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How nature, culture and legal calendars influence the calendrical timing of consumer behaviour

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Abstract Although both buyers and marketers use calendars extensively to plan the timing of their marketplace engagement, the extant literature has failed to address systematically the factors that shape calendrical timing in the marketplace. Yet, doing so is highly relevant as marketplace transactions may not materialise if there's a mismatch between buyers' and sellers' calendars - such as when buyers don't have the money to spend, time to shop, or current need or interest for items when offered by sellers. To help fill this void, the paper discusses the influence of exogenous factors on the calendrical timing of consumers' purchase- and consumption-related behaviours. Most closely scrutinised are nature, culture and the legal environment - three categories that account for much of the calendrical variability in consumer behaviour. Accordingly, sensitivity to these influencers can improve the timing and content of marketing efforts.

Keywords Calendar-led marketing, Calendar timing, Nature, Culture, Legal environment, Exogenous variables

INTRODUCTION

As students in any introductory buyer behaviour course learn, customers and prospective customers rarely, if ever, function in isolation. Rather, multiple forces in the world with which they interact routinely affect their purchase- and consumption-related behaviours. Therefore, understanding the effect of these 'exogenous' influences is essential to understanding buyers and effectively marketing to them.

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One under-researched subset of buyer behaviour greatly impacted by exogenous factors is that of calendrical timing, i.e., the time of day, day of week, day/period of month, and day/period of year that buyers engage in purchase- and consumption-related behaviours. Knowledge of the effect that exogenous variables have on buyers' calendrical timing promises to help marketers understand, predict and sometimes alter the timing of buyer behaviour. Further, understanding buyers' calendrical timing and how their timing patterns are shaped by a spectrum of exogenous factors can help marketers to be more effective in the timing and content of their marketing efforts and more cost-efficient in their temporal allocation of limited marketing resources. More specifically, such an understanding promises to provide insights to improve the timing of marketing plans, including when marketing communications are most likely to be effective or how the content of communications might justifiably vary across calendrical periods, what times are likely to be convenient to meet with clients, when retailers should open/close their stores and when they should shelve seasonal merchandise, when sales and other promotional events should be scheduled, how pricing practices might vary across calendrical periods, and so on.

Accordingly, this article takes a step towards addressing some of these calendrical timing issues in the hope of heightening marketer practitioners' sensitivity to the wide range of factors that impact calendrical timing in the marketplace and to provide insights and guidance to assist marketing practitioners interested in increasing the effectiveness and efficiency of their calendrical timing. Towards this end, first, relevant background literature regarding the timing of buyer behaviour will be summarised. Second, the case will be made that consumers function in a calendar-led and calendar-networked world, and therefore the study of calendrical timing matters. In doing so, numerous categories of exogenous factors and how they influence consumers' calendrical timing are identified. Third, more detailed discussions of three broad and omnipresent categories of exogenous influences are presented, i.e., nature's calendar, cultural calendars and legal calendars. Fourth, a separate section is devoted to identifying and discussing marketing implications, including the introduction of a diagnostic tool, the W^3 Model of Calendar-Led Buyer Behaviour. Fifth, theoretical considerations are discussed, with cyclical theory suggested as a viable basis to build an understanding of calendar-led buyer behaviour and calendar-led marketing. The paper concludes with a summary section and a discussion of several research questions that may guide future calendar-related research efforts.

BACKGROUND: TIMING OF BUYER BEHAVIOUR

Although not always considered from a calendrical perspective, per se, temporal fluctuations in markets and in buyer behaviour have challenged marketing practitioners and intrigued researchers for many years - especially regarding variation in the timing of purchase behaviour or "demand", which typically appears to be neither randomly nor evenly distributed across calendrical periods. Briefly summarised in the following sub-sections, these multiple streams of timing-related literature include studies involving: (1) life cycles, (2) strategic windows, (3) purchase-to-purchase cycles, (4) situational contexts, (5) calendrical timing, and (6) services marketing challenges.

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Life cycles

Age may be among the oldest and most frequently investigated variables in the history of consumer research, explicitly or implicitly used as a surrogate measure to represent subjects' stages in the biological life cycle. The biological life cycle begins with the consumer's birth and unfolds through successive stages of growth, maturity and decline. Intuition suggests, and research confirms that consumers' needs, purchase preferences, consumption patterns, shopping behaviours, media preferences, information-processing abilities, and so on, vary considerably and somewhat predictably over the biological life cycle. A consumer's lifestyle and purchase patterns as a teen may not resemble her/his propensities of a decade earlier or those to follow in future decades. Each stage in the biological life cycle tends to correspond to a different set of consumer behaviours and characteristics, and thus a different set of marketing challenges. Although not all consumers progress through the biological life cycle at the same rate, and some stage-to-stage differences may be more accurately attributed to consumers' respective cohorts or to the composition of their families or households, the predictable evolution of consumer behaviour throughout the biological life cycle is appealing to marketers interested in knowing how their target markets are likely to evolve over time. In many, but not all instances, knowledge of a consumer's stage in the biological life cycle enhances marketers' abilities to predict the timing and nature of future behaviour (Du & Kamakura, 2006; Dychtwald, 2003).

Extending the application of the biological life cycle, marketing and economics scholars have identified several other analogous cycle-related phenomena that also have greatly influenced marketing thought and practice, including product life cycles (Cox, 1967; Gardner, 1987), family life cycles (Carter & McGoldrick, 1989; Du & Kamakura, 2006; Dychtwald, 2003), sales career cycles (Jolson, 1974), customer relationship development cycles (Dwyer, Schurr, & Oh, 1987), and economic cycles (Martin, 2016), among others. Such cyclic phenomena are characterised by multiple stages, including a beginning and an end, predictably and sequentially ordered, with each stage uniquely distinguished from other stages.

Strategic windows

Abell (1978) thought strategically about the timing of marketing initiatives such as when to invest in a product line or market area. He helped sensitise marketers to the notion that timing matters, because markets and potential opportunities are in a continuous state of flux, i.e., they are dynamic, not static. Further, he pointed out that the ability to anticipate changes in marketing opportunities is advantageous to marketing planning and resource allocation decisions. Accordingly, he coined the term "*strategic windows*" - conceptualising "*that there are only limited periods during which the 'fit' between the key requirements of a market and the particular competencies of a firm competing in that market is at an optimum*" (Abell, 1978, p. 21). The odds of marketing success, therefore, are enhanced during "open" windows of opportunity, but they diminish when the windows are "closed".

Abell's focus was on longer-term market conditions and how changes in technology, the economy, competition, product adoption patterns and other environmental forces affect market evolution. Although he failed to explore the implications of shorter-term market fluctuations that coincide with calendrical cycles, per se, or note that the timing of environmental forces sometimes coincides with calendar periods, Abell's conceptualisation of open and closed windows of marketing opportunity

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remains quite helpful to calendar-led marketers interested in understanding and taking advantage of calendar-linked ebbs and flows of the marketplace.

Purchase-to-purchase (P2P) cycles

P2P cycles and the impact of various marketing initiatives on them has been investigated by some scholars (e.g., Bawa & Ghosh, 1990; Gould, 1997; Gupta, 1988; Kopperschmidt & Stute, 2009; Krishna & Shoemaker, 1992; Vakratsas, 1998). P2P studies explore timing-related questions such as: (1) Do price-related deals [e.g., coupons] or other marketing efforts accelerate purchase timing? (2) To what extent do these deals lead to other buyer behaviours such as stockpiling or brand switching? (3) What are the characteristics of consumers most susceptible to efforts to accelerate their purchase timing? Although these studies typically do not link findings to specific calendar periods, they do reinforce the more general assertions that purchase timing varies and marketing actions can influence buyers' purchase timing.

Situational contexts

Consumer researchers have included timing as part of the "situational" context that affects demand and consumption. Belk's (1974) pioneering work defined a situation as "*all those factors particular to a time and place of personal (intra-individual) and stimulus (choice alternative) attributes, and which have a demonstrable and systematic effect on current behavior*" (p. 157). Speculating that "*consumers may position some products vis-a-vis situations*" (p. 162), he found that consumers' snack product preferences varied considerably across situational variables such as time-of-day, day-of-week, and the nature of the occasion.

Miller and Ginter (1979) extended Belk's work with product categories to show that the situational context - including the situation's calendar period - also affects consumers' brand preferences within a category. They found that fast-food brand preferences and the importance of specific brand attributes varied greatly across situations or occasions such as "*lunch on a weekday*", "*snack during a shopping trip*," "*evening meal when rushed for time*," and "*evening meal with the family when not rushed for time*". Their conclusions reinforced the marketing-relevance of the calendrical context within which consumer decision making, demand and consumption behaviours transpire:

> *Consideration of competitive position within situational context, rather than in the general setting, may lead to greater diagnostic precision and, therefore, to additional information for decision making...* [B]*ecause the same consumer may purchase the product in several situations and may have different concerns in each of these situations, a potential strategy is to develop a* set [original emphasis] *of promotions which would focus on product characteristics most applicable to specific contexts in which the product is purchased* (pp. 121-122)

Calendrical timing

Studies most specific to the calendar report variation in demand or other buyer behaviours across one or more calendar cycles.

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Annual cycle

Perhaps most notable, Radas and Shugan (1998) examined demand patterns across the annual cycle and concluded that "*virtually every product in every industry in every country is seasonal*" (p. 296). Stressing the implications of these seasonal fluctuations, Radas and Shugan assert that "*seasonality is so strong in many industries that losses routinely occur in the off-season*" (p. 297), which helps to explain why an increasing number of store retailers such as Toys R Us, Gap, Giant and many others, operate some of their stores for only a portion of the year; at the extreme, "*for a month, a week, or even a night*" (Lempert, 2010). Another important study documented fluctuations in movie box office receipts throughout the year and showed how a knowledge of these demand patterns can be instrumental in the timing of new product introductions (Krider & Weinberg, 1998).

Typically associated with annual events, seasons, occasions and holidays, demand spikes occur routinely and predictably throughout the year, but can vary greatly across cultures, climates and categories. In China, for example, November 11 is Singles Day - a popular gift-giving occasion that has become the largest shopping day of the year in recent years. The online Chinese giant, Alibaba, processed sales exceeding $5.75 billion on November 11, 2013 (Nowlin, 2014). In many other countries, however, November 11 is designated as Remembrance Day or Veterans Day and is not associated with shopping and gift-giving.

In the US, according to the data provided by the National Retail Federation (https://nrf.com/resources) and Martin's (2017) review of dozens of holiday and occasion websites, numerous product categories experience significant sales spikes throughout the year. As examples: toy sales soar as Christmas approaches, as do sales of school supplies and children's clothing during the weeks prior to the beginning of the school year. Likewise, candy sales increase sharply prior to Halloween and Easter holidays, while restaurant meals spike on Mother's Day. Flowers and jewellery are popular purchases during the week before Saint Valentine's Day; beer and pizza sales are the highest of the year on Super Bowl Sunday (final American football game of the season), and grocery stores sell about twice as much food during the week leading up to Thanksgiving than during a typical week.

Monthly cycle

Across the monthly cycle, literature reviews and data presented by Manaresi (2010) and Mastrobuoni and Weinberg (2010) indicate significant variation in both the monetary level of spending and the mix of products purchased among households the primary income of which is received monthly - especially among lower-income, "liquidity constrained" households that have little or no buffer savings to draw upon near the end of the monthly pay cycle when all or most of the money from the previous month's allocation has been spent. For liquidity constrained households in the Manaresi (2010) study, food expenditures were found to decline by more than 10 percent from the first to the fourth week in the pay cycle, while purchases of fresh fruits and vegetables dropped by 18 percent.

Weekly, day-of-week cycle

Not surprising to readers familiar with retailing, buyer behaviour varies across the weekly cycle too. Analysing AC Neilsen data for 10 grocery store categories, Bijwaard (2010) found that shoppers often exhibit personal and collective tendencies to shop

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more frequently on some days of the week than on others. For some items, such as yogurt and dry detergent, the probability of purchase is 50-60 percent higher on Saturdays. Documenting the popularity of weekend shopping for many consumers, Adams (1984) found that months beginning on a Friday (and thus having five weekends) tend to generate about seven percent more sales than months beginning on a Monday (having only four weekends). Further, he noted an even greater weekend effect for retailers of consumer durables - product categories likely to involve joint decision-makers for whom the weekend may represent the only convenient time during the week that they can shop together. Lindstrom (2011) also suggests that both the volume and type of purchases vary across the weekly cycle - e.g., finding that “routine” purchases tend to be associated with weekdays, while more discretionary or “dream” purchases are likely to be associated with weekends (pp. 61-62).

Daily, time-of-day cycle

Focusing on the time-of-day calendrical cycle, Foster and Kreitzman (2004) provide a neurological basis - “biological clocks” - to explain humans’ systematic and non-random behaviour patterns throughout the day. Martin (2008) also documents the systematic and non-random daily patterns of human behaviour, but attributes the patterns to habits or rituals developed over time and through repetition “*encoded in the unconscious, habitual mind*” (p. 21). Dacko (2012) also examined the time-of-day cycle, and reinforced Foster and Kreitzman’s (2004) and Martin’s (2008) work by observing that timing variation throughout the day is not limited solely to purchase behaviour (demand), per se, but also includes numerous marketing-relevant individual and social behaviours. Further, Dacko asserts that recognition of the multi-faceted and non-random nature of daily behaviour patterns promises opportunities for competitive advantage and value creation.

Services marketing challenge

Anticipating and coping with the timing of demand has been a particular concern to services marketers, largely due to the inefficiencies associated with a mismatch between demand and capacity. To illustrate, airline planners are more likely to avoid undesirable scenarios of flights departing with empty seats (i.e., capacity exceeding demand) and over-booked flights (i.e., demand exceeding capacity) if they understand passengers’ timing decisions, plan accordingly, and possibly intervene to alter the timing preferences of passengers. While some factors driving timing patterns of demand may be idiosyncratic or random, others are clearly calendar-related, such as business travellers’ interest in flying on weekdays, or vacation travellers’ preferences to fly during months when the weather tends to be to their liking and at times when their children are not in school. In a seminal study, Zeithaml and her colleagues (Zeithaml, Parasuraman, & Berry, 1985) documented the problematic nature that demand fluctuations pose for service marketers and surveyed service organisations to learn how they address these challenges. Among other initiatives, they found that increasing advertising or offering price discounts during lull periods were not uncommon. Subsequent work by Shemwell and Cronin (1994) explored these demand/supply imbalances in greater detail and offered numerous managerial insights - such as the potential value of using time-stamped retail sales data to identify calendar-related patterns of demand, and pre-marking the planning calendar to note the timing of holidays, events, occasions and other special situations that could affect demand and/or supply.

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IT'S A CALENDAR-LED AND CALENDAR-NETWORKED WORLD

With few exceptions, consumers are calendar-led. They rely heavily on their calendars to coordinate with others, schedule events and activities, remember personal and public anniversaries such as birthdays and holidays, and otherwise plan the temporal rhythm of their day-to-day affairs. There are few exceptions according to one study that found 98 percent of surveyed Americans referred to a calendar at least once a day, and almost two-thirds of those referred to a calendar more frequently. Only six percent said calendars were "unimportant" to them in their "work/daily/personal activities" (Kuruvilla, 2010). It may be that calendars are the most widely used and most influential planning tools in the world.

However, the widespread use of calendars only partially explains their influence in the marketplace. Also highly relevant is the interrelatedness or network effect of calendars that magnifies their influence. That is, both buyers' and sellers' calendars are embedded in extensive webs or networks consisting of several interconnected calendars, each influencing and each influenced by the other calendars in the networks as they jockey for leadership and preferential scheduling. In short, neither consumers' nor marketers' calendrical timing decisions are made entirely independently. Each considers and often adjusts to each other's timing preferences, and both are impacted by numerous other calendars in their respective networks. For example, the calendrical periods that consumers choose to shop at a store may be influenced by the store's calendar, of course, in terms of trading hours and periods scheduled for sales events, but also by a multitude of other calendars. Here are a few examples to illustrate consumers' calendrical timing plights:

- Nature's calendar: Do consumers feel comfortable driving to the store during adverse weather conditions? Do they feel safe visiting the store after sundown? If they're buying perishable items, do they prefer to shop at times when the merchandise is likely to be fresh?
- Cultural calendars: Are gift-giving holidays or occasions approaching (Christmas, Boxing Day, Valentine's Day, Chinese New Year, Mother's Day, graduation, etc.) for which consumers plan to purchase gifts soon?
- Legal calendars: If the store is located in a community that restricts the sale of some products on Sundays or during other time periods, consumers may need to plan to purchase some items on their shopping lists at times when such purchases are permissible.
- Employers' calendars: For employed consumers, when do their work schedules permit time and energy to shop? When are they paid so they will have money to shop? Are they in the best mood on the day(s) they're away from their jobs?
- Spouse's/children's calendars: For consumers with families, to what extent do they consistently reserve time periods for family? When are the children in school? What time are parents expected to be at soccer practice? Shopping excursions may be planned around prior commitments.
- Media calendars: Will consumers become aware of the store's promotional event because they listen to the radio when the event is advertised on their favourite stations? Does the timing of the promotional event conflict with the timing of their favourite television programmes?

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- Banks' calendars: For consumers without debit cards and when access to Automated Teller Machines (ATMs) is limited, when are consumers' banks open for them to withdraw money to spend on their shopping trips?
- Competitors' calendars: Are comparable stores open at more convenient times? When are competitors' sale events? When do their coupons expire?
- Channel members' and intermediaries' calendars: If merchandise is back-ordered, delivered, customised or installed, will it arrive in a timely manner?
- Other customers' calendars: Are there times to avoid the store because it's too crowded or because the customer mix is not to some consumers' liking? If consumers prefer to shop with "purchase pals", when will these friends be available to accompany them?
- Membership organisations' calendars: Have consumers already blocked out time periods on their calendars for periodic worship services or their weekly bowling league sessions?
- Insurance companies' calendars: If shopping for items to be paid or reimbursed by insurance companies, such as eyewear or medication, will benefits expire if consumers don't act before a specified deadline? Might health care consumers avoid deductibles or co-payments by advancing or delaying the timing of these purchases?
- Community calendars: Will the shopping trip need to be scheduled around the community's annual River Festival? Is it desirable to avoid driving to the store during rush-hour traffic? Or, for consumers planning to take public transportation to the store, might they have to adjust the timing of their shopping trips to coincide with the transportation system's operating hours?

Because consumers and their calendars are entangled in these larger networks of calendars, understanding the calendrical timing influence of the networks is essential to effective marketing. Unless timing permission or accommodation is obtained from the network, marketing communications that otherwise would resonate may have little impact. Likewise, product quality or the right mix of product attributes may not matter. And a competitive price may be irrelevant. Inevitably, marketing opportunities are lost when there's a calendrical timing mismatch between buyers and sellers - when buyers' schedules conflict with stores' operating hours, when salespeople and prospects can't agree upon a mutually convenient time to meet for a presentation, when product availability doesn't fit the timing of buyers' needs, when marketing communications are broadcast at times that targeted buyers aren't listening, when consumers don't have the money to avail themselves of a promotional offer timed before payday, and so on. The over-arching marketing implication is simply this:

> *Buyers' calendrical timing matters and the timing influence exerted by their networks matters. It's not enough for marketers to win over customers; they must win over their customers' calendars and their customers' calendrical networks as well.*

Given this background, the specific influence that nature, culture and legal calendars exert on buyers' calendrical timing is explored in the next three sections. Although the examples and discussion focus primarily on consumers and consumer marketing, the general phenomena are influential in business-to-business environments as well.

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NATURE'S CALENDAR

Long before consumers hung printed wall calendars, their ancestors looked to nature for calendrical guidance. Daily, monthly and annual cycles were apparent - later known to stem from the Earth's rotation on its axis, the Moon's orbit around the Earth, and the Earth's orbit around the Sun respectively. Early observers soon realised that these recurring cycles represented successive periods of open and closed windows of opportunity - daily sunlight and warm seasons to gather food and otherwise prepare for the dark nights and cold seasons surely to follow. Knowing in advance when the sun would rise and set, when the snows and rains would likely arrive, when plants would produce edibles, and when game would tend to migrate facilitated planning and became essential to survival. Early consumers' synchronisation of their behaviour with these calendrical rhythms of the natural world spawned a phenomenon that continues today: *They were calendar-led*. The ongoing relevance of nature's calendar influences both products and consumers.

Products

Many products' availability, perishability, performance and appeal are shaped by nature's calendar.

Product availability and perishability

Seasonal goods such as fresh fruits and vegetables are limited in their temporal availability and may be highly perishable as well, so they evoke consumers' and marketers' timing-consciousness. Fortunately, logistical and technological innovations serve to fight against nature's constraints to create some flexibility. For example, fresh flowers grown in conducive growing environments may be flown to less conducive regions elsewhere. Or, additives, preservatives, refrigerators/freezers, (de)humidifiers and canning technologies may be used to extend shelf life and make consumers' calendrical timing decisions less critical.

Product performance

Product performance can vary calendrically too. Mechanical items and electronics can malfunction or operate less efficiently during extreme temperatures, high humidity or inclement weather. Consumers are well aware of the challenge to automobile batteries posed by the arrival of winter's first hard freeze. More recently, performance problems were detected in the camera systems used in new high-tech driverless vehicles, i.e., cameras may be "*blinded in bright sunlight and in rainy weather*" (Durbin, 2015, p. 14A). Low-tech products are impacted too - by exposure to sunlight, precipitation, humidity, temperature and wind. Precipitation may destroy unprotected porous wood products, while extreme temperatures may melt plastic items. Products which depend on chemical reactions to allow them to perform - such as paints and cements - may fail when precipitation or extreme temperatures interfere, and may limit the calendrical duration of application periods.

Product appeal

Partially attributed to nature, the appeal of some products varies from one calendrical period to another. Shoppers browsing on a wintry day might perceive displayed fur

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coats as being cosier than if they noticed the same coats during a summer heat wave. Or, the aroma of coffee might be much more enticing in the morning than the same scent later in the day, which may explain the familiar and decades-long advertising slogan for Folger's coffee: "*The best part of wakin' up is Folger's in your cup*" (http://www.folgerscoffee.com/folgers-jingle, accessed 15 November 2016).

The appearance, and thus the appeal of tangible products can be affected by the presence or absence of sunlight regulated by nature throughout the time-of-day cycle. Two familiar automobile-trading recommendations illustrate the point. That is, buyers are advised to inspect a prospective vehicle purchase during the day when natural light illuminates imperfections, while sellers are prompted to opt for night-time showings for the opposite reason.

Consumers

Fully understanding the influence of nature's calendar on consumers is a daunting task because not all consumers are impacted in the same way and they don't necessarily respond in a like manner. The same seasonal weather event viewed as annoying or inconvenient to one shopper, for example, might be inconsequential to another, welcomed by a third, and a real or perceived threat to the safety of a fourth. Accordingly, this variation in impact and perception may evoke a variety of shopper responses such as seizing the opportunity to visit stores, avoiding stores altogether, walking to local stores rather than driving to more distant ones, planning store visits more carefully, store shopping without young children, suffering the stress associated with braving the weather, visiting stores to "stock up" *before* the weather event arrives, and so on. More specifically, nature's calendar can affect consumers' (1) needs and interests, (2) moods, and (3) beliefs. Further, (4) consumers may vary in their ability and willingness to cope with nature's calendar.

Consumers' needs and interests

For many product categories, peaks in demand tend to coincide with the timing of consumers' needs, as evoked by nature's calendar. The need and thus the demand for mittens in the winter and umbrellas on rainy days are obvious examples. Interrelated natural biological forces are often influential as well, driving preferences for cold drinks in the summer, cups of hot tea or coffee in the morning, daily periods of sleep, and food at fairly predictable intervals.

During periods of consumer interest or need, it follows that consumers are likely to be most receptive to communications and other marketing efforts featuring timely need-satisfying brands, as found by one study (Thomas & Housden, 2002, p. 126). During periods of natural need or interest, consumers may be less price-sensitive too - possibly part of The Coca Cola Company's rationale for its 1999 testing of cold drink vending machines programmed with multiple price points positively correlated with the outside temperature (King & Narayandas, 2000).

Consumers' moods

Moods are subjective affective states, usually thought of as being positive or negative, that can vary over time. They are sometimes triggered by specific situations or circumstances in consumers' lives, and sometimes evoked for reasons that are not clear. Not surprisingly, moods are well-recognised for their impact on consumer behaviour (Gardner, 1985; Knowles, Grove, & Pickett, 1993). Knowing consumers'

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moods provides valuable insights regarding their momentary predisposition towards shopping, consumption and the marketplace, in general, and more specifically, the extent to which different marketing appeals resonate, which items they're inclined to purchase, and how price-sensitive they are.

Moods can be shaped by many variables, but weather and calendrical cyclicality are two highly-influential and interrelated categories. Forty percent of mood evaluations in one study were accounted for by weather variables, most notably sunshine and barometric pressure. In particular, exposure to sunlight tends to have a positive impact on consumer spending (Murray, Muro, Finn, & Leszczyc, 2010).

Other research confirms that consumers' moods tend to vary cyclically by day-of-week (Areni & Burger, 2008; Croft & Walker, 2001) and even moment-to-moment throughout the day and throughout service experiences (Maguire & Geiger, 2015). To the extent that weather conditions tend to go hand in hand with these calendrical cycles, marketers can estimate consumers' moods across calendrical periods and adjust their marketing efforts accordingly. On sunny days, for example, marketing communications might emphasise the joy of getting out of the house to shop, while snowy or rainy days might provide the ideal mood-setting backdrop to associate heart-warming family bonding opportunities made possible by brands shared with family members safely sheltered in their home.

Consumers' beliefs

It's not uncommon for consumers' firmly-held beliefs or heuristics regarding nature's calendar to shape their behaviour. Some of these are passed on from generation to generation as superstition, folklore, or timeless wisdom. In an exploratory effort to document "folklore" in rural America, Boswell (1975) identified dozens of beliefs and heuristics pertaining to nature's calendar - encompassing daily, monthly and annual cycles. Here are three illustrative examples pertaining to the monthly cycle:

- "*Plant potatoes on the dark of the moon; they will grow deep in the earth*" (p. 49).
- "*The best fishing comes ten days before the strength of the moon; worse fishing is during the weakness*" (p. 51).
- "*If you put* [fence] *posts down in the full moon, they will stay down*" (p. 51).

Although Boswell did not attempt to validate the folklore assertions, the monthly timing of fence post sales is likely to be affected, nonetheless, if buyers of fence posts subscribe to the third-listed assertion.

Similarly, other beliefs about the influence of nature's calendar may lead to variation in the calendrical timing of consumer behaviour. For example, astrologists and their devotees assert that celestial phenomena influence human destiny and the outcome of day-to-day affairs. Recent surveys by Pew Research, the National Science Foundation (NSF), and polling organisations such as Gallup and Harris, among others, suggest that between 25 and 40 percent of American consumers believe that astrological claims have merit - with higher percentages reported for younger, less well educated, and female respondents (Currey, 2010; Mooney, 2014; National Science Foundation, 2002). Fifteen percent of the respondents in the NSF study reported reading their horoscopes daily or "quite often" while another 30 percent said they read their horoscope at least occasionally. Another study found that among American female horoscope users, one in three consults a daily horoscope "*before making personal monetary decisions*" (Haute Visual, 2014).

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Whether or not astrological claims are meritorious is debatable, but the debate is relevant only to a point. Even if horoscopes are baseless, marketing effectiveness may suffer, nonetheless, if followers of astrology distrust sales clerks upon reading their daily horoscope: "Avoid commitments today as people you contact may not be trustworthy". Regardless of the true influence of the alignment of stars, planets and moons on the day's trustworthiness of acquaintances, if any, some consumers are likely to act on their celestial beliefs and not necessarily on the validity of the celestial phenomena itself. So, it might be advantageous for calendrical marketers to align the timing of targeted communications to coincide with customers' and prospective customers' firm-friendly horoscopes.

Consumers' abilities and willingness to cope with nature's calendar

Consumers' coping responses vary across market segments but are potentially more consequential to some, e.g., those who are seniors, visually impaired, disabled, parents with small children, and perhaps those with limited or inconvenient access to transportation. For example, seniors or consumers who have had laser eye surgery, may find it difficult to cope with the glare when driving at night or in the rain, and thus may avoid shopping excursions during these conditions. Other consumers who find extreme temperatures intolerable or threatening may restrict their outings to early mornings or evenings in the summer, or to mid-afternoons in the winter, to coincide with more moderate temperatures.

Fortunately, numerous environmental design features and other initiatives may be employed to help customers avoid darkness and undesirable weather, or mitigate their negative consequences. Examples include covered and well-lit walkways and parking lots, valet parking, climate-controlled indoor shopping environments, online shopping alternatives, drive-through or take-away windows, snow-ploughed parking lots, and "early bird" summer operating hours, to name a few.

CULTURAL CALENDARS

Culture involves the system of values, beliefs and practices generally shared by members of a societal group. As such, it exerts a pervasive influence on society's perception and treatment of time and planning in general, and on organisations', consumers' and competitors' regard for calendrical timing and scheduling in particular (Hofstede, 1994; Levine, 2015; Lewis, 2014). Accordingly, in the interrelated subsections that follow, the pervasiveness of cultures' calendrical influence on the marketplace is examined, followed by a more specific look at some of the ways that culture has branded and co-branded calendrical periods. Finally, some of the calendrical marketing challenges associated with cultural calendrical issues are discussed.

The pervasiveness of cultural calendrical influence

Consider the following anecdotal examples that illustrate how cultural beliefs and practices can affect the calendrical timing of consumers' behaviours:

- Christine, an administrative assistant in Liverpool, England, observes a long-standing British custom by giving the local newspaper delivery person a small gift or gratuity on Boxing Day (December 26) as an expression of her appreciation for prompt and reliable service throughout the year.

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- Soon afterwards, Caroline, a young college student from Warsaw, Poland, orders fish at a restaurant early one Friday afternoon because her Catholic faith discourages meat consumption on Fridays. Her boyfriend, Lech, is pleased to enjoy fish with her on Friday, but he won't order fish on Mondays - not on religious grounds, but because his parents taught him that fish served on a Monday may have been delivered to the restaurant during the previous week and may be tainted.
- The following Sunday, Landrum and Frances, an elderly Baptist couple from Sandy Springs, Georgia, in the US, refrain from shopping for a new lamp because it's Sunday. They know they need a new lamp, but their decades-old religious training discourages them from shopping unnecessarily on Sunday - a day designated for rest and worship.
- A few months later and several thousand miles away in Islamabad, Pakistan, local cafes are empty during daylight hours - as they are in Muslim countries around the globe - because Syed and other devoted Muslims in the neighbourhood are observing the holy period of Ramadan by fasting throughout the day.

Of course, variation exists within and across cultures in terms of the adoption of the culturally prescribed practices noted in these anecdotes - particularly as multiple cultures converge, morph and spill across geographic and political boundaries. Still, individuals who reject the prevailing calendrical norms in their culture may be affected nonetheless. For example, Americans know they can eat culturally-defined "breakfast" dishes such as bacon and eggs at any time of the day they choose, but they also know that their dining-out options are limited as many establishments do not serve "breakfast" items after mid-morning. Or, we can celebrate the annual arrival of the New Year any day of the year we prefer, but we know we'll miss several parties if we don't 'prefer' the evening of December 31 as about three-fourths of the world does (Martin, 2016). As the cultural contributions of calendrical norms permeate society, consumers learn to adapt and adjust their calendars accordingly. Certainly there are plenty of exceptions, but cultural calendars tend to steer us towards conformity.

In the US, cultural pressure to adopt calendrical norms begins early in life for what appears to be an increasing number of Americans who, as Lewis (2014) points out, tend to be more scheduling-, planning- and efficiency-minded in their orientation to time than many people in other cultures. Small children are steered towards daily routines that include a parade of sequentially organised associations between time and activities: waking-time, breakfast-time, play-time, lunch-time, nap-time, bath-time, and so on. The calendrical socialisation process continues in early grade school and follows children through high school as an increasing number of American schools distribute or require "agenda books" (similar to what parents might know as calendrically-organised appointment books or daily planners) and expect students to use them to schedule assignments and activities, note due dates, coordinate with teachers and others, and otherwise manage their time (Jeffrey, 2002).

Brand and co-brand naming

Although the specific cultural flavours of Americans' calendrical orientations are not entirely universal, all cultures enjoy some sort of calendrical orientation well-rooted in history. That is, cultures first began their calendrical influence by codifying, modifying and branding the calendar periods they inherited from nature - eventually meshing the lunar cycle with the annual cycle to demarcate months and distribute

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them throughout the year, identifying specific dates of transition from one season to the next, chopping days into hours, and assigning names and numbers to calendrical periods in order to facilitate communication and the measurement of time. Over the centuries, each calendar period has become what amounts to its own brand, replete with its own set of associations - including activities and emotions - that distinguish it from other periods. “Summer” and “winter” evoke different meanings, for example, as do “morning” versus “evening,” or “the 1st of the month” versus “the 15th of the month”.

In addition to working with nature’s calendrical fodder, cultures have created calendrical innovations of their own that seem to help regulate the timing and frequency of many consumer behaviours. For example, we can thank culture for the concept of the week and its offspring - weekday, weekend and workweek. Without the week, habitualised “weekly” behaviours or routines might be scheduled at odd intervals (e.g., every 5, 8, or 11 days) or not at all. Today, the familiar seven-day cycle is the most widely-observed week in the world, but the concept of the *work*week varies considerably. Around the globe, the workweek isn’t necessarily five consecutive days and doesn’t necessarily begin on Monday and end on Friday (Levine, 2015; Zerubavel, 1985). Further, in France, the marketplace’s workweek respectfully accommodates the lunch period; it is not uncommon for retail shops to close at noon and not reopen until 2.30 or 3.00 p.m.

Regarding the larger annual calendrical cycle, cultures - perhaps with the assistance of the marketing community - have hijacked nature’s original notion of seasons to recognise their own annually-occurring periods of related activities. Examples of these cultural seasons include fashion seasons, hunting and fishing seasons, numerous sports seasons, back-to-school season, holiday shopping season, and prom and graduation season, to name a few.

To a large extent, what might be described as “calendrical co-branding” also can be attributed partially to culture. Although surely not known as such at the time, the origins of calendrical co-branding may be traced to the early days of formal religion and community marketplaces. Early religious and political leaders designated specific times of day for prayer, certain days of the week for ceremonial gatherings, and annual “holy” days for additional observances. Hence, Saturday, and later, Sunday, were co-branded as the Sabbath Day, December 25 became Christmas, and January 1 was dubbed Gantan-sai in the Shinto faith, to name a few.

Today calendrical co-branding is quite prevalent and practiced across most cultures. Somewhere in the world, every day commemorates a religious holiday, the birthday of a famous artist, inventor or patriot, and the anniversary of an important historical event. Likewise, weeks and months are routinely designated to recognise or raise awareness of groups and causes. For example, the first week of June is “CPR Week”, sponsored by the American Heart Association, to recognise and increase the number of bystanders who save lives in emergencies by administering cardiopulmonary resuscitation (CPR). Similarly, February has been co-branded as “Black History Month” to salute the numerous contributions of those of African descent. Literally *every* day, week and month of the year has been culturally co-branded - usually numerous times and across numerous cultures around the world. There are no exceptions.

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Brand building

As astute marketers understand, the assignment of a brand name, although important, is only the first step in successful branding. Once named, a brand's unique meaning must emerge and resonate in the marketplace if it is to thrive. Cultures seem to know this, and historically have worked to nourish and manage the meaning of calendrical periods they've branded or co-branded. Without culturally-shaped meanings, it is doubtful that consumers could claim a "favourite" day of the week, or collectively relate to the advertising claim that Jimmy Dean breakfast croissants "*make every day taste like the weekend*" (Martin, 2017, p. 8-10) or to TGI Friday's slogan that "*Every day is Friday at Friday's*" (Martin, 2016) (Note: Friday's is a US-based restaurant chain with almost 1,000 locations in several countries).

While nature has provided the temporal context for *all* events, births, ideas and sentiments to occur, it is largely culture that interprets and screens them, and then selects subsets for co-branding and preservation as recognised occasions. Cultural preservation efforts include identification and articulation of an occasion's meaning, advocacy of the value or importance of the meaning, and promotion and reinforcement of the meaning with rituals, ceremonies, traditions and tangible icons, along with prescribed activities to celebrate or otherwise observe the occasion.

Further, cultural preservation efforts are timed to coincide with the selected period to periodically focus the culture's attention on the meaning of the occasion. The attention accompanying the early-October (Canada) and late-November (US and Mexico) Thanksgiving holiday, for example, prompts North Americans to put their busy lives on hold and reflect on family, friends, health and other blessings that might be taken for granted at other times of the year. As the holiday approaches, the meaning of Thanksgiving is reinforced with plays performed by school children, parades organised by civic organisations, speeches delivered by statesmen, heartwarming stories of gratitude disseminated by media, and so on. Such periods of heightened awareness open windows of opportunity for culturally- and calendrically-sensitive organisations to show support and respect for the culture, assert membership in the culture, and affirm alignment with the values associated with the occasions' meanings.

Challenging marketing implications

Crafting marketing calendars to appropriately reflect the mix of cultural calendars found within served markets can be in the best interest of organisations. However, merging cultural and marketing calendars is not without multiple challenges.

Of course, the first challenge is to identify culturally-rooted calendar-led occasions, their meaning, and their timing. This may be an easier task for marketers within the culture than for cross-cultural marketers unfamiliar with the culture or its occasions. Once key cultural dates are noted on the marketing calendar, consideration should be given to how each is observed: Are they celebratory or more solemn? Do they involve ceremonies, worship, family get-togethers, feasts or fasts, pilgrimages or other travel, gift-giving, fireworks, decorations, costumes, alcohol, parades, speeches, or something else? Understanding occasions' cultural meanings and observance practices provides clues as to the appropriateness of possible marketing tie-ins.

Determining how best to observe selected occasions or practices can be particularly problematic when their meanings vary sharply across cultures or sub-cultures within a market. In a religiously diverse market, for example, marketers preparing for the Christmas shopping season may choose to avoid Christian-related references to the birth of Jesus Christ - instead using more secular Santas as a focal point for

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decorations, packaging, displays, background music, and so on. Still, other firms may avoid direct references to Christmas altogether and opt for more ambiguous, yet more inclusive, references to the "holiday season" or, in the northern hemisphere, to subtle "winter" themes employing decorative packages with images of snowflakes, snowmen and horse-drawn snow sleighs.

A related challenge is whether marketers should attempt to alter the calendrical timing of cultural practices and occasions. When occasions and their timing are deeply ingrained or attached to consumers' personal beliefs, have achieved "tradition" status, and are firmly etched in consumers' nostalgic memories, it may be folly to challenge the status quo. For example, although the precise date of Jesus Christ's birth is not known, it has been observed on December 25 for nearly two millennia, so it probably would be counterproductive for an individual marketer to attempt to move the Christmas celebration to another date.

In other instances, cultural practices may stem more from habit than from consumers' deeply-held personal convictions. Accordingly, some attempts to alter culture's calendrical timing may be quite realistic. One notable example is the Florida Orange Growers' Association's long-running campaign to extend orange juice consumption throughout the day. Launched in 1976, advertisements continue to remind consumers that "orange juice isn't just for breakfast anymore". In the decade following the launch, it became clear that many consumers were willing to discard the decades-old cultural practice of drinking orange juice only for breakfast, as the 4.1 percent average annual growth rate of *non-breakfast* consumption outpaced the 1.5 percent growth rate of *breakfast* consumption (Jackson, 1988).

LEGAL CALENDARS

Marketers may think of legal calendars as government actions or government-mandated restrictions or requirements that influence the calendrical timing of buyer behaviour and thus open or close windows of marketing opportunity. Although legal calendars vary across political boundaries, product categories and market segments, some of the most widely applicable elements of legal calendars are discussed in the following subsections in terms of compliance issues, and matters that impact the timing and availability of consumers' income and discretionary time.

Calendrical compliance

Compliance-related timetables and deadlines are numerous and some establish temporal boundaries for purchase transactions and other consumer activities - often creating a sense of urgency and contributing to a scurry of marketplace interest and activity as timetables unfold and deadlines approach. In particular, blue laws, curfews and licensing are highly-relevant to calendar-led consumers and marketers.

Blue laws

So-called "blue laws" are direct and obvious legal restrictions on calendrical timing of marketplace behaviour. They exist statewide or in selected municipalities in most US states. Although primarily known in the US for their bans or restrictions of the sale of alcohol on Sundays, some blue laws affect the calendrical timing of other categories too, e.g., the sale of automobiles, housewares, groceries and office supplies

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on Sundays. However, laws that restrict the sale of goods and services on certain days of the week are not exclusive to the US, although elsewhere they are not necessarily described as “blue”. For example, in Germany, Austria, France, Switzerland and Norway, most retail stores are closed on Sundays, while some Islamic countries impose Friday retailing bans. In Canada, liquor cannot be sold outside of the liquor stores which are operated by the provincial government and any liquor purchases are then concealed in brown paper bags.

Curfews

In almost every US state, and in Iceland, parts of the UK and elsewhere (Favro, 2009; Walsh, 2014), curfews limit the marketplace mobility of minors during late night and early morning hours. Curfew laws vary, but about 70 percent of US communities with populations exceeding 30,000 have established permanent night-time curfews for minors not accompanied by adults. Most typically, minors are restricted to their homes between 11.00 p.m. and 6.00 a.m. during the week (beginning about midnight on weekends), but some curfews begin as early as 9.00 p.m. Twenty-six percent of surveyed US municipalities have daytime curfews as well. Most municipalities allow for some exceptions, such as minors commuting to and from school or work, religious- or civic-sponsored events, and emergencies, among others (Favro, 2009; Walsh, 2014). Clearly, curfews potentially affect the timing of teen customers’ patronage of convenience stores, fast-food restaurants, movie theaters and other businesses of particular interest to this age demographic.

Licensing

Calendrical timing of behaviour can be affected greatly by licensing regulations as well and are often activity-, industry- or category-specific. Those pertaining to hunting and fishing are illustrative. Regulations vary across and within countries, and by game and fish, but licensing regulations exist in most countries to establish temporal boundaries - including dates that hunting/fishing seasons begin and end, and what days-of-week and sometimes times-of-day these activities are permissible. For example, mid-October to early February is the hunting season for several birds and small game in Spain (Just Landed, 2014). In England, Wales and in all or parts of 11 US states, Sunday hunting is typically banned, as is shooting at night, and in some localities, fishing at night is restricted too (BASC, 2016; High Tech Red Neck, 2015; Miller, 2015).

Beyond the direct regulations of hunting and fishing, per se, calendar-led marketers are particularly interested in licensing’s ripple effects that contribute to the uneven timing of demand across the calendar for numerous businesses that support hunting and fishing enthusiasts, e.g., those that sell equipment, bait, ammunition, food, fuel, lodging, and so on. Rural communities located near popular hunting and fishing destinations are particularly affected. In 2011 alone, US hunters spent an average of $2,484 (€2,211) to pursue their sport, while US anglers averaged $1,262 (€1,123) (US Fish & Wildlife Service, 2012). In short, the calendrical boundaries for hunting and fishing established by government entities influence the timing of hunters’ and fishermen’s spending habits.

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Consumers' income

Because the availability of money to spend greatly influences consumers' propensity to do so, no calendar audit would be complete without considering the legal environment's impact on the timing of consumers' income. A few particularly influential entries on the legal calendar are discussed next - namely, the timing of routine government payments to consumers, income tax refund season, and tax holidays.

Timing of routine government payments to consumers

In many countries around the world, the magnitude of government payments and financial assistance to retirees, government workers (including military personnel) and low-income consumers is substantial enough, and the timing of disbursements is predictable enough to arouse the attention of calendar-led marketers interested in garnering slices of these financial pies. For example, government pensions play a substantial role in the economic well-being of retirees in many countries, such as the UK, Singapore, Malaysia, Australia, US, and Canada, to name a few (Moran, 2015).

Not surprisingly, these government payment programmes vary around the world, but a closer look at some of those in the US illustrates their marketing relevance. In particular, the amount and timing of US government injections of money into the economy through payments to 59 million Social Security recipients (including 42 million retirees and their families), 46 million recipients of the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and 4.5 million military personnel (including active, reserve, veteran, and their families) are noteworthy. Accordingly, the following paragraphs elaborate on these programmes.

In 2015, retired workers and couples receiving Social Security benefits received average monthly payments of \$1,328 (€1,182) and \$2,176 (€1,937), respectively - typically dispersed on either the 3rd day of the month or the 2nd, 3rd or 4th Wednesday, depending upon when recipients began receiving benefits and the day of the month on which their birthday falls (Social Security Administration, 2015a, 2015b).

SNAP benefits vary by family size and income, but average \$1.40 per family member, per meal, up to a maximum of \$632 (€562) per month for a family of four (Sherter, 2013). The timing of monthly SNAP distributions varies from state to state and across recipients' case numbers, but states tend to distribute most benefits earlier rather than later in the month (for state-by-state specifics, see USDA, 2015). Some states, such as Idaho, issue benefits to all of its SNAP recipients on the first day of the month, creating an "enormous spike" in the number of shoppers at Idaho Walmart stores right after midnight and throughout the day on the first of the month (Hopper, 2011). Further, most SNAP recipients spend their monthly benefits within three weeks (Sherter, 2013). For food marketers who serve SNAP consumers, these policies and statistics imply that windows of marketing opportunity are more likely to be open earlier in the month than later in the month.

Military personnel, including those on active duty as well as veterans, are paid an average of slightly more than \$2,000 (€1,780) each month (Tergesen, 2015; USDOD, 2012), but the timing of payments differs. Retired military personnel receive their entire monthly benefit in one payment - typically on the first day of the month, or a day or two earlier if the 1st falls on a holiday, Saturday or Sunday (Horrell, 2014b). Those on active duty are paid half of their monthly pay twice each month - on about the 1st and 15th, with some timing adjustments made for weekends and holidays (Horrell, 2014a).

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Clearly the *magnitude* of these cash infusions has an enormous economic impact, especially in communities with a disproportionately high number of consumers in these groups. But the specific *timing* of these cash infusions is relevant as well, because consumers tend to time their spending to coincide with the timing of income. Gallup data from 2009 found that spending increased an average of almost $50 (€44) per respondent during weeks with paydays versus weeks without paydays (Jacobe & Jones, 2009). Apparently, the relevance of income timing is accentuated in lower-income markets populated with consumers that have little or no buffer savings to smooth spending from period to period, so when they finish spending one payment they may have no money to spend until the next payment arrives. Worldwide, the number of such consumers may be staggering, yet still quite substantial in developed countries too. Indeed, one survey found that 76 percent of American respondents did not have enough savings to cover expenses for six months, and 27 percent had no savings at all (Johnson, 2013). Further, the timing of spending also may coincide with the timing of income for more affluent consumers with buffer savings, as some (many?) may be reluctant to dip into those savings for non-emergencies.

Income tax refund season

Income tax collected from workers as payroll deductions is a major source of revenue for many countries, but workers often pay more taxes than they owe, and thus receive a refund or rebate from taxing authorities following the end of the tax year. Taxback.com, a tax agent firm, provides a lengthy list of countries that issue refunds to taxpayers. According to the company's website, the average refund in Germany is €1,020 (US$1,146), while the average is €880 (US$986) in Ireland, ¥49,000 (US$446; €397) in Japan, and NZ$550 (US$368; €330) in New Zealand (www.taxback.com, accessed 17 May 2016).

Affecting the pocketbooks and spending timing of more than 109 million American taxpayers, to use the US as a more detailed example, is the Internal Revenue Service's (IRS's) timetable for filing personal income tax returns. Typically, from late January to mid-April, US taxpayers file their annual income tax returns with the IRS and most (i.e., 73.2% in 2014) qualify for a tax refund of part or all of the taxes that were deducted from their wages during the previous calendar year. In recent years, refund size has increased substantially and averaged US$2,792 (€2,485) for the 2014 tax year (IRS, 2014). Most refunds are received within six weeks after filing, creating the annual tax refund season. Australia's income tax refund season is even more sharply defined. The average refund there is AUS$2,600 (US$1,872; €1,664), and taxpayers' rebates are received within two to three days of mid-July (www.taxback.com, accessed 17 May 2016). Although refund amounts, the timing of the tax refund season, the number of taxpaying consumers who receive refunds, and other specifics vary around the world, income tax refunds represent annual economic windfalls for a noteworthy number of employed consumers and a season of wide-open windows of opportunity for calendar-led marketers, of automobiles, furniture, electronics, appliances, and other categories, who are eager to suggest ways for taxpayers to spend the refunds.

Tax holidays

These government-chosen days throughout the year also affect the timing of consumer spending and represent open windows of opportunity for some marketers. Popularised in recent years and now adopted in some form or another in almost one

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third of the US states, sales tax holidays are designated periods during which state and/or local taxing authorities waive sales taxes on qualified retail purchases. Typically ranging from a single day to a few days, the sales tax holidays are most frequently scheduled in early August - timed to coincide with the start of the school year. Qualified product categories tend to include school-related items such as supplies, children's clothing, backpacks and some electronics. A few states have other sales tax holidays as well, such as late February (for hurricane preparedness purchases) and early September (for hunting-related equipment and supplies), (Alt, 2015). The tax breaks create automatic discounts of a few percentage points (depending on the prevailing sales tax rate in the area), and often generate local media attention to the benefit of retailers interested in building customer traffic during the sales tax holidays (Alt, 2015; Halzack, 2014).

Calendar-timed tax holidays exist outside of the US too, but may be less prevalent. China is one example, where tolls averaging almost 12 US cents per mile (about 7 cents per kilometre) are charged for the use of most expressways in China's extensive highway system (Midler, 2010). However, in an effort to encourage tourism, recently these tolls were waived or reduced during major Chinese holiday periods throughout the year. As a result, Chinese consumers' interest in travelling during these times has almost tripled, according to the China Tourism Academy (Beijing International, 2015). Accordingly, windows of opportunity open during these periods for marketers of travel-related goods and services, such as automobile rentals, fuel, food and lodging.

Consumers' time

In addition to managing their monetary resources, consumers also are sensitive to the amount of discretionary time they have available and how best to spend it. Because purchase and consumption activities typically require a mixture of both money and time, it follows that legal measures that create additional "free" time for consumers also serve to open windows of opportunity for marketers. In this regard, the legal holiday calendar is most noteworthy.

Particularly for consumers who are employed, the legal environment's creation or recognition of holidays has a tremendous impact on their availability of time to shop in general, and to buy time-consuming services such as dining, theater, recreation/leisure, and travel-related services in particular. As noted earlier, it's not an exaggeration to say that every day is a holiday or part of a designated period of recognition somewhere in the world. The endlessness of holiday periods makes it impractical to observe every holiday with time off from work, so the US federal government designates only a few "official" annual holidays on which most non-essential federally-employed workers are paid but not required to report to their jobs: New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, and Christmas Day (SHRM, 2014).

Unlike the legal environment in some countries, the US federal government does not dictate which businesses can and cannot operate on designated federal holidays, but the closure of federal offices and agencies such as the Federal Reserve Banking system and the US Postal Service, as two examples, creates a ripple effect throughout the country that prompts most state and local governments, banks, schools and many employers to follow the federal government's lead and designate many of the same dates as "their" holidays too. More specifically, based on the findings of a recent survey of 492 US human resource professionals, organisations granted an average of

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nine paid holidays to workers in 2015. Further, 94-97 percent of respondents said that their organisations would observe New Year's Day, Memorial Day, Labor Day, Thanksgiving Day, and Christmas Day in 2015 with paid time off for employees. However, fewer organisations were as likely to observe other 2015 federal holidays with paid time off - Independence Day (76%), Martin Luther King Jr. Day (37%), Presidents' Day (35%), Veterans' Day (20%) and Columbus Day (16%), (SHRM, 2014). The net effect is that a substantial portion of the US workforce observes federal holidays, in part, with a day off from work - thus freeing their time to shop or consume.

Around the world, legal holiday schedules vary in terms of the specific holidays observed and the ways they are observed. Unlike in the US, however, most federal governments around the world require that employers provide employees with paid time off for several public holidays, plus additional paid leave for vacation days. In respect for the country's religious diversity, Sri Lanka observed 24 federal holidays in 2015 (Portal Seven, 2014). Argentina, Colombia, India and Thailand also are known for a higher-than-average number of federal holidays, many of which are punctuated with mandatory business closings (Hess, 2013; Preti, 2012).

MANAGERIAL IMPLICATIONS: MARKETERS IN THE CALENDAR-LED AND CALENDAR-NETWORKED WORLD

To be effective in a world filled with calendar-led buyers, marketers, too, must be calendar-led. This means being sensitive to buyers' calendars and to their calendrical networks. It also means giving strategic and tactical consideration to calendrical periods in the development of the content and timing of marketing practices. Further, it means thinking intently about the unique mix of meanings, sentiments and behaviours associated with each period on the calendar - avoiding the temptation to view calendrical periods of the same duration as equal and interchangeable blocks of time. Understanding the individuality of calendrical periods and the calendar-led nature of buyers helps astute marketers appreciate the importance of calendrical timing. They know that windows of marketing opportunity may be open during some periods but closed or partially closed during other periods. Especially relevant to marketers with limited marketing resources, returns on marketing investments may vary greatly between periods of open and closed windows. Therefore, organisations' marketing resources need not necessarily be distributed uniformly across the calendar.

The W^3 Model of Calendar-Led Buyer Behaviour developed by the author (see Figure 1) promises to help calendar-led marketers systematically navigate the networked calendar-led world by analysing the multitude of marketplace calendars that impact consumers' calendrical timing. As the name of the diagnostic tool implies, the model incorporates three key "W" dimensions of calendrical timing influence:

1. "*Who*", or the *sources of influence*, i.e., the numerous potentially relevant exogenous calendars at play in the marketplace - such as nature's calendar, cultural calendars, legal calendars, etc., as previously listed and discussed.
2. "*What*", or the *type of influence*, i.e., whether the source influences the calendrical timing of consumers':
   (a) *need or interest* (e.g., nature's arousal of interest in swim suits in the summer, but not in the winter);

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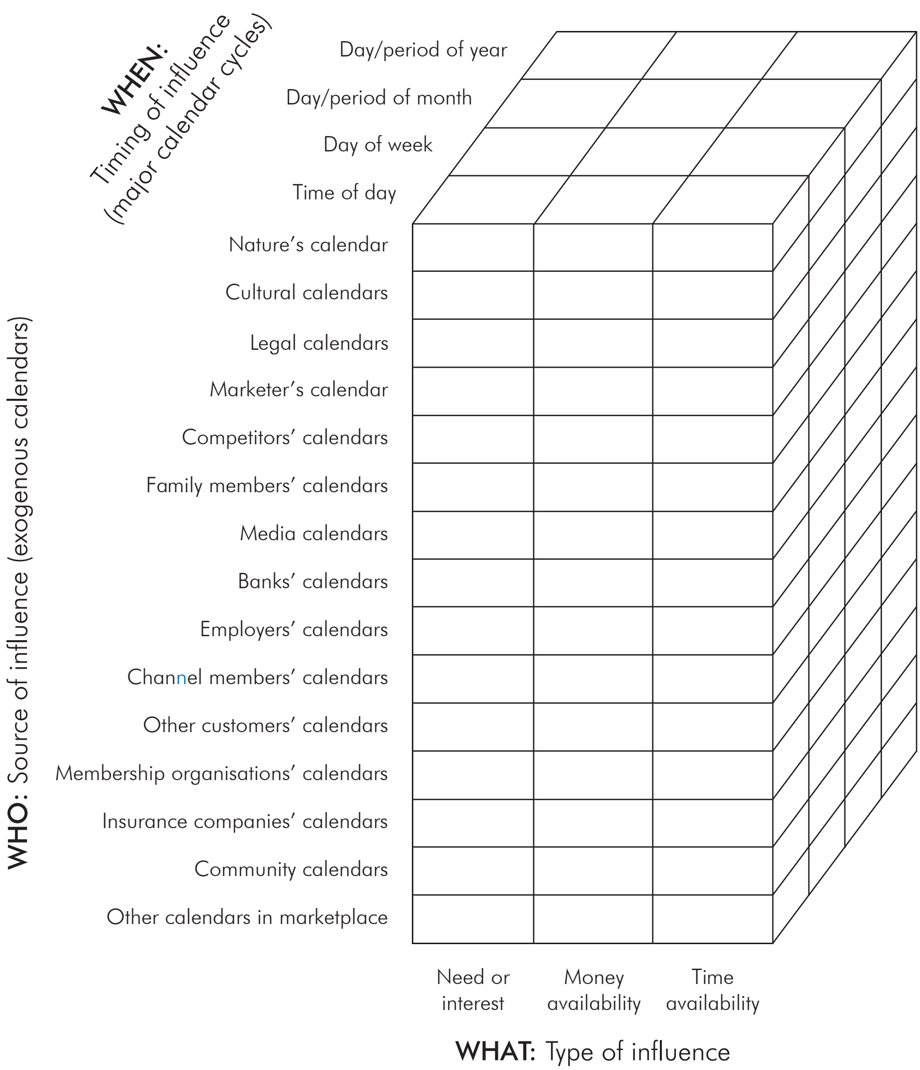
(b) *money available to spend* (e.g., employer's distribution of paychecks on payday, in contrast to the landlord's demand for rent payments on the 1st of the month); and/or

(c) *time available to shop*, consume or otherwise engage with the marketplace (e.g., a designated holiday that frees workers' time to shop, versus a popular television programme or other event that competes directly for consumers' discretionary time).

3 "*When*", or the *calendar cycle influenced*, i.e., the extent to which the source's influence affects consumers' calendrical timing with respect to: (a) time of day, (b) day of week, (c) day/period of month, (d) day/period of year, or some combination.

FIGURE 1 W[3] Model of calendar-led buyer behaviour



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The cells found at the intersections of the W^3 Model's Who, What and When dimensions serve as focal points of analysis to ensure systematic and comprehensive consideration of the many potentially relevant combinations of calendrical timing impact. The general approach for analysis might begin by *identifying temporal patterns across calendrical cycles,* such as a series of recurring peaks and valleys. If purchase (demand) timing is of interest, as an example of one popular variable that may be examined, sales data may be plotted across time periods within the respective cycles (e.g., 24 hourly data points for time-of-day cycle, seven data points for day-of-week cycle, etc.) and then scrutinised for patterns.

Recognising the likelihood of a differential impact of exogenous calendars across groups of customers, a complementary analysis might examine *the composition of the customer mix across time periods* within the respective cycles. For example, what proportion of morning customers consists of those in Target Markets A, B, C, etc., versus the composition of customers in those target markets during the afternoon or evening? Or, using the annual cycle to illustrate the same point, how does the mix of customers during the winter compare to those of spring, summer and autumn?

If patterns of temporal variation across one or more calendrical cycle (When) are pronounced and predictably reoccur with repeated turns of the cycles, the possible causes of the variation then may be systematically investigated across the exogenous calendars (Who) and type of influence (What). At this stage of the analysis, some exogenous calendars may be quickly eliminated as possible sources of influence, such as those that obviously have nothing to do with the respective calendrical cycle, or those that do not vary significantly across periods within the cycle. As examples, nature's calendar cannot impact day-of-week patterns because the concept of the week is a man-made cultural artifact, and day-of-week patterns cannot be attributed to public transportation if the service experience and schedule are comparable throughout the week.

Calendar-led marketers then may take action to reinforce or otherwise capitalise upon the impact of exogenous calendars that work in their favour. For example, retail stores may display assortments of gift items when cultural calendars designate gift-giving holidays that arouse shoppers' sense of generosity. Or, as another example, knowing when employers in the community typically pay their workers, distribute periodic bonuses, or schedule employee vacation periods, local marketers may time their communications to coincide with those periods - suggesting how the newly acquired money or discretionary time may be spent.

In contrast, marketers may utilise a variety of countermeasures to offset or minimise the less advantageous consequences that exogenous calendars may exert on consumers' timing decisions. As an example of one possible initiative, retail marketers may counter the timing of competitors' scheduled events with a calendar interception tactic, i.e., scheduling their own events prior to those of competitors. Other possible tactics in markets where workers are liquidity constrained or paid infrequently (e.g., monthly) is the extension of credit, willingness to accept credit card payments and inclusion of smaller package sizes (at lower prices) - all to reduce the necessity for shoppers to have cash on-hand and thus enable them to shop throughout the pay cycle. Third, during lull periods of demand, it is not uncommon for service marketers to increase advertising, lower prices, and/or offer countercyclical services in an effort to increase demand or to shift demand from peak periods (Zeithaml et al., 1985). Fourth, calendar-led organisations may look to technology, as technology has been used frequently in the past to counter nature's calendrical constraints. Examples: The availability of fruits and vegetables is no longer seasonal, thanks to canning

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technology. Heating and air-conditioning technologies have helped to make in-store shopping experiences more comfortable year-round. The mounting of headlights on automobiles more than a century ago extended motorists' driving time into the night. Today, online technologies frequently help alleviate the need for consumers to visit physical store locations - thus increasing the timing flexibility of shopping.

THEORETICAL CONSIDERATIONS

Although there is no coherent theory of calendar-led buyer behaviour or calendar-led marketing to guide researchers at this time, cyclical theory, developed in multiple fields such as history, politics, sociology and economics, is particularly relevant and promises to lead to the formulation of such theory. According to cyclical theory, events evolve over time in a somewhat predictable fashion with distinctly identifiable stages, analogous to the natural cyclical stages of infancy, growth, maturity and decline that living beings experience (Barker, 1993; Puetz, 2009).

Cyclical theory is implicitly, if not explicitly, invoked when consumer researchers investigate relationships between buyer behaviours and buyers' ages - hypothesising that consumers' needs or other circumstances, and thus purchase preferences, tend to change or evolve predictably throughout the biological life cycle (using age as an indicator of position in the life cycle). The aforementioned extensions of the biological life cycle concept such as product life cycles, family life cycles, sales career cycles, relationship development cycles, and economic cycles also appear to be rooted in cyclical theory as the phenomena they encapsulate are characterised by multiple stages, including a beginning and an end, predictably and sequentially ordered, with each stage uniquely distinguished from other stages (Carter & McGoldrick, 1989; Cox, 1967; Du & Kamakura, 2006; Dwyer et al., 1987; Gardner, 1987; Jolson, 1974).

Calendar-led marketplace behaviour is consistent with cyclical theory. In fact, the four calendar cycles discussed throughout this paper, namely the time-of-day, day-of-week, day/period-of-month, and day/period-of-year cycles, are cyclical by definition. Time periods within the cycles represent distinguishable stages: morning, Tuesday, mid-month, and winter, as examples. Depending on the marketing phenomena of interest, other calendar-based cycles may be marketing-relevant as well. For example, it may be relevant to consider multi-year election cycles when marketing politicians or their ideas. Or, sports marketers interested in capitalising on the publicity and interest in the Summer Olympics (held every four years) may research and plan in terms of corresponding four-year cycles.

Of course, exceptions are not uncommon as some aspects of consumer behaviour are likely to defy predictable progression from stage to stage, but the variety of ways that cyclical theory has been applied successfully in marketing and in other fields, coupled with the cyclical nature of buyer behaviour discussed throughout this article, suggests that cyclical theory may be critical in understanding and capitalising upon the calendrical timing of marketplace behaviours and sentiments. The application of two inter-related principles of cyclical theory are illustrative.

First, the network of numerous calendars at play in the marketplace gives rise to the apparent *principle of inequality across calendrical periods*. That is, the meanings and marketplace behaviours attached to mornings, weekdays, and winter days, as examples of calendrical periods, tend to differ from those of evenings, weekends,

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and summer days, respectively. Moreover, the network of marketplace calendars seems to ensure that the timing of marketplace behaviours is rarely, if ever, evenly or randomly distributed across time periods within cycles. In support of this principle, Martin (2008) investigated the influence of habits and routines. He found that deeply ingrained habits lead to remarkably similar day-to-day patterns of behaviour - reporting that 45 percent of daily behaviour replicates the previous day's behaviour at about the same time of day.

Second, the *principle of cyclicality,* or the cyclical nature of calendars and time-keeping, is key. That is, morning always precedes evening, Tuesday consistently follows Monday, and winter reliably gives way to spring, year after year. When coupled together, the principles of cyclicality and inequality across calendrical periods produce a potent behavioural parade that predictably marches through time and serves to sharpen forecasting accuracy, and thus enhances planning and the timing of marketing activities. In much the same way that the cyclical (although largely non-calendrical) nature of biological-, product-, and family-life-cycles, among others, has enriched marketing thought and practice, so too has the promise of calendar-led buyer behaviour and calendar-led marketing.

SUMMARY AND CONCLUDING THOUGHTS

Extensively used by both buyers and marketers, calendars may be the most widely used and most influential planning tools in the world. Much of human behaviour, including consumer behaviour, is organised around calendars - so much so that both buyers and marketers appear to be largely calendar-led. Yet, the integral role that calendars play in consumer decision-making and behaviour in general, and the calendrical *timing* of consumer decision-making and behaviour in particular, remain under-researched.

Appeal of cyclical theory

The association between calendars and consumer behaviour is, or should be, particularly appealing to marketers given the cyclical and predictably recurring nature of calendars and accompanying behaviours that enhance forecasting and thus planning. That is, the predictably cyclical nature of calendars and calendar-led behaviour helps marketers anticipate when windows of opportunity are likely to be open or closed. As an obvious example, if the children's birthday party coordinator at a local McDonald's restaurant learns that a child's fifth birthday falls on October 23 this year, they can anticipate with great certainty when the child's birthday will occur in future years too, and thus when windows of marketing opportunity are likely to be open for the restaurant to host birthday parties for the child. Still, if the timing of potential birthday parties cannot be synchronised with the family's calendar, otherwise relevant attributes like food quality, physical facilities, price, and so on, may not matter.

Calendar networks

It is doubtful that consumer marketers can effectively or efficiently plan their own marketing calendars without first understanding consumers' calendars, and they can't fully understand consumers' calendars without understanding how these are impacted

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by many exogenous calendars at play in the marketplace. Accordingly, this article introduced the W³ Model of Calendar-Led Buyer Behaviour to assist calendar-led marketers in their systematic assessment of the impact played by calendar networks in their markets. In particular, a detailed examination was made of three powerful categories of exogenous calendars that affect consumers' calendrical timing - namely nature, cultural, and legal calendars.

Nature's calendar first affected mankind. Its regulation of daylight and weather/climate across time-of-day and period-of-year cycles, for example, seems to assert when we should sleep, venture outside, plant or harvest, shop for snow shovels, crave cool drinks, and so on. Historically, much of human behaviour, including that of consumers and marketers, has aligned itself with nature's calendar.

Cultural calendars have extended nature's calendar by further synchronising behaviours with calendrical periods and subtly or not-so-subtly pressuring consumers to gravitate towards these norms. Cultural calendars also receive credit for branding and co-branding every calendrical period multiple times - naming periods and prescribing when and how various holidays and other occasions should be observed, suggesting what days of the week (if any) will be designated as the "weekend" and what the weekend means, and so on.

Legal calendars influence the timing of many cash infusions in the marketplace (e.g., government payments to retirees), regulate the timing of some marketplace behaviours (e.g., such as blue laws that prohibit the sale of alcohol on Sundays, curfews that restrict the late-night mobility of minors, and licences that define periods when it's permissible to hunt or fish), and influence the availability of consumers' discretionary time for shopping and consumption by designating some dates as legal holidays.

Clearly in a calendar-led world, marketers who ignore consumers' calendars, and the network of calendars in the marketplace that affect consumers' calendars, do so at their own peril.

What's next? Opportunities for future research

Although nature, culture and legal calendars were focal points in this article, they represent only three of more than a dozen categories of exogenous calendars that affect consumers' calendrical timing. The calendrical timing impact of other categories of exogenous calendars - only briefly alluded to in this paper - should be explored in more detail in future inquiries. Among others, these include marketers' and their competitors' calendars, of course, but also those of employers, family members, media vehicles, channel members and intermediaries, other customers, membership organisations, insurance companies, and communities.

Beyond the network effects on consumers' calendrical timing, many other highly-relevant research issues remain as well - questions for researchers to address in future studies. In particular, four lines of inquiry promise to be of interest to both scholars and practicing marketers. First, regarding the influence that calendars exert on consumers, what does it mean to be calendar-led? To what extent are consumers calendar-led - sometimes willingly and sometimes reluctantly? Scale development may lead to the identification of multiple and distinctly different market segments, such as calendar-led consumers who embrace their calendars and view them as partners in organisation and productivity, versus calendar-*dragged* consumers who regard calendars as oppressive tyrants and resent firms' "restrictive" reservation

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or appointment systems, "arbitrary" deadlines or expiration dates, "inconvenient" trading hours, and other timing constraints.

Second, what is the calendrical timing of buyers' shopping, purchase and consumption behaviours? When do they buy which items? Moreover, what is the relative potency of each calendrical cycle, i.e., is variation in buyer behaviour more pronounced and/or more predictable across time-of-day, day-of-week, day/period-of-month, or day/period-of-year cycles? Answers are likely to vary across product categories, e.g., time-of-day or day-of-week cycles may be most relevant for food purchases, while clothing purchases may be more seasonally-timed. Understanding when peak and lull periods are likely to occur promises to enhance marketing planning efforts and enable marketers to time the allocation of limited marketing resources more effectively. Fortunately, the widespread availability of cash-register-generated time-stamped purchase data facilitates analysis for researchers interested in identifying these purchase patterns.

Third, linking time-stamped purchase data with loyalty club membership data promises to answer additional questions regarding the purchase timing of various market segments, e.g., at what times do younger/older, male/female, high/low-volume, price-sensitive/non-price-sensitive, etc., customers tend to shop? Answers to these questions can prompt marketers to adjust their marketing mixes across calendrical cycles, e.g., offering more "sale" items in the afternoons or on Thursdays if that's when price-sensitive shoppers are prone to shop.

Finally, what meanings, values, and sentiments do consumers attach to specific calendrical time periods, including holidays and occasions? Which periods are widely observed or niche-specific, joyous or anxiety-provoking, religious or secular, solemn or celebratory, associated with gift-giving, family, food, candy, alcohol, fireworks… or not? Marketing efforts that align brand meanings with appropriate or desirable calendrical sentiments may positively resonate with consumers - the likely rationale behind T.G.I. Friday's slogan that, "*Every day is Friday at Friday's*". In contrast, consumers may resent brands or messages that are misaligned with strongly-held calendrical meanings - such as a new retail store's celebratory "Grand Opening Extravaganza" event scheduled to coincide with a solemn occasion such as Remembrance Day or Memorial Day.

Answering these and other important questions about consumers and their calendars promises to enrich the field's understanding of consumer behaviour and enhance marketers' ability to synchronise the timing and content of their marketing efforts to mesh with consumers' calendrical orientations. Indeed, much work lies ahead for calendrically-intrigued researchers.

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