



Devising Consumption: Cultural Economies of Insurance, Credit and Spending (CRESC)

Liz Mcfall

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The book explores the vital role played by the financial service industries in enabling the poor to consume over the last hundred and fifty years. Spending requires means, but these industries offered something else as well – they offered practical marketing devices that captured, captivated and enticed poor consumers. Consumption and consumer markets depend on such devices but their role has been poorly understood both in the social sciences and in business studies and marketing.

While the analysis of consumption and markets has been carved up between academics and practitioners who have been interested in *either* their social and cultural life *or* their economic and commercial organisation, consumption continues to be driven by their combination. Devising consumption requires practical mixtures of commerce and art whether the product is an insurance policy or the next gadget in the internet of things . By making the case for a pragmatic understanding of how ordinary, everyday consumption is orchestrated, the book offers an alternative to orthodox approaches, which should appeal to interdisciplinary audiences interested in questions about how markets work and why it matters.

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