

# EXTREME COUPONING: AN EXPLORATORY STUDY

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*The marketing literature devotes little coverage to the topic of extreme couponing, even though the consumer minority of heavy coupon users accounts for the bulk of coupon redemption. The present research seeks to close this gap by examining the attitudes of coupon users toward the practice of extreme couponing. The research uses a qualitative study plus an additional quantitative analysis of survey data from an online coupon user community (n = 309). The results indicate that most coupon users hold negative opinions of the practice of extreme couponing and there are only minor differences between couponing behaviors of those who self-identify and are positive toward extreme couponing compared with those who do or are not. A typology of coupon users is also introduced.*

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## INTRODUCTION

After a record of 332 billion coupons were distributed in 2010 (NCH Marketing Services, Inc., 2011), coupon distribution declined slightly in recent years: from 329 billion in 2013 to 321 billion in 2015 (Inmar, Inc., 2016). Over the same period, coupon redemption dropped from 3.5 billion to 2.5 billion (Inmar, Inc., 2016). The decline can largely be attributed to a natural decrease in consumer frugality since the peak of the Great Recession to the present period of recovery and to the trend by supermarkets to offer more prepared food. Nevertheless, any decline in coupon redemption stimulates inquiry into the value of the coupon as a form of sales promotion. According to the Nielsen Company, the “80/20 Rule” is in effect when it comes to coupons; 83% of units purchased with manufacturer coupons in 2009 were done so by just 22% of households, and these coupon enthusiasts accounted for 18% of all unit purchases, making them a key target market for manufacturers (Hale, 2010). For marketers who continue to distribute coupons, newspapers and other media who depend on them for revenue, and for those interested in promoting consumer welfare through smart shopping, understanding coupon use can help develop strategies to encourage their use. Thus, the purpose of the present study was to increase our knowledge of coupon use by focusing on extreme couponers

and the attitudes of other shoppers towards them.

The *Wall Street Journal* coined the term “extreme couponers” in 2010 to describe the most frequent coupon users. Indeed, these coupon enthusiasts were featured on national news and television programs, such as *Extreme Couponing*, during the peak of the Great Recession. Extreme couponing is the practice of avid coupon collecting, organizing and redeeming with the goal of maximizing the quantity of products acquired, while simultaneously minimizing per purchase expenditures. Extreme couponing as a phenomenon likely emerged as a product of the increase in consumer frugality during the Great Recession (Curnalia, 2014). While extreme couponing has declined slightly from the fervor of the Great Recession, some consumers still practice it today as penny-pinching behaviors in a post-recession economy are still valued by frugal consumers (Williams, 2017). As noted by a recent *U.S. News & World* article, “Extreme couponing may not be all the rage the way it was during the recession, but it’s still popular and probably always will be. Saving money never goes out of style” (Williams, 2017).

Although the heaviest users of coupons appear to be the key drivers of overall coupon use, the marketing literature contains scant research on extreme couponing, leaving it to the popular press to describe this phenomenon of consumer behavior. The present study seeks to fill that gap to help marketers better understand extreme

couponing plus the attitudes of coupon users toward the practice. Based on the little we know, some consumers have been intrigued and increasingly attracted to couponing by the buzz created by the U.S. media; however, it is certainly possible that many longtime moderate coupon users are less than enthusiastic about the concept. Even moderate coupon use has at times caused frustrations for other shoppers who must wait in line to checkout behind customers using multiple coupons. However, some of the more extreme behaviors exhibited by extreme couponers are certainly controversial and, thus, potentially even more frustrating for other customers.

In fact, because of the behaviors of extreme couponers depicted in the TV show, coupon users may suffer from a perceived “courtesy stigma” or “stigma by association” (Goffman, 1963) caused by the backlash against the depictions of extreme couponers in the marketplace. Although these consumers may not have exhibited any of the questionable behaviors that can lead to stigma, just using coupons may be enough evidence to associate them with the behaviors in the minds of other customers. Our findings suggest that some potential users may be put off by negative images of extreme couponers, suggesting that promoters of the practice might steer away from such negative portrayals and emphasize instead the positive aspects of couponing.

The present study’s goal is to examine the attitudes and opinions of coupon users on the concept of extreme couponing, a topic which, even at the height of its popularity, received surprisingly little coverage outside of the popular press. Our primary research question is what do shoppers who regularly use coupons think of the term and practice of extreme couponing and its implications? In so doing, this research provides some insight into consumer perceptions of the practice of extreme couponing as well as the motivation of these heaviest coupon users. Part of this study includes comparing couponing behaviors between those who consider themselves to be “extreme couponers” and those who do not, and between those who feel positively and negatively about extreme couponing. Are there significant differences among these groups in terms of their couponing behavior?

Based on respondents’ opinions of whether they are extreme in their coupon use and the tone of their opinions of the concept and practice of “extreme couponing,” a typology of coupon users is developed. This typology can be used to examine the level of time spent on coupon-related activity, as well as relative average dollars saved by the developed segments. With this knowledge, marketers can devise ways to get coupons to those most likely to use them in the most efficient and convenient manner possible. Success should benefit both marketers, distributors, and especially consumers who would most benefit from the savings coupons afford. Additionally, the typology can shed light on some of the motivations and foci of couponing behavior in each of the four segments. Finally, while focused mostly on qualitative results, this research seeks to answer the call for quality qualitative research in marketing to better inform empirical efforts (e.g., Cohen, 1999; Hall & Rist, 1999; Nevid & Maria, 1999).

## **LITERATURE REVIEW AND HYPOTHESES**

### **Coupon Background**

Research on coupon use by consumers did not appear until the late 1970's (Bonnici Campbell, Fredenberger, & Hunnicutt, 1997), despite their use in practice since the nineteenth century (Babakus, Tat, & Cunningham, 1988). The literature discusses three primary purposes of using coupons as a means of sales promotion (Blattberg & Neslin, 1990): (1) to attract new users to a product category, (2) to get current users to switch brands, and (3) to encourage repeat purchases. Coupons have also been popular among marketers for their relative immediacy and traceability, as well as among consumers because they reduce the product’s price and the perceived risk of new product trial.

Two streams of coupon research characterized the past literature on coupon use (Mittal, 1994). The first stream is from the perspective of the marketer, more focused on the aggregate modeling of effects on redemption, such as coupon face value (e.g., Ward & Davis, 1978), expiration date (e.g., Inman & McAlister, 1994), and distribution volume (e.g., Neslin,

1990). An example of more recent research in this stream focuses on the impact of coupon design on attitudinal loyalty (Wierich & Zielke, 2014); specifically, that personalization has a greater positive effect on loyalty than does the face value and minimum purchase conditions of the coupon. The second stream, from the consumer's perspective, focuses on coupon redemption by demographics and by individual differences among consumers. This research stream has resulted in relatively inconsistent results. For instance, some research finds coupon users to be older (Levedahl, 1988); younger (Teel, Williams, & Bearden, 1980); and older and younger, but not middle-aged (Ward & Davis, 1978). The age of these studies, however, suggest that they need to be updated.

While most studies of coupon users seem to support a mid- to higher income for coupon users (e.g., Shoemaker & Tibrewala, 1985), Levedahl (1988) describes the relationship between income and coupon use as curvilinear; that is, peaking at mid-income levels, then decreasing as income rises. Many of these same researchers report that coupon users tend to be better educated and have larger households than non-users. Furthermore, Harmon and Hill (2003) report that, despite evolving gender roles in terms of shopping trends, only 17% of men (versus 24% of women) describe themselves as coupon users. The present study seeks to contribute to this second stream of inquiry by adding knowledge of consumer coupon use by focusing on extent of use.

A recent new stream of coupon research has addressed the newer methods by which consumers obtain and use coupons. Consequently, recent coupon research has focused on the newer media from which consumers obtain and use coupons. Clark, Zboja, and Goldsmith (2013) emphasized the important mediating role of coupon proneness in both online (digital) and traditional coupon use. Kang, Hahn, Fortin, Hyun, and Eom (2006) studied consumer intent to use both traditional and e-coupons. Their research found the construct of perceived behavioral control to be vital to e-coupon use intentions, but not traditional coupon use intentions. This finding indicates the application of theory of planned behavior as most appropriate for e-coupon use,

while the theory of reasoned action can more appropriately be applied to traditional coupon use intentions. Further, online coupons are processed differently than traditional print coupons and have outperformed them in attention, emotional engagement, buying intentions, and awareness (Clip or click, 2009; Suri, Swaminathan, & Monroe, 2004).

An increasing number of research articles have studied mobile coupons that are issued to and used by consumers via mobile devices (e.g., iPhones). Many of these efforts focus on consumer adoption and acceptance of mobile media for coupon use, compared by gender (Ha & Im, 2013), nationality (Muk, 2012), and perceived value and individual differences, such as innovativeness and coupon proneness (Zhao, Zhao, Chau, & Tang, 2015). Im and Ha (2012) show that perceived usefulness, attitudes, and behavioral intentions differ across Rogers's (2003) adopter categories (i.e., innovator, early adopter, early majority, late majority, and laggards). Moreover, Khajehzadeh, Oppewal, and Tojib (2015) report that for retailers offering hedonic products, shopping motivation is most vital for influencing mobile coupon use, whereas convenience and location hold more weight for consumers shopping for utilitarian goods. The present study thus contributed to the body of knowledge on coupon users by focusing on amount of use and including both print and the newer electronic coupons.

### Heavy Users of Coupons

Coupon usage seems to exist along a spectrum of nonuse to occasional use to moderate use to heavy use. Extreme couponing would represent the heaviest of heavy users. As mentioned, there exists a substantial body of literature on coupon use versus nonuse. What is missing from the body of research on couponing, however, is a focus on the heavy users. This omission is puzzling because heavy users in a product category often account for much of its sales and profits so that usage rate often forms a basis for a product's segmentation strategy (cf. Hackleman & Duker, 1980; Sharpe & Granzin, 1974). Moreover, a minority of coupon users seem to account for most coupon redemption (e.g., Hale, 2010). Thus, the primary purpose of the present study is to focus on a better

understanding of these heavy users so that marketers can improve their efforts to persuade them to use their specific coupons. We also attempt to uncover a possible reason why so few consumers use coupons. The widely available imagery of the “extreme couponer” in the media is often not a positive one, which could lead shoppers to avoid couponing because of the phenomenon known as “stigma by association.”

### Stigma by Association

The ancient Greeks used the term “stigma” to refer to physical evidence (e.g., cuts, burns) used to expose blemished individuals to be avoided by the “normal” populace (Goffman, 1963). Today, the term refers more to “the disgrace itself than to the bodily evidence of it; an attribute that is deeply discrediting” (Goffman, 1963, pp. 2-3). The concept of “stigma by association” (coined originally as “courtesy stigma”) was introduced by Goffman (1963) to describe a situation in which there exists a spillover effect extending to an individual who is in some way associated with, or perceived to be associated with, a stigmatized individual. While Goffman’s original conception of courtesy stigma considered primarily an extension of the stigma to individuals who were closely connected to the stigmatized (e.g., family members), more recent research shows some evidence of a proximity effect, where merely a perceived connection was sufficient for an extension to occur (Hebl & Mannix, 2003). Recent research has examined stigma by association in varied contexts, such as organizational misconduct (Pozner, 2008), blacklisting of artists during the “red scare” in Hollywood (Pontikes, Negro, & Rao, 2010), and racial concerns in assignment of monetary sanctions in criminal courts (Harris, Evans, & Beckett, 2011).

Researchers also find stigma by association in the context of coupon use. Argo and Main (2008) report that the stigma of perceived cheapness of coupon-redeeming shoppers to extend to adjacent non-coupon-redeeming shoppers, particularly in cases of high similarity between the shoppers and low-value coupons. While coupon use has been shown to be avoided by some consumers to reduce negative social consequences, such as looking cheap to

other consumers and/or the cashier at checkout (Ashworth, Darke, & Schaller, 2005; Brumbaugh & Rosa, 2009; Dhar and Hoch 1996), it is possible that additional consumers do not participate, reduce, or even discontinue coupon use to avoid being associated with extreme couponers. The disassociation with extreme couponing can be seen as a result of an individual’s attempts to avoid being tainted with the stigma that being assigned the label of “extreme couponer” may bring. Therefore, consistent with the 80/20 rule and previous findings regarding coupon redemption, plus the possibility of a stigma by association effect, our first hypothesis is:

**H<sub>1</sub>:** The majority of coupon users surveyed do not self-identify as “extreme couponers.”

There is likely a contingent of consumers in the marketplace who have been avid coupon users long before the term “extreme couponer” came into the public consciousness. While some consumers embrace the term, the authors contend that many more coupon users actively avoid the term in an effort to avoid stigma by association. They, and others, witness what they considered to be unacceptable behavior exhibited by coupon enthusiasts on television shows as well as online and do not wish to be associated with them in any way.

Our study specifically focuses on coupon users’ opinions of extreme couponing, since it would be considerably less surprising to find that consumers who aren’t coupon users felt negatively toward extreme couponing. In short, opinions of extreme couponing vary across all levels of coupon users. The contention of the authors, however, is that even many active coupon users feel negatively toward the concept and practice of extreme couponing. It is possible that some shoppers feel even more negatively than do non-coupon users because extreme couponing reflects negatively on their own couponing behaviors. In fact, it is possible that some heavy coupon users feel very negatively toward extreme couponing, while some novice coupon users may feel quite favorable toward the practice (and even aspire to become an extreme couponer). All this taken together, along with the vivid imagery of extreme couponers portrayed in the media, we expected that coupon users would not have a

very positive image of them, and so the second hypothesis proposes:

**H<sub>2</sub>:** The tone of the narratives of the coupon users surveyed tend to be negative toward the concept of “extreme couponing.”

Interestingly, many of these coupon users will not actually disassociate from couponing behaviors so much as to disassociate from the concept of extreme couponing. Couponing is a way of life for many consumers, and a very real part of their self-image is tied to their saving money for their families. As a result, they may feel negatively toward the concept and practice, but that is not enough to modify their own behaviors. As such, the authors also expected not to find significant differences in coupon-related behaviors across groups of coupon users based on their self-identification (or not) with the term “extreme couponing,” along with the tone of their narrative. The reasoning here is their self-identification (or lack thereof) and tone of narrative is due to an attempt to avoid stigma by association, rather than a lack of participation in the couponing activities. The following coupon-related behaviors are included in the study: weekly time spent looking for coupons, planning for coupon use, shopping, surfing couponing websites for social reasons, and the weekly dollar amount saved.

**H<sub>3</sub>:** There are no significant differences in couponing behaviors across groups who identify/do not identify as extreme couponers and have positive/negative narratives about the concept.

Finally, the authors also sought to profile coupon users based on their self-identification (or not) with the term “extreme couponing,” along with the tone of their narrative. These profiles should serve to better understand the attitudes and opinions of coupon users in the marketplace. Additionally, it is hoped that this taxonomy can shed light on motivations of individuals in each group, that can vary (and, as hypothesis 3 states, not vary) based on their opinions toward extreme couponing.

## METHOD

### Sample

Given that the study sought to get opinions and attitudes of coupon users, a judgment sample (n = 309) consisting of members in the United States of the social couponing website, “A Full Cup,” ([www.afullecup.com](http://www.afullecup.com)) was used. Participation was solicited on the website itself, as one of the authors is an active member. The questionnaire was available to the participants on Survey Monkey. The makeup of the sample was 97% female and 92% Caucasian. The average age of respondents was 37 years; nearly half of the sample held at least a four-year college degree, and half of the sample exceeded an annual household income of \$60,000. It is important to note here that, given the source of the sample used, every respondent had at least some level of couponing involvement. For a point of reference, the median reported weekly dollar amount saved using coupons was \$75, which would certainly be indicative of at least a moderate user.

### Data

For the qualitative portion of the survey, the respondents were simply asked one open-ended question: “Do you consider yourself to be an ‘extreme couponer?’ Please describe why or why not.” Conventional content analysis was used to code the narrative data during analysis, whereby codes were derived from patterns observed in the data. As such, we focused on frequency of common themes as central to inclusion in the discussion. The qualitative data were coded and categorized on two levels: whether the respondent indicated that he/she was indeed an “extreme couponer,” and whether the tone of the answer (and presumably, the attitude toward extreme couponing) was positive or negative. The hope was that an open-ended question of this sort would result in a richer amount of information than would otherwise be obtained. As it turns it, it certainly did.

While the purpose of this paper is mostly concerned with the qualitative data, the authors also sought to investigate some relationships of extreme coupon attitudes with other coupon behaviors in the study, namely, the estimated

amount of weekly time devoted to planning for shopping, shopping, and looking for coupons (see Table 1). Also compared with extreme coupon attitudes were the amount of time devoted to coupon-related websites for social reasons (e.g., giving/receiving couponing tips) and the total estimated weekly dollar amount saved.

As can be seen in Table 2, all included coupon-related activities are positively correlated as one might expect.

**Analysis**

Simple t-tests were run to test the significance of differences between consumers who consider

themselves extreme couponers and those who do not, as well as those whose tone in answering the question was positive with those whose tone was negative among the variables listed above. A typology of coupon users was established, based on the consumer’s declaration of extreme couponing, coupled with the tone of their provided narrative.

**RESULTS AND DISCUSSION**

Considering the more general results of the study, the responses of the sample of 309 provide support for Hypothesis 1: only 47 (15%) answered that “yes,” they perceive themselves to be extreme couponers; 238 (77%) answered that they did not; and 24 (8%) were

**TABLE 1:  
Descriptive Statistics**

Questionnaire Item	Mean	SD	Median
How many hours per week do you spend planning shopping trips?	3.12	3.72	2
How many hours per week do you spend shopping?	3.94	3.83	3
How many hours per week do you spend looking for coupons?	6.20	8.13	3
How many hours per week do you spend on coupon related websites for social reasons (e.g., for giving/receiving couponing tips)?	5.79	7.93	3
How much, in dollars, do you estimate you save because of your coupon use and other related activity in an average week?	\$107.80	\$135.82	\$75

Note: n = 309

**TABLE 2:  
Variable Correlations**

	Planning	Shopping	Looking	Web/Social	\$\$ Saved
Planning	--				
Shopping	.40**	--			
Looking	.45**	.50**	--		
Web/Social	.47**	.41**	.63**	--	
\$\$ Saved	.15**	.30**	.18**	.18**	--

\*\* p < .01

unwilling to commit either way. Further, Hypothesis 2 was also supported because two independent judges determined 102 (33%) narratives to be positive in tone toward extreme couponing and deemed 114 (37%) to be negative in tone, while the remaining 93 (30%) were neutral in tone. The resultant inter-coder reliability was found to be 91.9%. Where there were disagreements, they were sorted out through discussion of each individual case.

The demographics of the two groups, extreme couponers versus non-extreme, in both cases, were remarkably similar. Although, however, the sample was very white and female to begin with, so this admittedly should not have been too surprising. The first outcome of note is that the majority of the sample in each case either stated that they were not extreme couponers (n = 238) or indicated a negative tone in their discussion of the topic (n = 114). This finding suggests a possible stigma by association within the ranks of coupon users.

Behavioral items were examined for differences across groups of consumers based on their opinions of extreme couponing. For the purposes of means comparison, the respondents whose answers were noncommittal and/or neutral were set aside in favor of those responses that specifically stated that they were/were not extreme couponers and were blatantly positive or negative in tone. A summary of the simple t-test results can be found in Table 3.

In the comparisons between the extreme couponers and the non-extreme couponers, the results were mixed, providing only partial support for Hypothesis 3. Significant mean differences between self-identified extreme couponers and others were found for the number of hours spent weekly planning and shopping, but the differences for hours spent looking for coupons and hours spent online for social reasons were not significant (4.01/2.86 ( $p = .032$ ), 5.06/3.80 ( $p = .045$ ), 7.30/5.72 ( $n.s.$ ), and 6.54/5.36 ( $n.s.$ ), respectively). Although those self-reported as extreme couponers also reported a higher weekly dollar amount saved (\$120.53/\$105), this difference was not statistically significant. So, in total, three of the five behavioral outcomes did not significantly vary between those who did and did not self-identify as extreme couponers. Meanwhile, four of the five comparisons between the positive and negative tone groups (planning, shopping, web/social, and \$\$ saved) were found to be non-significant.

The only significantly different mean comparison between those with positive and negative narratives was relative to reported number of hours looking for coupons (7.58/5.09 ( $p = .038$ ), respectively). Interestingly, however, individuals with negatively-toned narratives reported higher weekly hours shopping (4.16/3.88,  $n.s.$ ) and a higher weekly dollar amount saved (\$111.35/\$96.10,  $n.s.$ ) than those with positive narratives; however neither

**TABLE 3:**  
**Comparisons of Mean Scores Between Types of Coupon Users**

Questionnaire Item	Are You an Extreme Couponer?		Attitude Toward Extreme Couponing	
	Yes (n = 47)	No (n = 238)	Positive Tone (n = 102)	Negative Tone (n = 114)
Planning	4.01 <sup>a</sup>	2.86 <sup>b</sup>	3.49	2.75
Shopping	5.06 <sup>a</sup>	3.80 <sup>b</sup>	3.88	4.16
Looking	7.30	5.72	7.58 <sup>a</sup>	5.09 <sup>b</sup>
Web/Social	6.54	5.36	6.33	5.16
\$\$ Saved	\$120.53	\$105.00	\$96.10	\$111.35

Note: Means with different superscripts are statistically different ( $p < .05$ ) by a two-tailed t-test.

difference was significant. While the demographics were nearly identical in both cases, as mentioned, the exceptions were the education and income level comparisons between the negative and positively-toned respondents. Specifically, the individuals who responded negatively to the concept of extreme couponing were found to have significantly higher levels of both education (56.2% held at least an undergraduate university degree versus 40% of the positive-tone responders) and income (56.6% reported an annual household income of at least \$60,000 versus 37%). These demographic differences might account for the reported differences.

In addition to the above exploratory quantitative results, a typology of coupon users was established based on the content and tone of respondents' answers. Combining the two organizes the data to permit discussion (see Table 4). Upon looking at all nine groups (that is, a matrix of yes, no, noncommittal/positive, negative, and neutral tone narratives) it is immediately apparent that the sample size of some of the groups would be too small to warrant further attention (at least within this dataset). For example, as one would expect, no respondents reported that they were extreme couponers within negatively-toned narratives. None of the three noncommittal groups were

sufficiently large either (samples of 5, 6, and 13). Thus, the only segments warranting discussion are the yes/positive cell (the *Enthusiasts*, n = 39), the no/positive cell (the *Aspirationals*, n = 57), the no/neutral cell (the *Sensible Shoppers*, n = 72), and the no/negative cell (the *Disassociates*, n = 109). The following includes a more detailed discussion of many of the major themes uncovered by the qualitative portion of the study organized by the segments just described.

*Enthusiasts.* The segment that included individuals that consider themselves extreme couponers that also submitted a positively-toned narrative (n = 39) can best be described as "Enthusiasts." These individuals are the "true believers" of extreme couponing (note that they are smallest group). It seems that couponing is indeed a lifestyle to some and that much of these individuals' identities are tied into being coupon users. The Enthusiast segment describe themselves in ways that can be considered prototypical for this behavior pattern. They spend time looking for coupons, planning, and shopping. They also spend time using coupon-related websites for social reasons (e.g., giving/receiving couponing tips). Finally, they report the highest dollar amount of money saved through couponing.

**TABLE 4:**  
**A Typology of Coupon Users**

Are You an Extreme Couponer?

<u>Tone of narrative</u>	Yes	Neither	No	Total
Positive	Yes/Positive PositiveN = 39 <i>Enthusiasts</i>	Neither/Positive N = 6	No/Positive N = 57 <i>Aspirationals</i>	102 (33%)
Neutral	Yes/Neutral N = 8	Neither/Neutral N = 13	No/Neutral N = 72 <i>Sensible Shoppers</i>	93 (30%)
Negative	Yes/Negative N = 0	Neither/Negative N = 5	No/Negative N = 109 <i>Disassociates</i>	114 (37%)
Total	47 (15%)	24 (8%)	238 (77%)	309

- I'm called the "King of Coupons."
- I have a binder weighing 6 lbs that goes with me every place.
- Yes. I take the time to sort and combine coupons and roll them into deals.
- YES. I put time and effort into couponing to maximize my family's budget. I receive a thrill from the hunt for the best price/savings on an item.
- Yes . . . total savings is generally 90%.
- I do get almost everything I buy almost free.
- Yes, get many products for very little out of pocket.

As a group, they genuinely enjoy and take great pride in saving money for their families and often share with extended family and donate extra products obtained for free to local food banks and shelters.

- I love to get things for free, it makes me feel good. As a stay at home mom, I feel it's necessary in order for us to save as much money as possible but still have things we want.
- I take extra time and effort to find deals and organize and prepare to stock up while products are cheap. I share my stockpile with family also.
- I do consider myself an extreme couponer. I buy in excess in order to provide for my family and friends. I give any extras that I have to the local food pantry. I love to get items for free!
- I do have a large stockpile and have started 2 non-profit food pantries with coupons.

They also greatly enjoy the process of extreme couponing and go to great lengths for their passion of saving (some of which help to shed light on the origins of the term "extreme" couponing). To wit:

- I sleep and breathe coupons! I dumpster dive and can't bear to pay full price for anything.

However, even among the Enthusiast segment, there is clearly some effort to distance themselves from the concept of extreme couponing, as depicted on the show:

- Yes, because I seek out, organize and use coupons more than the average person that I know. Recently, because of TLC's show

this term has some negativity to it so I sometimes feel the need to tell people that I'm not one of "those" extreme couponers.

*Aspirational.* A recurring theme in the no/positive segment (n = 57) was that this group genuinely aspires to become extreme couponers. Hence, this group could be termed "Aspirational." They report the lowest dollar amount saved and shop the least, while they are only second to the Enthusiasts in the amount of time spent looking for coupons and planning. Possibly contributing to their aspirational status was that this segment had attained the lowest education and income levels, while also having the highest percentage (60%) of families of four or more. Despite the overall negativity toward the practice, it was apparent that many in this segment have watched and enjoyed the extreme couponing show on the TLC network and many are new to couponing. Generally, among this group, it would seem that certain constraints are present that keep them from fully realizing their extreme couponing potential. Although some cite a lack of time, room for stockpiles, or will to devote energy to the effort, the majority in this segment clearly aspire to and are actively working toward extreme couponer status.

- Well . . . EXTREME . . . maybe not so much, but I do carry a binder filled with coupons . . . but I don't have the room in my home to have a HUGE stockpile. Maybe one day I will. I would love to achieve the EXTREME coupon title!
- Almost . . . I am just learning the ropes of this!
- I wish I was able to do that, but we don't have the room for stockpiling.
- No, I just starting couponing two weeks ago; however, I aspire to save tremendously like an extreme couponer.

*Sensible Shoppers.* While the no/neutral segment was substantial (n = 72), it did not offer any information aside from what one would expect. That is, the respondents in this group do not concern themselves much with the idea of extreme couponing; some chose not to expand in their discussion by only flatly stating that they were not extreme couponers. Sensible Shoppers simply are not interested one way or the other in the concept of extreme couponing and its implications. Perhaps, demographic factors play a small role in their neutrality, as

this segment report slightly smaller households than the other segments, coupled with the highest incomes. The only real concern of most respondents in this category was saving money; they were second only to the Enthusiasts in this category. They are not interested in the ancillary activities of extreme couponing, nor do they hold the passion exhibited by the previous two segments. This segment could be labeled the “Sensible Shoppers.”

- No, I only buy things that I need and I do not have a large stock pile of items.
- Not really. I coupon but it’s not my only focus in life.
- No. I just try to be a smart shopper - pairing sale items with coupons and buying only what I know my family will use.

*Disassociates.* The no/negative group perhaps shed the most light on coupon user opinions of extreme couponing. First, this segment was by far the largest (n = 109). This finding, in and of itself, serves as an unmistakable signal that the concept/practice of “extreme couponing” is not exactly popular with many in the coupon-using community. This group could be called the “Disassociates.” Many recurring themes in the qualitative narratives further confirm this contention. Among these negative themes (of varying degree of contempt) are the following: they have better things to do with their time, do not dumpster dive for extra coupons, do not want a stockpile taking up room in their home, and do not buy things they do not need even if they are free.

- NOT AT ALL. I feel I have better uses for my time. I am not willing to stockpile beyond my own kitchen.
- No, I buy what I can use and a couple extra but I do not clear shelves. I also do not just buy things just because they are free even if I don't need them.
- No, I do not clear shelves. I buy what our family needs plus a LITTLE to stock up and that’s all.

They also mentioned that they feel it was extremely inconsiderate to other customers to clear shelves of sale products. Coincidentally, since there is also a show on the same network as *Extreme Couponing* on this very subject, many felt that extreme couponers were “hoarders” and that they were (at least borderline) mentally ill.

- Goodness no! Those people are crazy!! There's a reason that the show "hoarders" immediately follows it on TLC.
- No, I am a hard core couponer. Extreme couponers are just organized hoarders. They give up living space, and time with their family and buy things they won't ever use. I buy what I will use in a slightly higher quantity and stop buying when my closet and cabinets are full. Yes, I try to use a coupon on every item I buy, no I am not extreme. Yes, I shop with a binder of coupons, but I always stay within coupon policies at all my stores.
- No. I view extreme couponers as those depicted on TV with neurotic problems like having to buy 36 mustards because that is how many coupons she had and she didn't even like mustard.

Finally, many individuals in this segment felt that “extreme couponing” is, or has become, a derogatory term that is insulting to coupon users:

- I don't consider myself to be an extreme couponer because it is getting a worse and worse connotation. I would say I am just a couponer. I love to get excellent deals but I don't feel the need to get 20 of something; max maybe 5. I have learned doing this that there will always be another sale, a better deal.
- I do not consider myself an extreme couponer and that is mostly insulting to most individuals who coupon. The people on that show have tons of stuff they will never use! Most people, like myself, who coupon only buy what they use. For example, I don't have a cat, so why would I buy, no matter how cheap anything for a cat?! I coupon to save money for my family to help us through this economy!
- I was called this in the grocery store, two weeks ago, when I bought \$164.95 worth of groceries for a nickle (sic). I do not and never will consider myself an extreme couponer. In my opinion, it is a derogatory term that should only be used for the worst kind of couponer. I consider myself a savvy shopper and nothing more.
- Extreme Couponing is ruining it for all of us who really need to coupon to make it.

Interestingly, although the members of this segment object to the term and practice of extreme couponing, their time devoted to shopping is second only to the Enthusiast segment and the amount saved per week is only slightly behind the Sensible Shopper segment for a close third.

The aforementioned typology provides some insight into coupon user attitudes toward extreme couponing. It appears there is a contingent of relatively novice coupon users who may have been drawn to couponing by the buzz surrounding extreme couponing who seek to act in a manner consistent with the level of couponing acumen they wish to attain. While, at the same time, there are far more coupon users with much experience who are quite effective and efficient at couponing and have been so for many years. These individuals are not fans of the extreme coupon movement and actively disassociate themselves from the practice. Some theoretical and managerial implications of these findings comprise the next section of this report.

### **Theoretical and Managerial Implications**

This research contributes theoretically to the marketing and promotion management literature by offering an application of stigma by association among coupon users. The results not only indicate a largely negative opinion of the term and practice of extreme couponing among coupon users, they also indicate there is little difference in the amount of couponing behaviors between those who do and do not feel this way. One respondent mentions being referred to as an “extreme couponer” at his or her local grocery store, and it was clear that it felt like a derogatory term, whether meant as such or not. One can imagine that if coupon users have negative opinions of extreme couponing (the sample being comprised of participants from a couponing website), the average non-coupon user would likely feel at least the same way, likely more so. At a minimum, he or she would certainly not understand the practice. Coupon users in our sample, however, stopped short of discontinuing their coupon use in an effort to disassociate with extreme couponers. In fact, no evidence suggests that they even reduced their coupon use as a result. Instead, they actively

and emphatically refute their perceived membership in the group exhibited on the TLC show that caused such infamy. This reaction indicates that many coupon users attempt to avoid stigma by association with the term and practice of extreme couponing.

Marketers would be wise to acknowledge the fact that the majority of coupon users do not approve of extreme couponing and have no interest in being associated with it in any way.

So, avoiding any reference to extreme couponing in communications with these individuals would certainly be wise. When they do promote to extreme couponers, marketers perhaps should emphasize the price consciousness of shoppers and feelings of pride/satisfaction shoppers get who use coupons as identified by Clark et al. (2013). It is these sensible shopper traits that motivate many coupon users and will continue to go forward. Appealing to those motivations, while avoiding any possible negative connections to coupon use, would seem to be a winning strategy.

Despite this stigma by association provided by extreme couponing, in some ways, couponing has never been more popular. A report by eMarketer (2016) states that “coupons are a major purchase influencer,” and a recent report by skulocal.com (2017) leads off with the headline, “Coupons Continued (And Growing) Influence Over Major Purchasing Decisions.” Finally, nearly half of millennial shoppers use coupons either via their desktop computers or their mobile phones (eMarketer, 2017). Thus, while coupon users generally dislike the idea of and term “extreme couponing,” their coupon use has seemingly mostly withstood the test of time. Available outlets and media for coupon users are numerous. For example, websites, such as Groupon, have offered an increasingly easy and convenient way to coupon. Meanwhile, websites, such as Living Social and A Full Cup, have transformed to offer much more, providing a social resource and community to devoted couponers. Reaching coupon users from these outlets seems a great fit for the consumer of today. Also, the stigma by association that may be felt by consumers can be mostly taken out of the equation if much of couponing is done online using convenient

coupon codes and such. That is, the stigma by association may be enhanced when shoppers directly observe the behavior of extreme couponers.

The established typology of coupon users based on their opinions of extreme couponing can also be helpful to promotion managers. First and foremost, the fact that the Disassociates segment is by far the largest group of the sample ( $n = 109$ ), coupled with the fact that the Enthusiasts segment is by far the smallest ( $n = 39$ ), further underscores the negativity toward extreme couponing held by coupons users. Thus, any references to the practice in promotional material should be reconsidered. Moreover, the most enthusiastic coupon users across categories often indicated an interest in saving for family, extended family, and donating extra food obtained through couponing efforts. Leveraging this interest by highlighting similar corporate interests in promotional efforts would be an interesting way to earn additional goodwill of customers. For many years, companies, such as Campbell Soup (labels) and General Mills (box tops), have implemented programs focused on ways consumers can support education in their home markets. Perhaps similar efforts can be used to attract coupon users. For example, companies who distribute coupons could coordinate efforts with retail chains and food banks and provide a convenient means of donating extra consumer goods that are acquired from couponing efforts.

In addition, several of the comments made by our sample indicated that they actively used coupons out of necessity, i.e., in order to stretch their dollars as far as they would go. They might represent a market segment much like the frugal consumers identified by Goldsmith, Flynn, and Clark (2014), who are constrained economically so that they must practice frugal behavior as an economic necessity. Finally, among those that held negative opinions toward extreme couponing, in particular the segment named the same, there was much evidence in their narratives that they see themselves as “sensible shoppers.” Promotion efforts with similar themes would seem to resonate with these consumers who are interested in, and take pride

in, saving money for their households and shopping in a sensible manner.

### **Limitations**

As with all research, there are some limitations of the current study worth noting here. First, the data were collected from a cross-sectional judgment sample of coupon users. Opinions may have varied, and possibly been even more negative, if a random sample of consumers was recruited. Additionally, the data were collected in 2011, so it is somewhat dated. However, given the purpose of the study, it is appropriate to examine opinions at the height of the extreme coupon craze. Also, the resultant sample is quite demographically homogeneous, so generalizing these results to the overall population may not be advised. Finally, this study was also far from exhaustive in nature. Many other consumer variables could have been included to add further dimensionality to the segments of coupon users established. Relatedly, we did not distinguish coupon behaviors by form (i.e., traditional print, online, mobile). Our results may have been quite different if we had.

### **Directions for Future Research**

Several avenues exist for future research into extreme couponing. The most obvious is a more quantitative approach to the present study that would help further delineate the proposed typology of coupon users. Along those lines, examining the varying degrees of perceived social stigma associated with each couponing segment would be worthwhile to explore. At the most extreme end of the extreme couponing behavior spectrum could be behaviors that are a product of psychological compulsivity (e.g., compulsive shopping, compulsive buying, and compulsive purchasing); therefore, an examination of compulsivity at the highest levels of coupon usage may prove fruitful.

In addition, research into product category and coupon source (e.g., print, Internet (online), mobile, etc.) and their relationships to coupon usage levels would be useful. Although statistics are available as to the number of coupons redeemed through different sources, research into the types of users and which sources they prefer would make a solid contribution to the literature. Moreover, coupon use varies by

coupon source. Print coupons require considerable time and effort to acquire, preserve, and use in a timely manner. Internet (online) coupons can either be acquired and used somewhat more easily if obtained through an online coupon service (e.g., *coupons.com*) and either printed or stored on a mobile phone as a pdf, or they may be highly convenient and quickly used if delivered just prior to purchase via an app on a mobile phone. The variety of ways in which buyers can obtain and use coupons has expanded in recent years, and consumers are increasingly demanding these new modes of distribution (Inmar, Inc., 2016). Thus, this aspect of consumer behavior deserves special attention from researchers.

Many additional areas of inquiry could be explored where couponing is concerned. Barat, Amos, Paswan, and Holmes (2013) call for more examination of the emotional benefits of couponing. Although Clark et al. (2013) provide some evidence along these lines, more work is needed, especially if motivations and attitudes toward couponing constantly evolve. Based on our findings, this topic would appear to deserve more study. Being that our sample was comprised of members of a social website on couponing, a comparison of actual financial savings vis á vis the social value of couponing could be an interesting avenue to explore. From a rational actor's perspective, is couponing worth the time and effort involved? Although active couponers would agree that it is (see Clark et al., 2013), we would suggest that for many it is not. However, the value of the social interaction online (particularly among stay-at-home parents) and possibly the fun of the activity (thrill of the chase) make up for it.

While our study establishes a typology of moderate to heavy coupon users, a comprehensive typology of all consumers who at least sometime use coupons could be additionally useful to marketers in their attempts to get coupons in the hands of those most likely to use them. Building on the findings of this study, the extent to which heavy coupon users are opinion leaders is another area of interest to marketers. In short, while extreme couponing may be mostly in the past, coupon users are still of great interest and there are many avenues left to uncover.

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