
EDITORIAL POSTLUDE

HERBERT JACK ROTFELD

How Do You Know That?

After four decades in business with a degree of success, Ben had some strong opinions. His views were often the results of research of some sort, though sometimes his research was not that sound. As he sat in the American-oriented Hong Kong hotel dining room in 1970, his adult grandsons looked across the water and wondered how far it was from the peninsula to the city's island. To answer this question, Ben asked the nearest native he could find, the bus boy, who said it was "about a kilometer." Like many U.S. travelers of the time, Ben did not understand how to translate this measurement to more familiar units, so he loudly said, "What's a kilometer? You mean a mile?" Probably not knowing the conversion of metric measure to miles, the bus boy politely nodded his head before making his escape from yet another weird American guest. But for the following days, anyone in the tour group who speculated that the island and mainland were a bit over a half mile apart was strongly corrected by Ben who now was certain that it was an exactly one mile.

A U.S. immigrant who arrived in the early twentieth century, Ben's formal education ended in the eighth grade. English was learned in his early teens. A self-trained businessman, he often consulted his library of business textbooks, though he had no way of assessing the validity of some things those books claimed as true (itself a dubious point of trust, see Rotfeld 2000), but he tried to work from information. He usually knew the limits of his knowledge, though as in Hong Kong, he sometimes took facts from dubious sources and retained them with a confidence they did not deserve. A similar myopia is not uncommon even with people who are educated for many years more than him.

At many universities, you can often find a humanities class that discusses the great business conspiracy to manipulate consumers with hidden messages, lead by an instructor who does not possess a scintilla of knowledge of business practices, communication theory, or the psychology of consumer perception (Broyles 2006; Rotfeld 2008). A philosophy professor who asserted to me the validity of a measurement of student opinions

was offended that I did not respect his “point of view,”¹ though his knowledge of the pragmatic basis to assess the data was limited to TV news reports of public opinion polls.

Similarly, many people believe that antismoking advertising, any anti-smoking advertising, would be a key ingredient in discouraging young people from starting or continuing the habit. Research finds that this might be true but only with well-crafted messages aimed at some audiences and under certain conditions (Smith and Stutts 2006). With other young audiences, misplaced overconfidence in the power of advertising can backfire to the point of even encouraging the opposite result (Wolburg 2006). Disclaimers or product warnings on popular products such as dietary supplements might not have the widespread impact that their advocates expect or desire, but a more limited effect on particular audience segments (Mason, Scammon, and Fang 2007). Health education raises a number of consumer issues, with related presumptions of family relationships, but the literature on sex education reveals that parental style raises a collection of different outcomes with parental beliefs and attitudes (Carlson and Tanner 2006). Divorce causes all sorts of financial problems for families, but the exact nature of debt repayment problems and how they may be alleviated requires more data (e.g., Lyons and Fisher 2006), and the consumers looking for help or government protections are not served by speculations, guessing, or blanket assertions of alleged causality.

Business criticisms and government consumer protection programs develop from perspectives of consumer decision making. A review of regulatory issues and consumer concerns readily presents a solid direction for research programs. For example, for many regulatory concerns such as the funeral industry, research can both frame the relevant issues and provide a basis for objective answers (e.g., Kopp and Kemp 2007). Yet, while many people might *claim* an intuitive understanding of what consumers need to know or how they use information, such intuition might not be supported by data.

Consumers are not mindless pawns in the marketplace. Just because some companies believe they are trying to manipulate consumers does not mean they are successful. Sometimes, it is a matter of specific areas of consumer education that might be lacking (e.g., Lyons, Rachlis, and Scherpf 2007). Yet at the same time, people provide a strange conflict of mixed signals when they exhibit a capability of understanding marketplace information, saying

1. In Scott Adams' comic strip, a woman shows Dilbert her collection of crystals. She first says that she does not know of any scientific research showing that the crystals can heal but it is her point of view that they do. Dilbert asks, “When did ignorance become a point of view?”

they want to use it but then not actually doing so. Consumers assert an interest in privacy protection while still freely giving out information that works against their privacy interests (Norberg, Horne, and Horne 2007). While some borrowers pay higher rates than they should because they do not shop around enough, it would appear that encouraging greater consumer education or other efforts of consumer self-protection might reduce effects of some predatory lending (Getter 2006). Yet vulnerable consumers are actually abused by a situation of unequal knowledge and abilities in the financial marketplace (Hill and Kozup 2007), so for public policy interests, there is a need to spot the pragmatic limits to any effort of consumer education.

In the end, while some consumer advocates see political value in simplistic definitions of problems or their possible solutions, consumer abilities present more complicated and nuanced situations. And therein lies an ongoing problem of research in the consumers' interests. No one benefits when researchers assert conclusions or implications well beyond what the data found or logically support.

Law reviews are generally not in a position to assess the quality of mass communications research; medical journals' authors and their editorial boards are unlikely to possess expertise in finance or economics. Yet over the years, both types of academic venues have generated news with publication of their questionable "evidence" of consumers in the marketplace, papers that would never pass editorial reviews at journals possessing expertise to assess the research.

Every year, *JCA* receives a large number of eventually rejected submissions that might best be described as analysis and conclusions drawn *ad absurdum*. Finding anecdotes of an event, authors draw atheoretical conclusions of massive broad implications as they describe a consumer impact well beyond what the data support. With an analysis finding a demographic group is more likely to be caught by an undesirable business practice, they conclude that being a member of the group causes vulnerability. People who dislike motorcycles, guns, or bungee jumping attack the marketing of the products as manipulation of people who ride motorcycles, go hunting, or like to jump off bridges. Illogical extremism does not acquire validity because it is arguing in the consumers' interests.

Since 1966, the pan-disciplinary collection of contributions to *JCA* provided a strength in the mix of different perspectives brought to issues of the consumers' interests, reviewed by people whose expertise mirrors that of the questions raised in the submissions. As a general rule, the review process itself does not provide proof that research is "correct." Errors can be missed or research can be misunderstood. A journal's double-blind referees can only assess if the literature of past work and relevant theory are

adequately addressed, whether the method is appropriate for the research questions and that there are not clear mistakes in the statistics. As a result, published articles generate suggestions and directions for understanding consumer issues. More important, *JCA* claims not just the short-term citations generated in other journals but a strong pragmatic impact in the readership, reference, and use of the articles by those who actually make public policy decisions at the relevant regulatory agencies as well as those who are involved with nongovernment associations' efforts of consumer protection.

As another faculty told the tale of hearings at a government agency, a witness was asked about an earlier statement, "How do you know that?" Sometimes witnesses prefaced responses by indicating it is their point of view or naming a person who said it previously. But not this time. He replied, "It was published in *Journal of Consumer Affairs*."

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