

傳媒與青少年健康成長

Media and Healthy Development in Adolescence

School of Communication  
Hong Kong Baptist University

May 3 - 6, 2009

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# Materialism and consumer socialization: A semiotic analysis of personal loan ads in Hong Kong

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***"Annual income twenty pounds, annual expenditure nineteen pounds nineteen and six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery."***

***- Charles Dickens' David Copperfield***



# Money management for adolescents

- Adolescents are financially dependent
- They have desire to be trendy
  - Buy new products
  - Buy new models
  - Engage in many social activities
  - Courtship



# Money problems

- A survey of 1,072 secondary school students aged 11 to 19 found that
  - 51% reported that they watch their limits and spend within their incomes
  - 40% expressed that their income was not enough
  - 34% did not plan budget and spent as wish
  - 60% experienced money problems





# Consumption environment in HK

- Keen interest in high-end branded goods
- Top in the world in terms of the proportion of people claiming to buy Gucci, LV, and Burberry (ACNielsen, 2008)
- Over 50 Luxury apparel and accessory brands maintain heavy advertising and branding efforts





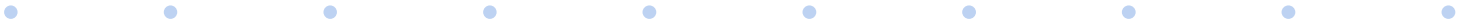
# Materialistic values among the youth

- Survey of 683 students aged 11-24 found that
  - 60% agreed that they would be happier if they could afford to buy more things
  - 48% agreed that their lives would be better if they owned certain things they do not have now



# Media messages

- Content analysis of newspaper ads in HK endorsed hedonistic themes: pretty, luxury, prestige, foreign, and fun (Tse, Belk, and Zhou, 1989)
- *Enjoyment* is the dominant value portrayed in TV commercials in HK (Moon and Chan, 2005)





# Credit card debts



- Aggressive marketing of credit cards to young people
- A family counseling center observed that one-sixth of the cases seeking for help were related with over-spending
- Among them, 40% were below 25

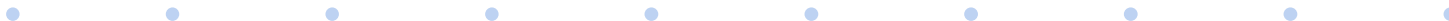




# Research objectives

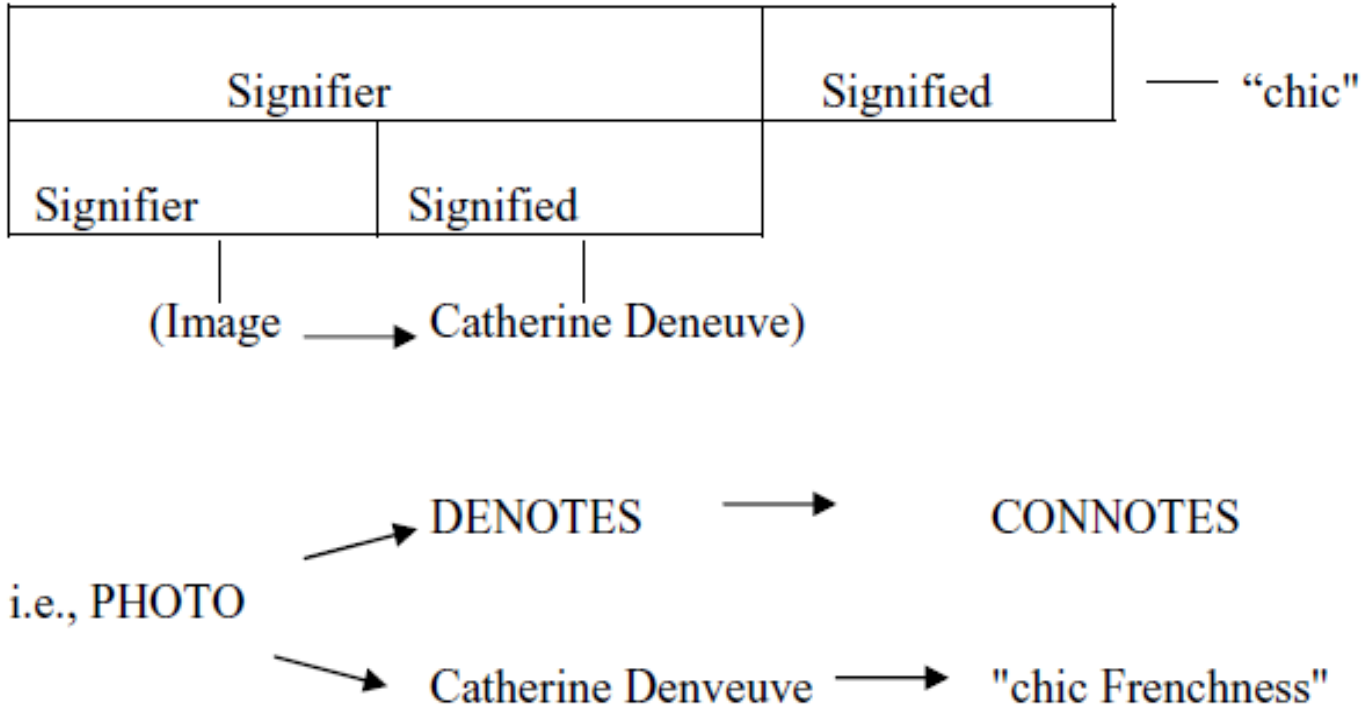


- To examine the consumption values and ideology embedded in personal loan TV commercials for credit card debts



# methodology: semiotic analysis

Figure 1 Williamson's semiotic analysis formula



## Select 3 TVCs

- Use of metaphor
- Strong visual signifiers
- Single-minded message
- Broadcast in prime time



# UA Finance



## UA finance

- Credit card debts as a bomb
- Destructive power
- Time sensitivity
- Consumer portrayed as smart to check out the problem
- UA staff as professional and competent

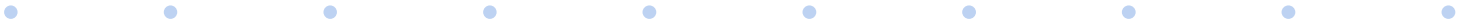


# UA Finance



# UA finance

- Credit card debts as stains
- Stickiness, can't tackle by ordinary means
- Common daily problems
- UA staff as professional and competent
- Problem solved immediately



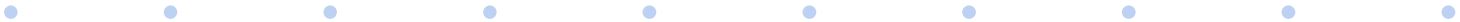
# Wing Hang Credit





# Wing Hang Credit

- Credit card debts as a load
- Unspeakable problem
- Borrow money as positive thinking
- WH staff as understanding and supportive



# Discussion

- a care-free and quick solution
- Trivialize the problem
- Advantage of getting help from financial institutions over person help because of expertise, accountability, and empathy
- May encourage adolescence to pay less attention on money management



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# Thank you!

