modern society. As a result, consumption expenditures have increased (Buğday et al., 2020). According to Ajzen and Fishbein (1975), individuals analyse the content of their actions before performing a specific behaviour, generally act rationally and use information systematically through a logical filter (Buğday & Babaoğul, 2016). Individuals with a limited income level need to spend their income responsibly. Economic and financial decisions have positive and negative long-term effects on individuals and society (Tetik & Albulut, 2022). In healthy, liveable societies and communities of the world, responsible, ethical, customer and environmental behaviour owners have important duties as well as businesses (Buğday & Babaoğul, 2016).

Developing conscious, rational and benefit-oriented consumption behaviour will be possible with small changes that will take place in concrete behaviour and by changing the mindset about consumption in the abstract (Buğday & Babaoğul, 2016). For this change, educational institutions, universities, research centres, non-governmental organisations, media, government and relevant public institutions have an important role in raising awareness of the society (Lim et al., 2014; Buğday & Babaoğul, 2016). The future of the world and all living things on earth depends on all individuals questioning their consumption behaviours and displaying their behaviours based on reason and logic in their consciousness (Buğday & Babaoğul, 2016).

Financial literacy, with its shortest definition, is the ability of individuals to use money rationally (Tetik & Albulut, 2022). Financial information is key for making sound financial decisions and is essential for financial well-being. The dire consequences of the cost of financial illiteracy are likely to be reflected not only in individuals with low financial literacy but also in society. In the behavioural economics paradigm, individuals are generally rational and intelligent; mistakes or mistakes that can be called rational errors can be made while entering the decision-making process. Financially literate individuals, investment, savings, borrowing, etc., can make conscious financial choices on issues (Albulut, 2020). Similarly, demographic and situational factors may predispose individuals to debt (Norvitilis et al., 2006). Norvitilis et al. (2006), the increase in the probability of individuals who want to have many material things and have certain personality traits to buy without thinking causes an increase in their credit card debts (Norvitilis et al., 2006).

While the "piggy bank", which was distributed by banks in the past, was seen as a savings symbol reminding a child not to spend all of his pocket money, today, the credit cards that replace the piggy bank have become a consumption symbol that encourages individuals to spend without earning (Ersoy & Nazik, 2006). Today's people cannot act rationally under the influence of many factors; they consume excessively beyond their needs, and as a result, they become overly indebted (Buğday et al., 2020). Consumption is seen as a symbol of social status. People must borrow money or work long hours to gain social status by consuming a lot. People who want to eliminate this pressure of social life need to redefine their consumption styles and move towards responsible consumption (Jain et al., 2022).

Rungtusanatham (2001) and Sarkis et al. (2010) attempted to theorise mediation models using the communicative approach, while Zhou et al. (2011) and Wu et al. (2010) segmentation approach was used. Within the scope of this research, a new model was constructed, and a segmentation approach was used to determine the mediating effect of Rational Spending on the Effect of Responsibility Consciousness on Utilitarian Consumption. In this context, 13 hypotheses were selected for this study due to the literature review based on the model constructed by the researchers. According to some studies in the literature, the consciousness of responsibility affects utilitarian consumption (Guido, 2006; Guido et al., 2007; Guido et al., 2008; Ekber & Gurbanova, 2021; Karl et al., 2007; Chen & Lee, 2008; Gohary & Hanzaee, 2014; Alhad, 2021). Similar to these studies, it was concluded that the consciousness of responsibility affects utilitarian consumption. In the literature, it is supposed that there is a positive relationship between responsibility consciousness and rational behaviour (Uslu-Divanoğlu & Uslu, 2019), responsibility consciousness affects money management (Donnelly et al., 2012), and responsibility has a negative effect on the probability of having credit card debt (Choi & Laschever, 2018). While some studies have reached the end of the year, it has been determined in this study that the consciousness of responsibility affects rational spending without credit cards and the rational use of credit cards. Kuruppuge et al. (2017) supported the view that credit card use depends not only on economic factors but also on socioeconomic, individual financial willingness, and behavioural and psychological characteristics of individuals and groups (Kuruppuge et al., 2017). Ünal et al. (2015) concluded that rational spending habits without

194

credit cards affect rational credit card use and that rational spending habits without credit cards affect the rational use of credit cards. Lim et al. (2014), debit cards reduce overspending as they are limited to how much money the owner has in their bank account. Thus, the individual will use his credit card rationally, avoiding spending more than he can afford based on his bank balance (Lim et al., 2014). In addition, Lim et al. (2014) suggest that consumers should think well before using their cards, and if they have a budget, they should apply for a debit card instead of a credit card to avoid overspending (Lim et al., 2014). Bayır (2021) found in his study that utilitarian consumption affects uncontrolled credit card use. This study concluded that rational spending habits without credit cards and rational use of credit cards affect utilitarian consumption.

Mediator variable (M) helps to understand how and why the relationship between independent and dependent variables occurs (Gürbüz, 2021: 49). According to the findings of the study, it can be said that responsible consumers consume with a utilitarian understanding of duty (Türk 2018), and rational and rational attitude (Raian, 2020; Köroğlu & Yıldız, 2019) increases the effect of responsible personality on utilitarian consumption. In other words, it is insufficient for individuals to have only responsible personalities for utilitarian consumption behaviour. In addition to responsible personality, it can be said that individuals supported by economic and financial literacy awareness will consume by considering more benefits for themselves, society and the world.

To save individuals, societies and the dangers from the world that wait as a result of unconscious and irresponsible consumption, it is necessary to provide individuals with responsible personalities (Ekber & Şahin, 2021; Uslu-Divanoğlu & Uslu, 2019; Solunoğlu & Nalçacı-İkiz, 2020). Responsibility is a human value as well as a personality trait. To bring this value to individuals, families, educational institutions, and non-governmental organisations should work. In addition to responsible personality, it is necessary to increase the financial, economic and environmental literacy levels to enable individuals to gain conscious consumption (Albulut, 2020; Guido, 2006).

Consumers' different personality traits lead to other purchasing behaviours (Yıldız & Kırmızıbiber, 2020: 503). There is less likelihood of excessive and wasteful consumption as there is financial success, savings and planning for responsible people (Dayı & Çetin, 2021: 1248; Terzi & Bayrakdaroğlu, 2022: 538; Özhan & Akkaya, 2018: 113). In individuals with irresponsible personality traits, the rate of excessive and wasteful consumption is high, and as a result of this situation, the rate of unpaid debt is also high (Terzi & Bayrakdaroğlu, 2022: 525; Köktürk & Çağlar-Çetinkaya, 2020: 57). Therefore, all institutions that may take part in the card payment system, such as businesses, consumer associations, government institutions, non-governmental organisations, banks and member businesses, must show the necessary sensitivity to prevent increasing uncontrolled consumption trends (Terzi & Bayrakdaroğlu, 2022: 539; Başaran et al., 2012: 89). Public institutions should support all individuals to improve their financial literacy levels (Apan & Ercan, 2017: 192). This situation can be combated with training and awareness programs (Aliçavuşoğlu & Poyraz, 2019: 1811; Gül, 2021). Since it is relatively more common in young individuals, people in

this age group can be given training on conscious consumption and effective use of their financial resources (Terzi & Bayrakdaroğlu, 2022: 539).

In a world where the social marketing approach dominates, businesses' activities that encourage consumers to buy more will not be welcomed by society (Terzi & Bayrakdaroğlu, 2022: 539-540). Marketing ethics, public service announcements, expert support, brochures, and state-supported therapies and treatments will be important in eliminating the negative consequences of purchasing. Instead of turning this negative situation into an opportunity, it is recommended to develop strategies based on healthy consumption, long-term relationships and constantly happy customers rather than momentary ones (Aliçavuşoğlu & Poyraz, 2019: 1811). Advertisers and marketing managers can use the findings from this study to develop advertisements that encourage the responsible use of credit cards. Socially responsible companies will benefit by emphasising the importance of rational and responsible use of credit cards in their advertisements, especially to young consumers who have just started using credit cards (Palan et al., 2011: 92). Although the ultimate responsibility for this task falls on the individual, it is clear that individual needs help in understanding the nature of the problem, its consequences, and ways to overcome, if not eliminate (Pirog & Roberts, 2007: 72-73). The spending habits of people without a credit card directly affect the rational use of credit cards. This shows that rationality in card use is closely related to how a person behaves in economic decisions (Başaran et al., 2012: 86-89).

In general, awareness of responsibility among academicians, students, and administrative staff affects rational spending without a credit card, rational use of credit cards and utilitarian consumption. Rational spending and utilitarian consumption with or without a credit card with a sense of responsibility will undoubtedly reduce the environmental damage caused by all kinds of production and consumption activities. Because people with a high awareness of responsibility purchase products that will benefit both the individual and society. Therefore, it can be said that although individuals' budgets are suitable for all kinds of consumption activities, their rational attitudes and awareness of responsibility direct them to utilitarian consumption. In other words, "Will the green of nature or the green of the dollar win?" The answer to the question will be answered by individuals' level of responsibility awareness (<https://www.dunya.com/>) - sustainability guarantees not only current and near-future development but also continuous development in the long term. The Native American proverb "We did not inherit this world from our ancestors; we borrowed it from our children" reveals the responsibility regarding sustainability.

Although the research reveals the role of rational spending in the effect of responsibility awareness on utilitarian consumption, it has some limitations. However, these limitations provide a basis for future research. Firstly, due to time and cost constraints, the fact that the research only included students and academic and administrative staff working at Malatya Turgut Özal University limits the generalizability of the results. In addition, the fact that the study covers consumers in Turkey, a developing country, not only contributes to the literature but also offers opportunities for comparison with other countries. In the

future, studies can be conducted with data obtained from different provinces and countries to compare the results of this study. Additionally, this study focuses on the effect of responsibility awareness, one of the dimensions of the five-factor personality model, on utilitarian consumption. In future studies, it will be important to address other personality factors and awareness of responsibility.

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