

NEW INSIGHTS INTO CS/D FROM A LITERARY ANALYSIS OF TOM WOLFE'S *THE BONFIRE OF THE VANITIES*

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ABSTRACT

This study uses a hermeneutical examination of Tom Wolfe's novel *The Bonfire of the Vanities* to generate fresh insights into consumer satisfaction and dissatisfaction with possessions. The theory of embedded markets, the expectancy/disconfirmation model of CS/D, and the Diderot effect are used to analyze the protagonist Sherman McCoy's satisfaction and dissatisfaction with the purchase of an apartment and legal services. The embedded markets concept accounts for McCoy's initial set of expectations about what one must own. The expectancy/disconfirmation model sheds light on McCoy's level of satisfaction/dissatisfaction with specific purchases he makes in the course of the story. And the Diderot effect explains why he adopts a new set of product expectations as the story progresses. Together, these theories provide some new insights into the satisfaction and dissatisfaction experiences of modern consumers.

INTRODUCTION

As a source of both data and theory, the arts and humanities have had an increasingly large impact on consumer research. Since art often imitates life in all its variety and complexity (Auerback 1953), works of art can serve as manageable and yet relatively verisimilar data sets within which consumer behavior theories can be formulated and tested. Recognizing this possibility, a number of consumer researchers have developed or tested their theories by examining various cultural "texts" (Holbrook and O'Shaughnessy 1988), including novels, plays, television shows, motion pictures, comic books, magazines, television and print advertisements, biographies, autobiographies, and religious documents (Belk 1987; Friedman 1985; Hirschman 1988, 1990; Hirschman and Stern 1993; Holbrook and Grayson 1986; Holbrook 1988; Holbrook, Bell, and Grayson 1989; Pennell 1993; Scott 1994; Stephens and Hill 1993; Wright and Larsen 1992).

These studies have produced new insights into the ways in which symbolic codes motivate consumption and the ways in which consumption patterns express culture. They have deepened our understanding of both consumer behavior and the various works of art.

In the tradition of these previous studies, this paper undertakes to gain new insights into the utility of and interconnections between Frenzen and Davis's (1990) embedded markets formulation, Oliver's (1980) expectancy/disconfirmation model of consumer satisfaction and dissatisfaction, and McCracken's (1988) Diderot effect, by examining their relevance to *The Bonfire of the Vanities*, Tom Wolfe's (1988) critically acclaimed (Bauman 1988; Huber et al. 1988; Lynn 1988; Quinn 1988; Rafferty 1988) novel of life in New York City in the 1980's. The first novel by the prize-winning author of such well-researched non-fiction books as *The Right Stuff* and *Radical Chic*, *Bonfire* has received considerable attention in scholarly publications dealing with American culture, legal studies, journalism, literature, and consumer research (Christol 1991; Hirschman 1990; Hurd 1990; McNiff and Lulirie 1992; Porsdam 1991; Smith 1992). Because Wolfe has the discerning eye of a seasoned journalist and social commentator, *Bonfire* may be a particularly rich source of insights into the consumer satisfaction and dissatisfaction of present-day Americans.

OVERVIEW

The main character in *Bonfire* is Sherman McCoy, a wealthy Wall Street bond trader who becomes involved in a hit-and-run felony in the Bronx. Though not the actual perpetrator of the crime, McCoy is subsequently charged with the reckless endangerment of Henry Lamb, a poor, black "honor student" from the Bronx, who was run down by McCoy's Mercedes. The case becomes a cause célèbre that focuses social, political, and racial tensions in New York City. The accident is of special interest because it breaks down at many points the barriers that separate

social groups in the city. It, thus, focuses on Sherman McCoy the full array of fears and resentments that separate these groups.

The novel is richly endowed with consumption data, for Wolfe deftly weaves into his narrative a detailed picture of the attitudes, lifestyles, and consumption habits of the lower-, middle-, and upper-class people who become involved in the case as victim, legal counsel, or the accused. We focus on the accused, Sherman McCoy in this article.

Each of the three main theories cited in this study treats a slightly different but related aspect of McCoy's satisfaction and dissatisfaction with the possessions he owns. The embedded markets concept may account for McCoy's initial set of expectations about what one must own. The expectancy/disconfirmation model may shed light on McCoy's level of satisfaction/dissatisfaction with specific purchases he makes in the course of the story. And the Diderot effect may explain why he adopts a new set of product expectations as the story progresses. Together, these theories provide some new insights into the satisfaction and dissatisfaction experiences of modern consumers.

METHODOLOGY

In this study, *Bonfire* was hermeneutically and interpretively analyzed using techniques discussed by Hirschman (1990) and Wright and Larsen (1992). Thus for hermeneutical analysis, the fixed categories of traditional content analysis (Kassarjian 1977) were eschewed in favor of open-ended categories that evolved as the data were interactively analyzed. Each researcher closely read the entire novel several times, making notes in the margins and marking phrases and paragraphs that treated one or another aspect of consumption. These notes and marked portions of the text were then hermeneutically analyzed to identify and extensively exemplify specific themes. The evolving categories and themes were challenged and expanded over the course of the several readings. The following sections detail the themes that emerged from this analysis, with special attention to embedded markets, the expectancy/disconfirmation model, and Diderot effects.

ANALYSIS AND INTERPRETATION

Guided by these three theories, we focus in particular on McCoy's satisfaction/dissatisfaction with two key acquisitions--an expensive co-op apartment he recently purchased and legal services he purchases after the accident. Both of these quite different purchases suggest that overall satisfaction/dissatisfaction depends on a network of expectations that are rooted not so much in individual as in group values. The level of satisfaction with a purchase seems to be determined by the set of expectations the group shares. This result is consistent with the concept of embedded markets.

Initial Expectations and Level of Satisfaction

Frenzen and Davis (1990; cf. Frenzen and Nakamoto 1993) use the term embedded markets to specify markets in which social relations alter market operations, making factors like mutual trust and obligation as important or more important than the purely economic attributes of price and quality. In an extended family, a religious congregation, or a club, members may build strong bonds of trust and, through mutual favors, a pool of social capital (Blau 1964; Coleman 1988) that each can draw upon in moments of need. To minimize demands on the pool of capital, the boundaries of an embedded market must be carefully defined and maintained. In *Bonfire*, New York City is cast as a collection of independent embedded markets, each populated by participants who have strong ties to their own group and who seldom interact with those in other marketplaces. Purchases can be made within or across the lines of these embedded markets. Judging from events in the story, satisfaction tends to be higher when a purchase is made within rather than across embedded markets.

Purchases Made Within an Embedded Market

McCoy is a member of the lower-upper class (Coleman 1983). His social group is distinguished by the names they give their children (last names as first names, e.g., Campbell McCoy, Pollard Browning, MacKensie Reed), by the private schools the children attend (Taliaferro's

elementary, Buckley and St. Paul's preparatory, Harvard, Yale, Stanford), by their high- six or seven figure salaries at Wall Street's merchant banks and law firms, their million or multi-million dollar Park Avenue apartments and country homes, their WASP ethnicity, Episcopalian religious affiliation, and appurtenances such as Mercedes Benz cars, \$1800 British suits, and 18th century antique furniture. This group includes the downwardly mobile Protestant aristocracy of old New York (i.e., the people portrayed in Whit Stillman's films) and such upwardly mobile outsiders as John McCoy, Sherman's father, who was born and raised in Tennessee, but on his merits, became the CEO of a Wall Street law firm with the Dickensque name Dunning, Sponget & Leach.

One of the key objectives of these upper-class WASPS is to preserve their cultural distinctness and economic advantages by avoiding associations with individuals and groups they deem inferior. They take particular care to insulate themselves from the lower-class masses.

Insulation! That was the ticket. That was the term Rawlie Thorpe [McCoy's fellow bond trader] used. "If you want to live in New York," he once told Sherman, "you've got to insulate, insulate, insulate," meaning insulate yourself from those people. (p. 56)

Along with the lower classes, these WASPS avoid upper-class ethnic professionals, preferring to trade exclusively among themselves, something that the success of Jews and Asians sometimes makes difficult:

Like a lot of other old-line, well-fixed Protestant families in Manhattan, the McCoys had always made sure that only other Protestants ministered to their private affairs and their bodies. By now, this took some doing. Protestant dentists and accountants were rare creatures, and Protestant doctors weren't easy to find. Protestant lawyers were still plentiful, however, at least on Wall Street, and Sherman had become a client of Freddy Button. (p. 287)

Though it may entail some short-term costs when

they use less competent or more expensive service providers, the commitment of this group to trade among themselves preserves the boundary between them and others and, thus, the social capital (Blau 1964; Coleman 1988) that guarantees their privileged access to wealth, status, and power (Frenzen and Davis 1990). And while their bastions of WASP privilege are no longer entirely impregnable--Jews, in particular, have broken through (McCoy's boss is a Jew)--*Bonfire* makes it clear that access to the high status, highly paid jobs in this lucrative marketplace is largely restricted to people whose culture, education, and network of relationships make them very similar to Sherman McCoy.

Already well regarded among the WASP elite on account of his job and social connections, McCoy has recently confirmed his social standing by purchasing a \$2.6 million apartment in an exclusive apartment co-op, thus more closely aligning himself with people such as Pollard Browning, President of the co-op and an old prep school acquaintance. The very design of this building seems to guarantee that McCoy and the other inhabitants will be the envy of and yet be insulated from "those people." These apartments are

built like mansions, with eleven-, twelve-, thirteen-foot ceilings, vast entry galleries, staircases, servants' wings, herringbone-parquet floors, interior walls a foot thick, exterior walls as thick as a fort's, and fireplaces, fireplaces, fireplaces, even though the buildings [are] all built with central heating. A mansion!--except that you [arrive] at the front door via an elevator (opening upon your own private vestibule) instead of the street. That was what you got for \$2.6 million, and anyone who put one foot in the entry gallery of the McCoy duplex [entered] one of those fabled apartments that the world, le monde, died for! (p. 143)

Since all its attributes are consistent with what is expected in his group, McCoy's satisfaction with this apartment is unalloyed. Comfortably ensconced in this fortress-like apartment, he can afford to ignore events in other parts of the city, e.g., a news report of a riot in Harlem. "It was

hot stuff, but Sherman hadn't paid attention to it. It had all seemed so remote . . . the sort of thing that happened out there . . . among those people" (p. 54).

Purchase Made from Outside an Embedded Market

Apart from their domestic help, the McCoy's have had very little to do with the lower classes. However, a missed turn on the expressway breaches the socially constructed barrier that normally separates the White upper classes of Manhattan from the Black Bronx, and the breach becomes permanent when McCoy's car--driven by his mistress--strikes and kills Henry Lamb. When McCoy seeks legal counsel from his Protestant lawyer, Freddy Button, on what he should do in the aftermath of the hit-and-run accident, Button refers him to Tommy Killian, an associate of the law firm Dershkin, Bellavita, Fishbein & Schlossel. Though taken aback by the ethnic names of the partners--"the torrent of syllables was like a bad smell" (p. 294)--McCoy agrees to visit Killian. He needs a specific service, and Button convinces him that, in New York, legal transactions take place in another embedded market, where to get satisfactory results as an outsider, one must buy services from a member of the fraternity:

"Dershkin, Bellavita, Fishbein & Schlossel," said Freddy. "Three Jews and an Italian, and Tommy Killian is an Irishman. Let me tell you something, Sherman. The practice of law gets very specialized in New York. It's as if there are a lot of little . . . clans. . . . If I was being sued . . . in an automobile negligence case, I wouldn't want anyone at Dunning Sponget representing me. I'd go to one of these lawyers on lower Broadway who don't do anything else. . . . They're all Bellavitas and Schlossels. They're crude, coarse, sleazy, unappetizing. . . . But . . . they know all the judges, all the clerks, the other lawyers--they know how to make deals. If somebody named Bradshaw or Farnsworth showed up from Dunning Sponget & Leach, they'd freeze him out. They'd sabotage him." (p. 295)

When McCoy visits Killian's office, his initial dissatisfaction on hearing the ethnic names is augmented. The office is nothing like the well appointed Dunning Sponget offices where Button and McCoy's father work. The nameplates are plastic, the floor is covered with dingy tile or orange industrial carpet, the lights radiate a ferocious wattage, the waiting clients are clad in leather, a jogging suit, or are "all breasts, bright red lips, raging hair, and sultry makeup, popping out of a black turtleneck sweater" (p. 381). Killian himself is dressed like a sharpie and speaks with a heavy Brooklyn accent. When McCoy comments on the bright lights, Killian replies, "That's what you get when you f--k your decorator." McCoy's dissatisfaction becomes acute:

Sherman didn't hear anything after "f--k your decorator." He took a masculine pride in the notion that he could handle all sides of life. But . . . how could he let any decision affecting his life be made by this sort of person in this sort of atmosphere?" (p. 383)

Though he needs a specific service that only Killian and others like him can provide, McCoy feels completely out of place, and his baseline level of dissatisfaction is very high. However, Killian confirms Button's claim about specialization in the law, so McCoy feels compelled to ignore his underlying dissatisfaction and focus on the specific benefits Killian promises to provide.

Expanding on Button's earlier comment, Killian explains that the criminal justice system in New York is an embedded market in favors.

Everything in this building, everything in the criminal justice system in New York . . . operates on favors. Everybody does favors for everybody else. Every chance they get, they make deposits in the Favor Bank. . . . A deposit in the favor bank is not quid pro quo. It's saving up for a rainy day. . . . If you've been making your regular deposits in the Favor Bank, then you're in a position to make contracts. That's what they call big favors, contracts. You have to make good on contracts . . . because everybody in the

courthouse believes in a saying: 'What goes around comes around.' (p. 401)

There is a strict prohibition on cash transactions within the criminal justice system since justice is not supposed to be a commodity for sale to the highest bidder. But an informal market in favors, supported by a well-established social infrastructure, has nevertheless developed. Given sufficient money--and McCoy has it--one can indirectly purchase a contract for legal favors by hiring a lawyer who has deposited sufficient social capital in the favor bank. McCoy is uncomfortable with everyone and everything in this market, but necessity compels him to make an indirect purchase by hiring Killian.

Killian soon thereafter provides the promised service. When the District Attorney's office decides that it has enough evidence to arrest McCoy, Killian contracts with a highly placed official in that office for a quiet arrest and a bail hearing that avoids making a public spectacle of McCoy: "This is not gonna be as bad as you think," Killian tells McCoy. "I got a commitment from Bernie. I can bring you up there and surrender you myself. You'll be in there and outta there. Ba-bing" (p. 439). Though he is far from satisfied with the whole package offered by Killian, McCoy is relieved that he has a contract for a quiet arrest.

REVISED EXPECTATIONS AND LEVEL OF SATISFACTION

Neither the apartment nor Killian delivers the benefits McCoy had expected when he made his purchase. As a consequence, McCoy becomes dissatisfied with both purchases. But not equally dissatisfied. Ironically, given McCoy's initial unalloyed satisfaction with the apartment and limited satisfaction with Killian, Killian's legal services ultimately prove to be the more satisfactory purchase in both the medium and the long run. In the two sections that follow, medium-term satisfaction is discussed in the context of the expectancy/disconfirmation model (Oliver 1980) and long-term satisfaction is discussed in the context of McCracken's Diderot effect.

The Expectancy/Disconfirmation Model

During and immediately following his arrest, McCoy's expectations both of Killian's favor bank and of his fortress apartment are negatively disconfirmed, and as the expectancy/disconfirmation model (Oliver 1980) predicts, he experiences a great deal of dissatisfaction with both purchases.

The arrest doesn't go as planned because the District Attorney, a Jew named Abe Weiss, is running for re-election in a county that is 70 percent Black and Puerto Rican. Most of Weiss's arrests and prosecutions have targeted people of color. This fact leaves him open to charges by an activist black preacher, Reverend Reginald Bacon--a character apparently modeled on Al Sharpton--that "Weiss justice is white justice." Weiss sees the McCoy case as an opportunity to deflect Bacon's criticisms by making a public and well publicized arrest of a white man who lives on Park Avenue. Consequently, he overrules his deputy and, with some qualms, violates the contract with Killian. McCoy is quietly arrested at home, then in a media feeding frenzy drummed up by Weiss, is taken into the courthouse in handcuffs. He there suffers the indignity of the "whole routine" (p. 479): mug shot, finger prints, losing his belt and shoelaces, getting frisked for concealed weapons and locked up for four hours with armed robbers, drug pushers, and other common criminals, who recognize his fear and weakness and harass him.

The next day, McCoy comes to Killian's office determined to fire him, a resolution that is confirmed when Killian keeps him waiting, one more violation of McCoy's expectations:

The fact that Killian would make him wait like this sealed it, nailed down the correctness of what he was about to do. This would be his last visit to this place, his last descent into the vulgarity of Favor Banks, contracts, lower-crust fops, and cheap gutter philosophies. (p. 523)

When Killian does invite him into the office, McCoy vents his dissatisfaction:

"I hope you realize I'm very unhappy about

what happened yesterday". . . . You assured me you had your special 'contacts' in the Bronx District Attorney's Office. You told me you had a 'contract' with this man Fitzgibbon. I seem to recall quite a dissertation on something called the 'Favor Bank.'" (pp. 525-526)

But before McCoy actually follows through on his intention to terminate the relationship, Killian pulls off an extraordinary coup of post-purchase cognitive dissonance reduction. He first assures McCoy that the favor bank has paid a dividend, preventing Weiss from staging the "circus arrest" as he had wanted to, on Park Avenue in front of McCoy's family and friends rather than at the courthouse. Then in a series of positive disconfirmations, he shows McCoy that he has been doing good work on his behalf: identifying the tainted eye witness on whose evidence the arrest was made, tracking down McCoy's mistress who has fled to Italy, orchestrating a media counteroffensive. He makes it clear that some of these things have been accomplished by private detectives who have not scrupled to violate the law. McCoy is impressed: "Sherman sat back in his chair and looked at Killian. He had come in here to fire him--and now he wasn't so sure" (p. 530). Killian senses and capitalizes on McCoy's doubt and new respect: "This is war," he says. "This is Abe Weiss running for re-election." Killian then continues:

"Now I'm gonna be very direct with you, Sherman. This thing is gonna cost a lot of money. . . . I'm gonna ask you for a big retainer, right up front. This is exclusive of trial work, which I still hope will not be necessary."

"How much?"

"Seventy-five thousand."

"Seventy-five thousand?"

"Sherman, what can I tell you? The law is like anything else. Awright? Yuh gedwudja pay for."

"But, good Lord. Seventy-five thousand."

"You force me to be immodest. We are the best. . . ." So Sherman, he who came to fire his lawyer, wrote out a check for seventy-five thousand dollars. (pp. 530-531)

McCoy retains the lawyer in part because satisfaction with Killian's surprise positive disconfirmations counterbalance the dissatisfaction generated by the failed favor bank contract. But another factor is at work as well, a shift in McCoy's constellation of expectations that is driven by the Diderot effect. This factor will be discussed in the next section.

McCoy's expectation that he will be protected by his fortress apartment and by the social capital of his elite circle of friends is disconfirmed when he is rejected by his employer ("I don't exist at Pierce & Pierce anymore. There is no such thing as loyalty on Wall Street") his friends ("Our own friends have been the same way. My wife can't even make play dates for our daughter"), and members of his apartment co-op (p. 550). The other members of the co-op turn against him after the press and demonstrators stake out the apartment. Thick walls, the police, and building security keep the interlopers out of the building itself, but the masses from whom McCoy and his circle have sought to insulate themselves have now invaded Park Avenue and press at the borders the elite have so carefully defined and defended. To preserve their isolation, his friends are prepared to sacrifice McCoy.

McCoy's old friend Pollard Browning is spokesperson for other members of the co-op. Turning against him the past ties he had counted on for protection, Browning tries to convince McCoy to vacate the building:

"Sherman, we've been friends for a long time. We went to Buckley together. . . . My father knew your father. So I'm talking to you as an old friend who wants to do what he can for you. But I'm also president of the board for all the tenants of the building, and I have a responsibility to them that has to take precedence over my personal preferences. . . . Have you considered . . . changing residence?" (p. 535)

McCoy confesses that he has considered several alternatives, including his Long Island country home, a hotel, and a private club, but none of them can afford him any protection from the mob. "Pollard, I'm getting death threats. Death threats" (p. 556). Browning is obdurate, insisting that if

McCoy doesn't voluntarily vacate, contract clauses will be invoked to force him out. In a fit of rage, McCoy drives Browning from the apartment. McCoy's dissatisfaction with Browning and the Co-op is much greater than his dissatisfaction with Killian. He had never invested any of himself in Killian, indeed, had generally disliked the man. But in Browning, his other neighbors, and his intimate social circle, he has invested all his hopes and dreams. And as his trust in them was greater, so is his disappointment more severe.

The Diderot Effect

While specific fulfilled and unfulfilled expectations may account for the degree of medium-term satisfaction evoked by the apartment and Killian's legal services, McCoy's long-term evaluation of these possessions depends upon how compatible they are with his entire constellation of products and personal attributes. Since this constellation changes over the course of the story, his basic level of satisfaction with the two possessions also changes.

McCracken's (1988) discussion of the Diderot effect can help explain the broad shift that takes place in McCoy's set of expectations and in his degree of satisfaction with the two products. According to McCracken, products and services are not consumed in a vacuum but rather as part of a collection of possessions. McCracken refers to these collections as Diderot unities. Discussing the same phenomenon, Solomon (1983, 1988, 1992; Solomon and Assael 1987) uses the term "product constellations." The basic point is that a possession such as a luxury apartment does not stand alone. If it is to yield any satisfaction, it must be complemented by high priced furniture, expensive art, a serving staff, \$1800 suits, \$650 shoes--all the things McCoy owns along with the apartment at the beginning of the story. If it contains no furniture or is inexpensively furnished, the cultural inconsistency of the apartment and the furniture will create dissatisfaction.

According to McCracken (1988), the Diderot effect follows from an underlying need to make product constellations culturally consistent. This need--which is rooted in the embedded exchange networks Frenzen and Davis (1990) discuss--has two aspects. One aspect is an impulse that leads

one to reject new, culturally inconsistent possessions and thus maintain the Diderot unity of an existing constellation. The other aspect is an impulse that leads one to change an existing product constellation to make it consistent with a new possession once that new, culturally inconsistent possession--called a "departure acquisition"--has been admitted to the constellation.

In *Bonfire*, the departure acquisition is the purchase of Killian's legal services. As previously pointed out, during McCoy's initial visit to Killian's office, the first Diderot impulse is very powerful. It creates the high baseline level of dissatisfaction McCoy feels during that visit. Were McCoy not constrained by forces outside his control, this impulse would have led him to reject the purchase. But he cannot ignore the fact that the police are closing in on him. He must gain access to the favor bank. So he makes the purchase and, thereby, invokes the second Diderot impulse. Due to the effects of this second impulse, McCoy's basic level of satisfaction with Killian and Killian's New York gradually increases. At the same time, he becomes increasingly uncomfortable with his apartment and all its accoutrements. He begins to feel that his old possessions mock him.

During the night before his bail hearing at the central courthouse, the second Diderot impulse works upon McCoy powerfully, creating an immense dissatisfaction with his expensive bed and bedding.

I'm going to jail.

With his heart pounding and his eyes open, he was now terribly conscious of being alone in this vast bed. Billows of silk hung down from the ceiling at the four corners of the bed. More than \$125 a yard the silk had cost. It was Judy's Decorator approximation of a royal bedchamber from the eighteenth century. Royal! What a mockery it was of himself, a throbbing lump of flesh and fear cowering in bed in the dead of night! I'm going to jail. (p. 460)

But the next morning, when he selects clothing for jail, the first Diderot impulse is again working on him. He differentiates himself, mentally and

sartorially, from the other prisoners. Nothing too good, Killian said, because the holding pens might be filthy. But a suit and tie, of course, nonetheless, since this was not an ordinary arrest. . . .

The old blue-gray tweed suit, the one made in England. . . a white shirt . . . the navy tie, which would be dignified but not at all showy. (p. 462)

In the jail, the suit differentiates him enough to cause trouble. And by the end of the novel, the first Diderot impulse has been extinguished. When he is brought to court for a second arraignment, McCoy is "dressed in an open-necked sport shirt, khaki pants, and hiking shoes" (p. 687) and is indistinguishable from the other prisoners.

By the end of the novel, the Diderot effect has so thoroughly reconstructed McCoy's expectations that he now enjoys going to Killian's once despised office on Reade Street and hates sitting in his once beloved apartment:

The truth was, Sherman didn't mind these trips down to Reade Street at all. Sitting in the apartment. . . . The very grandeur of the apartment mocked what he had now been reduced to. He sat there and waited for the next blow. Doing anything was preferable. Riding in a car to Reade Street. (p. 617)

McCoy soon thereafter moves from the expensive apartment to a culturally more consistent set of "two modest rooms in a postwar high-rise building on East 34th Street" (p. 688). The Diderot transformation is now complete. McCoy is completely comfortable on Reade Street and, all inconsistent expectations and possessions having been eliminated, is now completely satisfied with the services provided by Killian. McCoy expresses this new level of satisfaction in the following passage:

"Over the last couple of days, I've been facing up to the truth. I'm somebody else. I have nothing to do with Wall Street or Park Avenue or Yale or St. Paul's or Buckley. . . . I exist down here now, if you won't be offended by me putting it that way. I'm not

an exceptional client of Dershkin, Bellavita, Fishbein & Schlossel. I'm standard issue. Every creature has his habitat, and I'm in mine right now. Reade Street and 161st Street and the pens--if I think I'm above it, I'm only kidding myself, and I've stopped kidding myself. (p. 652)

CONCLUSION

A consumer's satisfaction/dissatisfaction with a purchase can generally be explained locally by an appeal to Oliver's (1980) expectancy/disconfirmation model. But if we are to understand where the expectations that operate in that model originate and how they change, we must draw upon larger scale global models. Frenzen and Davis's (1990) analysis of embedded markets provides one credible account of the ways in which group norms may shape an individual consumer's expectations about and satisfaction in an exchange. Their work suggests and our analysis of this novel confirms that satisfaction may be higher when products and services are purchased within rather than across embedded markets, for basic expectations about the kinds of goods and services that should be purchased and how they should be purchased are more likely to be shared when purchases are made within an embedded market. McCracken's (1988) work on Diderot effects explains how and why a consumer's degree of satisfaction with an entire constellation of products may suddenly change. It shows that a departure acquisition such as McCoy's purchase of legal services may dramatically reshape a consumer's attitudes toward all or nearly all of the possession he or she may own.

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