Abstract

Based on a carefully bibliographical revision in regard to the models on Consumer Behavior that included the objective and perceptive financial situation, the position toward indebtedness, the consumption habits and the objective and subjective Well-being associated to this habits, additionally, the article not only takes in consideration the Van Raaijs (1981) constructs, this article proposes a Consumer Psychoeconomic Model from a more holistic and integrative perspective, but above all real and measurable. Also, the article suggests some consumer research and management implications.

Keywords

Consumer behavior, consumer psychoeconomic model, half economic, financial perception, attitude toward debt, consumption habits, purchase behaviors, credit, economic psychology.