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"Social Representations, Collective Memory and Socially  
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# **Importance of socioaffective elements in the study of Social Representations.**

**Kallel Slim**

**Provence University, France.**

# INTRODUCTION

The last twenty years Tunisia has focused its economy policy to establish a “market economy” (Development plan, 1992-1996).

Following this the economic behaviours of the Tunisians has changed particularly in their way of consumption.

At the same time, a new type of commercial firms has born during the 80s that will encounter a phenomenal development (Barrouhi A. et Gharbi S., 2002). They are the firms allowing to buy by credit.



Buying by credit has become a very common practice and many persons found themselves in a situation of excessive debts thing that could lead them to jail knowing the strict rules concerning this matter.

**The social representation theory was often used for better understanding and acting in the economic field (Vergès, 1989, 1992; Roland-Lévy 1992, 1998, 1998; Lassarre, 1995, 1999).**

**We have thus studied the social representations of the credit purchase of Tunisian public servants according to the structuralist approach.**

**Our study has the particularity to take in account the socioaffective component of the SR in addition to the sociocognitive one.**

**Our aim was to study the effects of the debt state on the content and statute of the socioaffective and sociocognitive elements of the SR on Tunisian's public servants credit purchase.**



**The comprehension of the social representation of the credit purchase depends on the study of these two components.**

# METHODS

In order to verify this hypothesis, we compared the SR of purchase on credit of two different groups one indebted and one non-indebted. The effect of parasite variables (age, marital status, sexe) was cancelled.



**The subjects answered four different questionnaires:**

- 1- evocation questionnaire (Vergès, 1992),**
- 2- Evocation questionnaire affect centred,**
- 3- Characterisation questionnaire (Flament, 1981),**
- 4- Object recognition questionnaire (Abric & Vergès, 1994).**



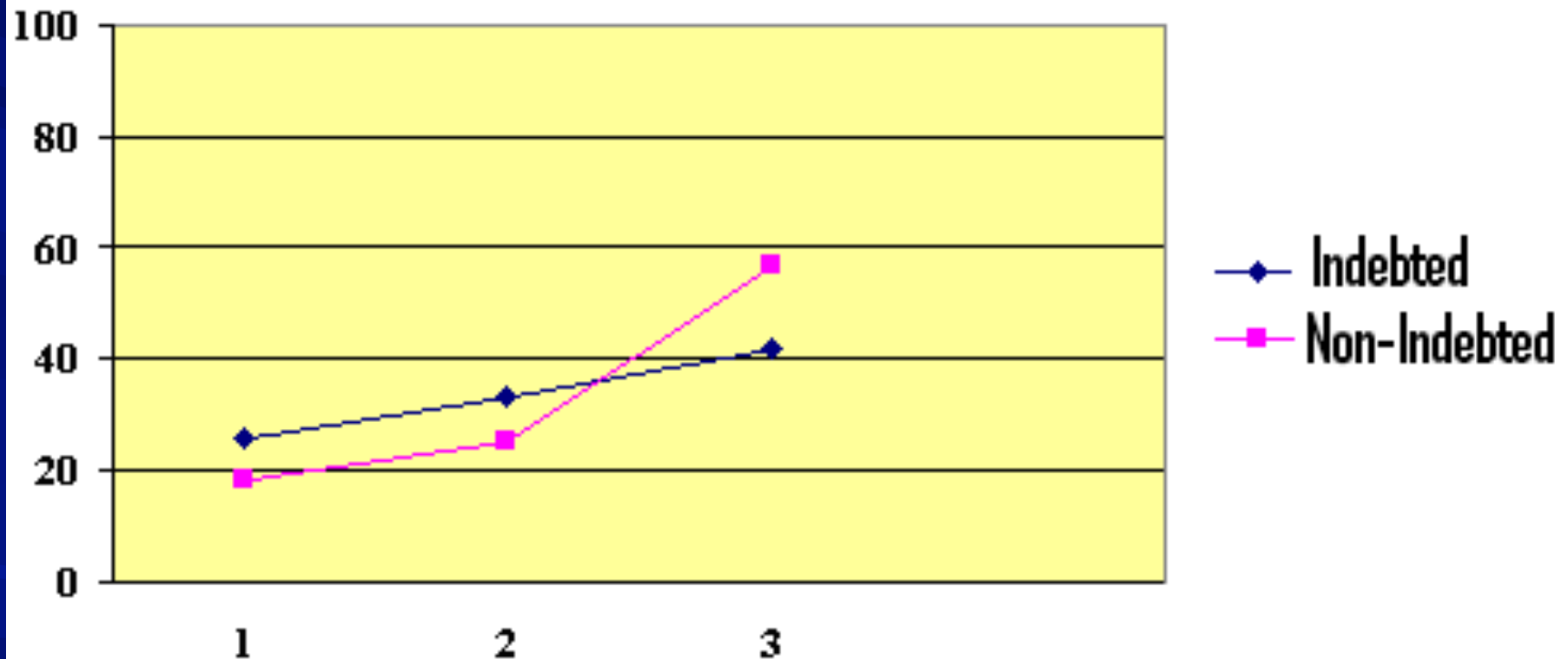
**The two last questionnaires were build in order to confront the subject to affective elements as well as cognitive. We supposed that subjects will chose elements from both components.**

# RESULTS

	Evocations of the Indebted N=152			Evocations of the non- indebted N=148		
	Elements	Freq.21	Rang 3	Elements	Freq.21	Rang 3
Central elements	Happyness	21	2,89	Don't like	20	2,35
	Pressure	59	2,78	Humiliation	23	2,74
				Anxiety	31	2,9
				Psychologic	22	2,69
				Regrets	21	2,67
				Worry	84	2,81



**Comparison of Characterisation for the element "Don't like"  
Indebted/non-Indebted  
N=300**



There is a significant difference between Indebted and non-indebted for the element « don't like » (Kolmogorof Test).

**Difference between Indebted and non-indebted for the central elements of the SR (combinatorial data analyses )**

<b>Indebted</b>	<b>Non-indebted</b>
<b>Need (3/3)</b>	<b>Don't like (3/3)</b>
<b>Remboursement (3/3)</b>	<b>Interest (3/3)</b>
<b>Worry (3/3)</b>	<b>Worry (3/3)</b>
<b>Interest (3/3)</b>	<b>Debt (2/3)</b>
<b>Debt (2/3)</b>	<b>Trapped(2/3)</b>
<b>Binded (2/3)</b>	<b>Anxiety (2/3)</b>

# DISCUSSION & CONCLUSION

The Central core of SR are both of socioaffective and sociocognitive in nature and the content of these elements can explain the behaviour differences toward the indebtedness.

The data analyses allowed us to notice significant differences in the organization of the elements, this difference appeared by the prominence of socioaffective elements unfavorable to the credit purchase for the Indebted comparing to the non indebted.

**Thank you for your  
attention**