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## CREDIT CARDS AND THE GLOBALIZATION OF NOTHING

GEORGE RITZER\*

The objective of this essay is to bring together two of my major interests: credit cards and globalization, especially the globalization of nothing.<sup>1</sup> Although my books on this topic appeared almost a decade apart, the earlier one on credit cards, *Expressing America*, was already concerned with globalization, as well as a reflection of my critical orientation toward that process, and both of these concerns are manifested in the book's sub-title, *A Critique of the Global Credit Card Society*.<sup>2</sup> The easy point to demonstrate even then, but far easier today, is that credit cards are increasingly global phenomena; they are part—a very important part—of the process of globalization. The harder and more complex issues relate to the relationship between credit cards and the globalization of nothing. Two issues, in particular, will concern me here: 1) is the global proliferation of credit cards an example of the globalization of nothing; and, more importantly, 2) do credit cards contribute to the globalization of nothing, especially in the realm of consumption? However, before we get to those two issues, we need to outline the basic concepts and arguments of the globalization of nothing thesis.

### I. THE GLOBALIZATION OF NOTHING

*Nothing* is defined as a “social form that is generally<sup>3</sup> centrally<sup>4</sup> conceived, controlled and comparatively devoid of distinctive substantive content.”<sup>5</sup> Conversely, we can define *something* as “a social form that is generally<sup>6</sup> indigenously conceived, controlled and comparatively rich in distinctive

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1. GEORGE RITZER, *THE GLOBALIZATION OF NOTHING* (2004).

2. GEORGE RITZER, *EXPRESSING AMERICA: A CRITIQUE OF THE GLOBAL CREDIT CARD SOCIETY* (1995).

3. There are, however, some forms of nothing that are locally conceived and/or controlled.

4. That is, by, for example, the headquarters of a multinational corporation or a national government.

5. RITZER, *supra* note 1, at 3.

6. As in the case of the caveat about the definition of nothing, there are some forms of something that are centrally conceived and/or controlled.

*substantive content.*”<sup>7</sup> This makes it clear that neither nothing nor something exists independently of the other, “*each makes sense only when paired with, and contrasted to, the other.*”<sup>8</sup> “While presented as a dichotomy,<sup>9</sup> this implies a *continuum* from something to nothing and that is precisely the way the concepts will be employed here—as the two poles of that continuum.”<sup>10</sup> (See Figure 1) Thus, for example, in the realm of consumption (an indirect concern in this essay because credit cards are all about consumption; these concepts could easily be applied to other areas of social life as well), the Mills corporation, and others like it, create and control shopping malls (e.g., Potomac Mills in Virginia, Sawgrass Mills in Florida) as forms, as structures that, in themselves, have little, if any, distinctive content (except, perhaps, for comparatively minor variations in structural design and architectural nuance). The content of any given mall depends on what (particular shops, goods, restaurants, employees, customers, and so on) happens to be in it. A mall in one part of the world (say, Paris or Tokyo) may be structured much like a mall in another location (Montreal or Buenos Aires, for example), but there will be innumerable differences in their specific contents.<sup>11</sup> More importantly, people use the mall in countless ways, many of which may not have been anticipated by the mall designers and owners, and their behaviors will vary greatly in different parts of the globe. The basic structure of the mall is repeated over and over, but the contents will vary, especially in different parts of the world.

<i>SOMETHING</i>	<i>NOTHING</i>
Place (community bank)	Non-Place (credit card company)
Thing (personal loan)	Non-Thing (credit card loan)
Person (personal banker)	Non-Person (telemarketer)
Service (individualized assistance)	Non-Service (automated, dial-up aid)

Figure 1.

If, within the confines of this analysis, the shopping mall is an example of nothing (or at least as lying toward that end of the continuum), then we can think of a local farmers’ market as something (flea markets, craft fairs, and co-ops are other examples). That is, it is locally conceived and controlled and

7. RITZER, *supra* note 1, at 7.

8. *Id.*

9. See BEYOND DICHOTOMIES: HISTORIES, IDENTITIES, CULTURES, AND THE CHALLENGE OF GLOBALIZATION (Elisabeth Mudimbe-Boyi ed., 2002) for a critique of dichotomous thinking.

10. RITZER, *supra* note 1, at 7.

11. It should be noted, however, that even the contents of such locales are becoming increasingly similar as is evidenced by the increasing homogeneity of retailers and their wares that are found there (for example, Gap clothing, Steve Madden shoes, or AMC movie theaters).

each one has a great deal of distinctive content. A farmers' market is created anew each time the farmers, at least those who happen at that particular time to have produce to sell, arrive at the appointed place. There is no pre-set structure into which farmers must fit, although they may, by custom, sell particular things in particular spots. Which farmers are there, and what they offer for sale, will vary greatly from one time (especially season) to another. Most importantly, once the market has ended for the day, whatever structure has been created will be dismantled and then created again, perhaps somewhat differently, the next market day. And the farmers' market is no mere throwback to an earlier time period; it remains viable in many areas of the United States, and even more commonly in most other parts of the world, including the highly developed countries of Western Europe.

The most pertinent source of my interest in nothing, especially conceptually, came from the work of Marc Augé, a social geographer, and his concept of *non-places*.<sup>12</sup> To Augé, non-places are "the real measure of our time."<sup>13</sup> I would take this even further to say that nothing is, in many ways, the true measure of our time! I extend the idea of non-places to *non-things*, *non-people*, and *non-services*. To continue with the previous example, a shopping mall would be seen as a non-place where one could purchase a non-thing (a pair of mass-produced Gap khakis), from a non-person (one of countless Gap sales associates) offering a non-service (the highly scripted interaction of the sales associates).

Of course, as with something and nothing, each of these concepts implies a continuum with *places*, *things*, *people*, and *services* as the opposing, *something* poles. To be on the "non" end of any of the four continua, phenomena must tend to be centrally conceived and controlled forms lacking in distinctive substantive content. Those entities that are to be found at the other end of each continuum are locally conceived and controlled forms that are rich in distinctive substantive content. So, the farmers' market would be considered a place where one could purchase a thing (fresh, home-grown produce) from a person (an individual farmer) offering a service (intimate knowledge of local produce).

The something-nothing continuum, as well as the four sub-continua mentioned above, are illustrated in Figure 1; the examples relate to the concern of this essay—the credit card industry.

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12. MARC AUGÉ, *NON-PLACES: INTRODUCTION TO AN ANTHROPOLOGY OF SUPERMODERNITY* 77–78 (John Howe trans., Verso 1995). See also Margaret Morse, *An Ontology of Everyday Distraction: The Freeway, the Mall, and Television*, in *LOGICS OF TELEVISION: ESSAYS IN CULTURAL CRITICISM* 193 (Patricia Mellencamp ed., 1990); E. RELPH, *PLACE AND PLACELESSNESS* (1976).

13. AUGÉ, *supra* note 12, at 79.

As will be discussed in some detail below, it can be argued that a credit card is nothing (or at least lies toward that end of the something-nothing continuum). Extending this logic, a contemporary credit card company—one that may be little more than a telephone center—is a non-place, the highly programmed and scripted individuals who work there are non-people, and the often automated functions can be thought of as non-services. Those entities that are to be found at the something end of each continuum are locally conceived and controlled forms that are rich in distinctive substance. Thus, a traditional line of credit negotiated by local bankers and personal clients is a thing; a place<sup>14</sup> is the community bank to which people can go and deal with bank employees in person and obtain from them individualized services.

Although valuable concepts on their own, we cannot really discuss these phenomena apart from their relationship to human beings. People and services obviously involve consideration of human relationships and their relative presence or absence. However, even a discussion of places and things requires that we analyze the human relationships (or their relative absence) that serve to make them something, nothing, or everything in between. Thus, settings become places or non-places (or somewhere in between) because of the thoughts and actions of the people who create, control, work in, and are served by them. Objects are turned into things or non-things by those who manufacture, market, sell, purchase, and use them. And even human beings (and their services) become people or non-people (and non-services) as a result of the demands and expectations of those with whom they come into contact. To put this more generally and theoretically, nothing and something (and everywhere in-between) are *social constructions*.<sup>15</sup> In other words, being something or nothing is not inherent in any place, thing, person, or service.<sup>16</sup> The latter are transformed into something or nothing by what people do in, or in relationship to, them. And, whatever is done in, or in relationship to, them can be defined as something, nothing, and all points in between. It is for this reason that there will often be a discrepancy between what will be defined in this essay as nothing and the definitions of those involved in, or with, them who are likely to define them as something.

The ideas of nothing and something are obviously highly abstract, so it is also necessary to provide more depth, detail, and concreteness by developing each end of the continuum, and the continuum itself, through a multitude of

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14. Ray Oldenburg has written extensively about places, specifically what he calls “great, good places.” RAY OLDENBURG, *THE GREAT GOOD PLACE* xxviii (1997); RAY OLDENBURG, *CELEBRATING THE THIRD PLACE, INSPIRING STORIES ABOUT THE GREAT GOOD PLACES AT THE HEART OF OUR COMMUNITIES* (2001).

15. See PETER L. BERGER & THOMAS LUCKMANN, *THE SOCIAL CONSTRUCTION OF REALITY* 1 (Anchor Books ed. 1989).

16. For example, talking to one employee may reinforce a sense of nothing, while another employee may deal with us in a very human manner.

subdimensions and subcontinua. I have developed five such subcontinua to help clarify what is meant by nothing and something (the first idea relates to the something end of the continuum while the second relates to its nothing pole)<sup>17</sup>: 1) unique, one-of-a-kind—generic, interchangeable; 2) local geographic ties—lack of local ties; 3) specific to the times—relatively time-less<sup>18</sup>; 4) humanized—dehumanized; and 5) enchanted—disenchanted. The position of any given phenomenon on the broad something-nothing continuum is a composite of its positions on each of these subcontinua.<sup>19</sup> Bear in mind that these are *all* continua and that any given empirical reality will fall somewhere between the two poles of *each*, as well as the more general something-nothing continuum.

Let me now offer even further clarification to each of these specific subcontinua. The unique, one-of-a-kind—generic, interchangeable subcontinuum is premised on the idea that that which is unique is highly likely to be indigenously created and controlled and to be rich in distinctive substance, while that which is generic is likely to be centrally created and controlled and to be lacking in much, or even any, distinctive substance. The local geographic ties—lack of local ties subcontinuum is based on the belief that phenomena with local ties are more likely to internalize the rich complexity and the distinctive substance of the local environment while those without such ties are likely to be lacking in such complexity and distinctive substance.<sup>20</sup> The specific to the times—relatively time-less subcontinuum posits that what is specific to a time period would tend to be distinctive (and more likely to be something), while that which is more time-less would tend to lack distinctiveness (and more likely to be nothing). For purposes of the humanized—dehumanized subcontinuum, those phenomena that are enmeshed in strong human relations are likely to have a great deal that is substantively distinctive associated with such relationships (e.g., the detailed interpersonal

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17. See generally W. BALDMUS, *THE STRUCTURE OF SOCIOLOGICAL INFERENCE* (1976) (providing a critique of this kind of dichotomous thinking and giving an alternative).

18. We hyphenate *time-less* here to distinguish it from *timeless*, which has a different meaning—everlasting—than the one we intend here—that *which cannot easily be tied to a given time period*. In fact, *timeless*, as the word is usually used, is associated with that which is specific to the times. See RITZER *supra* note 1, at 27–28.

19. However, it is not simply a matter of somehow just adding these positions together to come up with an overall score, and therefore placement, on the something–nothing continuum. These continua are meant to be employed in a theoretical sense in order to gain qualitative bearings rather than as mathematical certainties that produce a quantitative result.

20. Although, phenomena without local ties may have complexity of another type derived from a multitude of inputs from many locales. For example, scholarly work often derives much of its complexity from the multitude of intellectual inputs and the idiosyncratic way in which a particular scholar puts them together. The currently popular fusion cuisine is another, more mundane, example of complexity stemming from a variety of ingredients and recipes from many different parts of the world.

histories associated with them) while dehumanized phenomena are far less likely to permit the development of substantial personal relationships among those involved. Finally, the enchanted – disenchanted subcontinuum is based on the idea that that which is something tends to have an enchanted, magical quality, while that which is nothing is more likely to be disenchanted, to lack mystery or magic.

## II. GLOBALIZATION: GLOCALIZATION AND GROCALIZATION

*Globalization* can be defined as “the worldwide diffusion of practices, expansion of relations across continents, organization of social life on a global scale, and growth of a shared global consciousness.”<sup>21</sup> “As it has come to be used, globalization encompasses a number of transnational processes that, while they can be seen as global in reach, are separable from each other.”<sup>22</sup> It is beyond the scope of this essay to deal with the full range of globalization processes,<sup>23</sup> but two broad and important types—glocalization and grobalization—will be of interest here. The concept of glocalization gets to the heart of what most contemporary theorists associated with globalization theory think about the nature of transnational processes.<sup>24</sup> “*Glocalization* can be defined as *the interpenetration of the global and the local resulting in unique outcomes in different geographic areas.*”<sup>25</sup> The concept of *grobalization*, a much-needed companion to the notion of glocalization,<sup>26</sup> focuses on *the imperialistic ambitions of nations, corporations, organizations, and the like and their desire, indeed need, to impose themselves on various geographic areas.*<sup>27</sup> Their main interest is in seeing their power, influence, and in many

21. Frank J. Lechner, *Globalization*, ENCYCLOPEDIA OF SOCIAL THEORY 330 (George Ritzer ed., 2005).

22. RITZER, *supra* note 1, at 72.

23. See Robert J. Antonio & Alessandro Bonanno, *A New Global Capitalism? From “Americanism and Fordism” to “Americanization-Globalization,”* 41 AM. STUD. 33 (2000) for an excellent overview of the full range of globalization processes.

24. See Roland Robertson, *Globalization Theory 2000+: Major Problematics*, in HANDBOOK OF SOCIAL THEORY 458–71 (George Ritzer & Barry Smart eds., 2001). Glocalization not only goes to the heart of Robertson’s own approach, but it is central to that of many others. The most notable is Arjun Appadurai’s view that the “new global cultural economy has to be seen as a complex, overlapping, disjunctive order.” ARJUN APPADURAI, MODERNITY AT LARGE: CULTURAL DIMENSIONS OF GLOBALIZATION 32 (1996). While John Tomlinson uses other terms, he sees glocalization as “friendly” to his own orientation. JOHN TOMLINSON, GLOBALIZATION AND CULTURE 195–96 (1999).

25. RITZER, *supra* note 1, at 73.

26. We feel apologetic about adding yet another neologism, especially such an ungainly one, to a field already rife with jargon. However, the existence and popularity of the concept of glocalization requires the creation of the parallel notion of grobalization in order to emphasize that which the former concept ignores or downplays.

27. We are combining a number of different entities under this heading (nations, corporations, a wide range of organizations, and so on), but it should be clear that there are

cases, profits *grow* (hence the term *grobalization*) throughout the world. No necessary value judgment is implied here, there can be negatives associated with the *glocal* (lack of openness to some useful *grobal* inputs) and positives tied to the *grobal* (the delivery of new medications and medical technologies).

It is argued that *grobalization* tends to be associated with the proliferation of nothing (e.g. the shopping mall; the credit card), while *glocalization* tends to be tied more to something (e.g., the farmer's market; a personal loan) and therefore stands opposed, at least partially (and along with the local itself), to the spread of nothing.<sup>28</sup> It is the fact that these two processes co-exist under the broad heading of *grobalization*, and because they are, at least to some degree, in conflict in terms of their implications for the spread of nothingness around the world, that *grobalization* as a whole does not have a uni-directional effect on the spread of nothingness. That is, in some of its aspects (those involved in *grobalization*) *grobalization* favors the spread of nothing, but in others (those related to *glocalization*) it tends toward the dissemination of something.

“Those who emphasize *glocalization* tend to see it as militating against the *grobalization* of nothing and, in fact, view it as leading to the creation of a wide array of new, “*glocal*” forms of something.”<sup>29</sup> “In contrast, those who emphasize *grobalization* see it as a powerful contributor to the spread of nothingness throughout the world.”<sup>30</sup>

While our focal concern is with the *grobalization* of nothing, that linkage can only be dealt with within the broader context of a discussion of the relationship between *grobalization/glocalization* and something/nothing. Figure 2 offers the four basic possibilities (with a few representative examples) that emerge when we cross-cut the *grobalization-glocalization* and something-nothing continua. It should be noted that while this yields four “ideal types,” there are no hard-and-fast lines between them. This is reflected in the use of both dotted lines and of multi-directional arrows in Figure 2.

The *glocal-something* and *grobal-nothing* quadrants in Figure 2 are of greatest importance,<sup>31</sup> at least for the purposes of this analysis, because their

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profound differences among them including the degree to which, and the ways in which, they seek to *grobalize*.

28. RITZER, *supra* note 1, at 73–74.

29. *Id.* at 79.

30. *Id.*

31. While the other two quadrants are residual in nature and of secondary significance, it is important to recognize that there is, at least to some degree, a *glocalization* of nothing and a *grobalization* of something. Their empirical manifestations are not only not nearly as common as those associated with the other two possibilities, but whatever tensions may exist between them are of far less significance than that between the *grobalization* of nothing and the *glocalization* of something. However, the existence of the *glocalization* of nothing and the *grobalization* of something makes it clear that *grobalization* is not an unmitigated source of nothing (it can involve



relationship to one another represents a key point of tension and conflict in the world today. Clearly, there is great pressure to globalize nothing (from, for example, entrepreneurs) and often all that stands in its way, in terms of achieving global hegemony, is the glocalization of something (and those seeking to defend and further it).

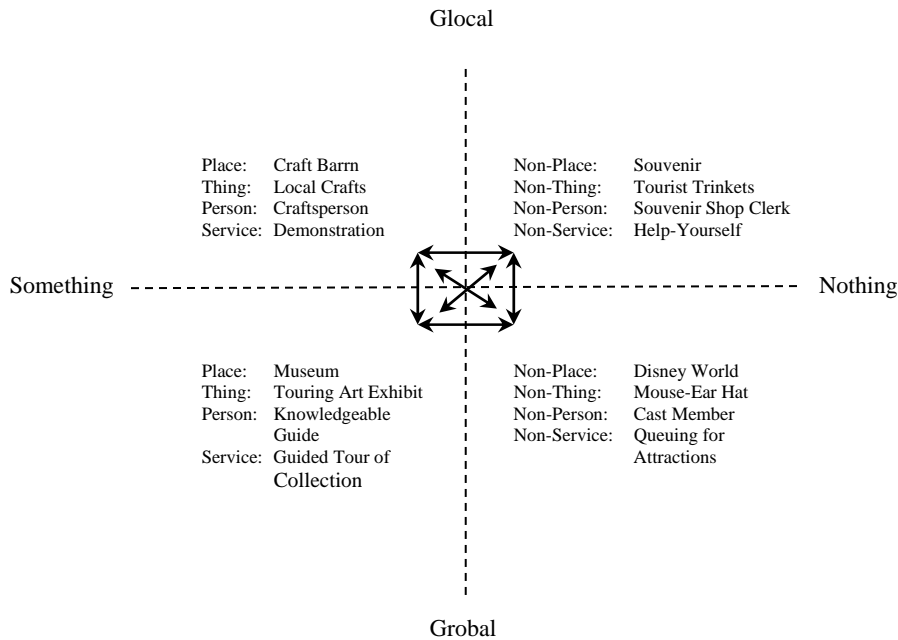


Figure 2. The Relationship between Glocal-Grobal and Something-Nothing with Exemplary (Non-) Places, (Non-) Things, (Non-) Persons, and (Non-) Services.

The close and centrally important relationship between globalization-nothing and glocalization-something leads to the view that there is what Max Weber called an *elective affinity* between the two elements of each of these pairs.<sup>32</sup> Neither in the case of globalization and nothing, nor of glocalization and something, does one of these elements “cause” the other to come into existence. Rather, the development and diffusion of one tends to go hand-in-hand with the other.<sup>33</sup> Thus, it is far easier to globalize nothing than something; the development of globalization creates a favorable ground for the

something) and glocalization is not to be seen solely as a source of something (it can involve nothing).

32. See Richard Herbert Howe, *Max Weber’s Elective Affinities: Sociology Within the Bounds of Pure Reason*, 84 AM. J. SOC. 366-67 (1978). And there is not an *elective affinity* between globalization and something and glocalization and nothing. Indeed, it is difficult to accept the view that there are *any* such relationships in the social world.

33. *Id.*

development and spread of nothing (and nothing is easily globalized). Similarly, it is far easier to glocalize something than nothing; the development of glocalization creates a favorable ground for the development and proliferation of something (and something is easily glocalized).

However, the situation is more complex than this because we can also see support for the argument that globalization can, at times, involve something (e.g., art exhibits that move among art galleries throughout the world; Italian exports of food like *Parmigiano Reggiano* and *Culatella* ham; touring symphony orchestras and bands that perform in venues throughout the world) and that glocalization can sometimes involve nothing (e.g., the production of local souvenirs and trinkets for tourists from around the world).

Globalization, by its very nature, generally requires large numbers of that which is to be disseminated throughout the globe.<sup>34</sup> “It is far easier to centrally conceive, construct and reproduce many times over, that which is derived from a “bare bones” model with minimal content (or to put it another way, a model that is far more form than content), than that which is derived from a complex model with elaborate and distinctive content.”<sup>35</sup> “Furthermore, once one has constructed the basic model of a minimal phenomenon, then all iterations that follow from it are easy to produce since there is so little substance to the original model.”<sup>36</sup> “Also easing the way toward the proliferation of the model is the fact that only minor variations and deviations over time and across space are permitted.”<sup>37</sup> The proliferation of nullities (that which exist at or near the nothing end of the something-nothing continuum) obviously assumes the existence of entrepreneurs (in the broadest sense of the term—e.g., the corporate officials at McDonald’s, Gucci, or Visa; government leaders) who are interested, for financial and/or myriad other reasons, in the expansion of such minimalist creations and their exportation to other parts of the world.<sup>38</sup>

In contrast, things derived from the glocal are, almost by definition, much more complex and therefore likely to be produced in more limited numbers.<sup>39</sup> “The complexity of the glocal comes from the fact that it involves an idiosyncratic mix of the global and the local and, furthermore, there are innumerable such combinations in many areas of the world with subtle differences in each area in the ways in which global and local elements are

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34. See RITZER, *supra* note 1, at 103.

35. *Id.*

36. *Id.*

37. *Id.*

38. *Id.* However, it should be noted that some entrepreneurs do create phenomena that are rich, elaborate, distinctive and idiosyncratic, or develop those already in existence, and export them, often successfully (the globalization of something). But, “[t]he very nature of these complex phenomena serves to limit their numbers and hence their global proliferation.” See RITZER, *supra* note 1, at 99–100.

39. *Id.* at 106.

combined.”<sup>40</sup> It is difficult to produce such complex combinations in great numbers and, in any case, the many different combinations (for example, slight differences in the food served in different parts of Provence in Southern France) speak to the likelihood of small-batch, rather than mass, production. Furthermore, there is likely to be only a minimal demand for such idiosyncratic products (e.g., only relatively small numbers of people outside France are likely to be interested in, and able to afford, Provençal food). “Finally, that which is glocal in character is almost by definition produced and marketed in a limited geographic area . . . and this means that low levels of production might be hard-pressed to satisfy even the local demand, let alone a global market.”<sup>41</sup>

In contrast, “[b]ecause they are so content-less, nullities are easier to extract from the given locality in which they were created and to export to other, sometimes very different, locales.”<sup>42</sup> As a result, it is relatively easy to globalize that which is relatively devoid of distinctive content. “In contrast, elaborate and distinctive phenomena may be too tied to a specific locale to be extracted from it, and their complex distinctiveness may make it difficult for them to take root in other locales.”<sup>43</sup>

For many of the same reasons, “[n]ullities are also easier to extract from the given time period in which they were created and to be at home in other time periods.”<sup>44</sup> “More generally, there is a tendency to modify products of a given time period, removing much of what makes them distinctive, so that they can be marketed in a different time period.”<sup>45</sup> “It is far easier to distribute such products globally—to globalize them—than it is those that retain deep ties to a specific epoch (and local area).”<sup>46</sup>

The fact that there is a basic model, and then that minor adaptations are made to that model, means that the costs of producing and modifying global settings, products and so forth can be kept to a minimum in comparison to creating such things anew in many different places and times. And this means, of course, that higher profits are possible (in those cases in which profit-making organizations are being discussed) where a simple, basic model is employed. There is no need to make massive expenditures in learning about the detailed requirements of each new time and place. Many technologies, procedures and recipes that work in one place (or time) can simply be reproduced in many other locales (and time periods) and this makes for great economies of scale. Personnel costs are kept low because relatively unskilled and poorly paid workers can be fit into these systems and are able to perform at

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40. *Id.* at 106–07.

41. *Id.* at 107.

42. *Id.* at 101.

43. RITZER, *supra* note 1, at 101.

44. *Id.* at 102.

45. *Id.* at 102–03.

46. *Id.* at 103.

reasonably high levels because of system imperatives. Such cost advantages (and there are many others besides these) aid in the globalization of these nullities in comparison to that of phenomena with far more content. The global has a huge competitive advantage over the glocal.

This means, of course, that there are great cost disadvantages in seeking to globalize the glocal. There are innumerable models for the glocal; that is, the integration of local and global elements differs from one locale to another. Because each form of the glocal is different from every other, the glocal lacks the cost advantages of the global models. Thus, even if efforts were made to globalize the glocal, they would be at great cost disadvantages relative to that which is easily amenable to globalization.

Of course, the success of any new glocal phenomenon is likely to attract the attention of entrepreneurs interested in expanding the market for it. In order to reach other markets, perhaps even one that is global in magnitude, a familiar dialectic occurs and an effort is made to create a pared-down version of the glocal phenomenon that is likely to be attractive to a broad clientele in many different geographic settings. In the process, of course, the glocal is transformed into the global and something is transformed into nothing.

Finally, the converse point is that it is far more difficult and expensive to create “something” (in contrast to nothing), especially to do so from some central location in time or space, and then to be able to export it widely and successfully to other times and places.

Given this general overview of the “globalization of nothing thesis” it is now time to turn to the issue of how all of this relates to the focal concern of this essay—credit cards.

A. *Is the Global Proliferation of Credit Cards an Example of the Globalization of Nothing?*

The first, and relatively easy, issue is whether credit cards meet the definition of nothing and, if they do, is their global proliferation an example of the globalization of nothing? I think the answer to both questions is an unequivocal yes! Credit cards are certainly *centrally conceived and controlled*. As is well-known, a few giants—especially Visa (with total business of over \$3 trillion in 2003) and MasterCard (with total business of over \$680 billion in the six-months ending June 30, 2004)—are, for all intents and purposes, the credit card business throughout not only the United States, but much of the world.<sup>47</sup> There are a few other players, but the bigger ones (American Express,

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47. Only part of the total business of Visa (and MasterCard) comes from credit cards (for example, debit cards are also very important). These numbers are only reported to give the reader a sense of the companies' magnitude. MASTERCARD INC., FORM 8-K, (Aug. 2, 2004), at [http://www.mastercardinternational.com/corporate/corp\\_stat.html](http://www.mastercardinternational.com/corporate/corp_stat.html) (last visited April 18, 2005);

Diners Club) are more in the charge, than the credit, card business.<sup>48</sup> While Visa and MasterCard each encompass over 20,000 member financial institutions throughout the world, the conceptualization of, and control over, their credit cards rest in the central offices of the two corporations.<sup>49</sup> This is made necessary by the huge size of the two corporations and their global reach (Visa is accepted in more than 150 countries; MasterCard serves 210 countries).<sup>50</sup> Such huge and far-flung operations can only be maintained through an extraordinarily high degree of centralized conception and control (especially through large and powerful computers).

In addition, all credit cards, especially of a particular type and from a given company, are *lacking in distinctive content*. They are all pretty much the same size, have most of the same elements, do just about the same things, and so on. In fact, what is most different about them, especially the credit limits associated with them, are invisible and relevant only when a given credit limit is reached (in which case it is often made irrelevant by simply more-or-less automatically increasing the limit to permit the purchase in question). Complicating matters, especially for Visa and MasterCard in their competition with one another, is the fact that their cards all look and function more-or-less identically and are accepted in virtually all the same locales throughout the world.

The fact that they are nothing has spurred efforts by companies and individuals to differentiate their cards from those of others. Thus, for example, a wide range of co-branding efforts have been undertaken to create differences where, in fact, there are few, if any. Some, such as those that are co-branded with airlines, may pay dividends in the form of miles toward free flights, but others are merely lifestyle cards such as those co-branded with the Sierra Club or even the University of Maryland. In the end these create mostly superficial differences in the credit cards, but they do allow credit card issuers, companies and especially individual cardholders to differentiate themselves from one another. Beneath these and other largely superficial differences—a few different words, logos, and colors—is the same basic card; the same basic form of nothing.

As pointed out previously, labeling a credit card, or anything else, as nothing, is not *necessarily* to be critical of it. To take an obvious example,

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VISA, CORPORATE PROFILE, at [http://corporate.visa.com/av/corp\\_profile.jsp?src=home](http://corporate.visa.com/av/corp_profile.jsp?src=home) (last visited April 18, 2005).

48. See RITZER, *supra* note 2, at 26.

49. MASTERCARD INC., CORPORATE OVERVIEW, at <http://www.mastercardinternational.com/corporate/index.html> (last visited April 18, 2005); VISA, CORPORATE PROFILE, at [http://corporate.visa.com/av/corp\\_profile.jsp?src=home](http://corporate.visa.com/av/corp_profile.jsp?src=home). (last visited April 18, 2005).

50. MASTERCARD INC., CORPORATE OVERVIEW, at <http://www.mastercardinternational.com/corporate/index.html> (last visited April 18, 2005); VISA, CORPORATE PROFILE, at [http://corporate.visa.com/av/corp\\_profile.jsp?src=home](http://corporate.visa.com/av/corp_profile.jsp?src=home). (last visited April 18, 2005).

mass produced and globally distributed pharmaceuticals (for example, erythromycin or Nexium) are examples of nothing, but few would be critical of such medications and their globalization. This being said, and while there are many positives associated with them, there is a strongly critical thrust to my discussion of the globalization of nothing in general, as well as of consumption in general and credit cards more particularly.

It is clear that the credit card is an example of nothing, and it is just as clear that it is undergoing a rapid process of globalization. Although Robert Manning presents a complex and nuanced picture, overall he describes a pattern of slowing growth in the credit card industry in the United States, while it is increasing far more rapidly in many other parts of the world.<sup>51</sup> For example, he reports that in 2001 the increase in international credit card volume was three times greater than that in the United States (21.5% vs. 6.4%).<sup>52</sup> While there are exceptions and important differences, the growth rate in the United States for credit card use has tended to be much slower than that in other nations. For example, in the United States the growth rate for the period 1996–2000 was 6.8%, while for Italy it was 18%, Spain 12.5%, France 10.0% and the United Kingdom 15.8%.<sup>53</sup> All of this must be seen in the context of many predictions a decade or two ago that Europe was, and would remain, resistant to the “American disease” of credit card use and increasing indebtedness.<sup>54</sup> Furthermore, it is increasingly difficult to travel anywhere in the world, especially the developed world, without seeing ubiquitous signs indicating the acceptance of credit cards by businesses of all types and abundant evidence of credit card use not only by tourists, but also by locals.

#### *B. Do Credit Cards Contribute to the Globalization of Nothing?*

While the linkage between credit cards and globalization is fairly simple, direct, and even a bit trivial, the issue of whether credit cards contribute to the globalization of nothing is much more complex and of far greater importance. Before we get to that issue, look at the relationship between credit cards and the other three possibilities outlined in Figure 2.

The overriding point is that the credit card can be used to purchase anything, whether it is global or glocal, something or nothing. However, it is simply more useful, and more widely used, in purchases that relate to the globalization of nothing than in the other cases. For example, credit cards certainly are widely used to purchase that which is linked to the globalization

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51. Robert D. Manning, *Globalization and the International Expansion of Consumer Debt: The Political Economy of Credit Card World*, Address before American Sociological Association (August 15, 2004).

52. *Id.*

53. *Id.*

54. *Id.*

of nothing (say, local tourist trinkets). The main limitation here is that settings like glocal souvenir shops or restaurants are more likely *not* to accept credit (and charge) cards and, if they do, are more likely not to accept all types of those cards. Thus, the tourist, or even the local, is more likely in this case to pay in cash than in dealings relating to the glocalization of nothing. In any case, the volume of business involving the glocalization of nothing is infinitesimal, at least in comparison to that for the glocalization of nothing, with the result that even if the former was all done via credit card purchases, the amount of business would still be trivial in comparison to that relating to the latter.

However, it should be noted that there are contradictory pressures in the glocalization of nothing. On the one hand, what is on offer is likely to be inexpensive products found in local settings that are more likely not to accept credit cards. On the other, what is being offered for sale—non-things—are the kinds of products that consumers, especially tourists, expect to purchase using their credit cards. In the case of inexpensive local trinkets, the latter is likely to be overcome and most will pay in cash. However, in the case of more expensive items, there will be great pressure on local settings to accept credit cards. If they do not, they are likely to lose many sales.

In the case of the glocalization of something, credit card purchases are even less likely to be via credit cards. First, those settings that sell local forms of something (a farmer's market, a craft fair, a craft shop, a local café featuring [g]local entertainment) are less likely, even unlikely, to accept credit cards or to be equipped to do so. Second, the kinds of things that are sold in these settings—fruits and vegetables at a local market, a piece of pottery at a local craft fair or shop, a drink or snack at a local café, are the kinds of things that people, certainly locals and even to some degree tourists, expect to pay for in cash. In any case, even if they wanted to use a credit card, the setting is more likely not to accept it. And, as in the case of the glocalization of nothing, the amount of business done in this realm pales in comparison to that involving the glocalization of nothing. However, there are contradictory pressures here as well, such as the need to accept charge cards when expensive forms of the glocalization of something (e.g. art or some crafts) are on offer.

In spite of the possibilities inherent in these two instances, there is still a strong likelihood for credit cards to be accepted and used in them. This is reinforced by the fact that tourists, increasingly accustomed to making purchases on credit, are less likely to bring with them much in the way of other forms of payment (cash, travelers' checks, and so on). As a result, if they cannot use their credit cards, in many cases they cannot and will not make the purchase. This is buttressed by the more general tendency for people everywhere to find it easier to spend when they are using credit cards than cash (or travelers' checks). Expenditures using credit cards seem less real, and therefore easier to make, than cash transactions in which one can clearly see

and feel the bills disappearing. The hard realities of credit card expenditures do not need to be confronted until the next invoice in the billing cycle appears on one's mailbox.

In the case of the globalization of something, the likelihood of credit card use increases dramatically. While many forms of the globalization of something are relatively inexpensive (purchases of small amounts of imported, high-quality Italian ham or cheese) and might well be paid for in cash, many others are more costly, or even quite expensive (e.g. a custom-made, designer dress from Paris), and are therefore likely to be purchased with a credit card.

While there is at least some tendency to use credit cards in the preceding cases, it becomes a strong likelihood, and increasingly a necessity, in the case of the globalization of nothing. Globalization itself is linked to credit card use since the (non-) things and services on offer are being found in an increasing number of settings throughout the world. The credit card is increasingly the most likely form of payment to be accepted in such diverse and far-flung settings. Tourists are certainly likely to use their credit cards in such settings and this is increasingly likely to be true of locals as well.

However, it is more the nothing associated with globalization, than globalization itself, that is likely to be associated with credit card use around the world. First, the consumption of globalized forms of nothing is more likely to take place in *non-places* than places and the former are more likely to accept, and be dependent upon, credit cards than places. Thus, the purchase of nothing is more likely to occur in the increasingly ubiquitous chain stores found in the similarly increasing shopping malls throughout the world. For example, one is likely to charge a pair of Gap jeans or a Gucci bag at the relevant chain store in malls throughout the world. Of course, price is a factor here with the higher the price of the product making it increasingly likely that the purchase will be with plastic rather than cash. Thus, far fewer people anywhere pay for Gucci bags in cash than Gap jeans. This difference is even more pronounced in even lower-priced products (say a Big Mac in any of the more than 30,000 McDonald's restaurants throughout the world) where cash is, by far, the preferred method of payment (although there is some movement even in the fast food industry in the direction of accepting credit cards and McDonald's is currently running an advertising campaign announcing that it accepts credit cards).<sup>55</sup>

Mention should be made here of the ultimate non-places as far as this discussion is concerned—shopping malls and other consumption sites on the Internet (Amazon.com is the most prominent example). First of all, Amazon.com, as well as virtually all other such Internet sites, is clearly

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55. Anupama Chandrasekaran, *McDonald's Embraces Plastic for its Restaurants*, USA TODAY, March 26, 2004, available at [http://www.usatoday.com/money/industries/food/2004-03-26-mcdonalds-credit\\_x.htm](http://www.usatoday.com/money/industries/food/2004-03-26-mcdonalds-credit_x.htm) (last visited April 18, 2004).



centrally conceived and controlled. Indeed, such an Internet site must approach the upper limit of such conception and control since there are no people there to respond and adapt to customers' needs and requests. Compare Amazon.com to a large bricks and mortar chain such as Borders. The latter is nothing-in-particular, each locale is centrally conceived and controlled, but there is far *less* centralized conceptualization and control in Borders than Amazon.com. The reason is that there are people in each Borders store and they have the capacity, however limited by centralized conception and control, to adapt to the consumer. Lacking such people and such a capacity, Internet settings like Amazon.com must rely on extraordinarily centralized conception and control in order to be able to function.

Incidentally, this is related to a point that is central to another argument of mine on the McDonaldization of society.<sup>56</sup> That is, that while both Amazon.com and Borders, as McDonaldized forms of nothing (and the two phenomena [McDonaldization and nothing], while different, tend to correlate with one another), require that consumers do some work, the amount of work they do on an Internet site is much greater because of the absence of human personnel. Thus, while a customer must find one's book on one's own in Borders, there are clerks to help and once the book is brought to the checkout counter, the cashier does all the rest. In contrast, in making a purchase on Amazon.com, the consumer does *all* the work!

Thus, Internet sites like Amazon.com are non-places in that they are centrally conceived and controlled, but what of the lack of distinctive content? Here the issue is a bit more ambiguous. On the one hand, sites like Amazon.com specialize in offering non-things (originally, in the case of Amazon.com, mass-produced and -distributed books) which, by definition, are lacking in distinctive content. That which is on sale at Amazon.com is much the same as that to be found on barnesandnoble.com. Indeed, other than finding many more books on Internet sites, many of the same titles—especially bestsellers—are likely to be found in the outlets of the big book chains, as well.

On the other hand, sophisticated computer technology allows Amazon.com to tailor what you see when you enter the site to what is known about your previous history with the site.<sup>57</sup> Thus, if you have previously purchased certain kinds of books, then books like them are likely to pop up when you enter the site. One sees a similar sort of thing in terms of movie recommendations on Netflix.<sup>58</sup> In this sense, online sites like Amazon.com or Netflix at least *seem*

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56. See GEORGE RITZER, *THE MCDONALDIZATION OF SOCIETY* (2004).

57. See Kenneth C. Green, *Learning from Amazon.com*, at <http://www.capus-technology.com/article.asp?id=7989>. (last visited Feb. 7, 2005).

58. Jeffrey M. O'Brien, *The Netflix Effect: Still Waiting for Video-on-Demand? Forget Fat Pipes-Watch Your Mailbox. Special DVD Bonus: Watch the Video Rental Game Get Shaken to*

to offer more distinctive content than bricks and mortar competitors like Borders and Blockbuster. Furthermore, and more importantly, some online sites have a greater capacity to offer things with distinctive content than do their bricks and mortar counterparts. Thus, Amazon.com offers used, hard-to-find or out-of-print books that one would never find in the big book chain stores. An even better example are the auction sites on Amazon.com, or better yet, such dedicated sites as Ebay, that offer one-of-a-kind things (e.g. memorabilia from September 11<sup>th</sup>) not easily found elsewhere.

Nonetheless, commercial sites on the Internet are perfectly suited to sell that which is lacking in distinctive content, and this, along with their high levels of centralized conception and control, makes them excellent examples of non-places, the kinds of settings that seem to have been created for credit card use. Furthermore, even when they take on some of the characteristics of something—selling difficult to find used books or one of a kind memorabilia—the purchase of such things (generally) *must* be done through the use of a credit card.

*Non-things* are more likely than things to lend themselves to purchase by credit card. There is an affinity between the nothingness of non-things and credit cards (themselves, as we have seen, non-things). This argument has been made, at least in part, above in the discussion of the glocalization of nothing.<sup>59</sup> The point here is that globalized forms of nothing are more likely to lend themselves to be purchased by credit cards than their glocalized brethren. Take, for example, a shop in Bangkok, Thailand that is offering for sale an authentic major league New York Yankee baseball cap and a local cap emblazoned with, say, the logo of the “Bangkok Bulldogs.” Both are nothing and likely to be made in, say, China, but the former would, in Bangkok, be a global and relatively expensive form of nothing, while the latter, while also likely made in China, has more of a glocal character (it might only be sold in Bangkok and be saleable only to local residents) and is apt to be much less desirable and expensive. As a result, the globalized non-thing (the Yankee hat) is more likely to be purchased with a credit card than the glocalized non-thing (the Bombay Bulldogs cap).

This tendency is enhanced when the globalized non-thing is sold in a globalized non-place. It is hard to imagine the non-things for sale around the world in such non-places such as Ikea, Gap, Gucci, and Cartier not being bought mainly with credit cards. Such non-places and the non-things they offer are closely associated with the credit card as a non-thing. When purchasing such non-things in such settings anywhere in the world, consumers expect to be able to use their credit cards, and sales, sometimes big sales,

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*its Core!*, WIRED MAGAZINE, Dec. 2002, available at <http://www.wired.com/wired/archive/10.12/netflix.htm> (last visited Feb. 28, 2005).

59. See generally RITZER, *supra* note 1.

would be lost were this not the case. This is especially true of tourists who are an important source of business for the non-things on offer in many of these non-places around the globe.

However, there are exceptions here, especially the non-things for sale in the non-places that specialize in selling low-priced, quite mundane non-things. Again, the most notable are the products for sale in fast food chains. Given the low prices (although often high for what one gets and sometimes expensive from the point of view of locals), people are generally accustomed to paying for these products in cash, even when they are touring other countries. As mentioned above, there is a trend toward greater acceptance of credit cards in these settings and this needs to be taken into account. And in some of these chains—Starbucks is a notable example because of its origins in the sale of more expensive items like coffee beans by the bag and its offering of coffee makers and the like—the use of credit cards is far more normative in the purchase of their non-products.

One seeming paradox here is that the general tendency for things to cost more than non-things would seem to lead to the conclusion that credit cards would be more likely to be used to purchase the former than the latter. However, such a conclusion would be problematic. First, many types of things—the raw ingredients for a home-cooked meal in a poor neighborhood or village—are very *inexpensive*. Not only their low cost, but their very character (they might even be raised in a local garden), points against the use of credit cards. Secondly, even in the case of very high-priced things, this argument does not hold. For one thing, some things (e.g. a great work of art) are so expensive that they cannot be bought with a credit card. Secondly, and more importantly, even in the case of those things that can be bought with credit cards, the total global dollar volume in the credit card purchase of things is infinitesimal in comparison to that of non-things. While each non-thing may be very expensive, not many can afford them and not many of them are likely to be purchased. On the other, countless Gap jeans and Ikea chairs are likely to be bought and charged with the result that the dollar volume of such charges is likely to be infinitely higher than that for things. Thus, overall, the argument holds that credit cards are more likely to be used to purchase globalized non-things than things.

There is also an association between globalized non-people and credit card use. The main one is that while people (as employees) can be allowed to handle the “complexities” of a cash transaction, especially giving the correct amount of change, non-people may not be able to handle this as well. That is, these are generally low-paid employees in McJobs<sup>60</sup> who may well lack even those rudimentary skills and abilities. The beauty of a credit card transaction,

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60. GEORGE RITZER, *THE MCDONALDIZATION THESIS: EXPLORATION AND EXTENSIONS* 59 (1998).

from this perspective, is that these days it is fully automatic. All the clerk need do is scan the card; the technology does the rest. Indeed, in many cases, the customer now even does the scanning eliminating this last, albeit quite mechanical, task from the non-person's repertoire.

And, of course, the latter exemplifies the relationship between credit cards and *non-service*. With the credit card transaction fully automated, or nearly so, there is no need for the clerk to offer any personal service in the payment aspect of the transaction; it is all handled by the technology.

As in the preceding discussion, it is on Internet sites like Amazon.com that depend entirely on credit card transactions, that the existence of non-people and non-service reaches its ultimate state. Because, at least in part, of credit cards, there are no people on Amazon.com and there is literally no service, at least as we have conventionally thought of service as something offered by one person to another.

Overall, credit cards are not only part of the globalization of nothing, but they contribute to its spread. More specifically, they do so by being in tune with, and supportive of, the growth of non-places, non-things, non-people and non-services. There are more of all of these in the realm of consumption *because* of the increasing proliferation of credit cards. If there were no credit cards, if transactions throughout the world were still solely on a cash basis, or even more on the basis of personalized store credit, there would be fewer non-places, non-services, non-people, and non-services. While one can accord a causal role to credit cards in the increasing globalization of nothing, it is better to see it as an integral part of this process. In some ways it is caused by the globalization of nothing and in other ways it contributes to the latter's growth and proliferation.

### C. *Hyperconsumption*

As is true of my other work in recent years, *The Globalization of Nothing* deals primarily with consumption and most of its examples are drawn from that realm.<sup>61</sup> I am particularly interested in the idea of hyperconsumption. By this, I mean the increasing tendency for people to consume more than they need, more than they want, and often more than they can afford. As a general rule, and as mentioned above, credit cards make it far easier for people to consume and this contributes mightily to hyperconsumption. That is, it is far easier spend electronic money, money one does not have in hand physically, than it is cash.

Thus, with credit card in hand, one can more easily consume more than one needs or wants. More importantly, the credit card makes it far easier for people to purchase that which one cannot truly afford. Spending up available cash, in hand or in the bank, makes it very clear what one can afford.

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61. RITZER, *supra* note 1.

However, in the case of the credit card, it is far less clear what one can or cannot afford. In some, perhaps an increasing number of, cases, those who use credit cards have little cash in hand or perhaps even in the bank. Thus, they are spending, especially those who rotate their balances each month, money they have not yet earned; they are spending future income. This leads to several issues. First, can we say that people can afford those things that they are paying for out of future earnings? There was a time when the idea of spending future earnings would have been anathema to most people. If one did not have the money in hand, or in the bank, then one was simply likely to take the view that one could not afford the purchases in question (although as Calder shows, Americans have a history of going into debt that long predates the modern credit card).<sup>62</sup> The notion of what it means to be able to afford things has clearly changed dramatically in recent years. Today, we tend to believe we can afford things if we have a reasonable possibility of being able to earn enough money in the future so that we can pay for them then.

Second, whatever they believe, can people actually afford to consume in this way? That is, what about future contingencies such as layoffs, firings, downsizing, outsourcing, illness and so on? All of these things, and many others, can interfere with, interrupt, or eliminate anticipated future income, making it difficult to carry through on one's plans and to pay for current purchases out of future income.

Third, there is the great economic cost of rotating credit card balances and paying the exorbitant interest rates, perhaps for years, if not decades, associated with such unpaid balances. As we know, those interest charges mount up rapidly and some people find it difficult to keep up with them, let alone to pay off the balance. As long as some minimum payment is being made, the credit card companies are happy with this because they are earning great sums as a result of the extraordinarily high interest rates.

Fourth, there is the issue of future forms of consumption foregone because of indebtedness to credit card companies. Whatever some consumers may think in the present, current consumption will need to be paid for at some point in the future and this means, especially if the person experiences no significant increase in income or a windfall of one kind or another, that some forms of future consumption will need to be foregone. This may not be much of a problem if what is foregone is yet another CD, DVD, flat screen television set, and so on. However, it is a problem if what must be foregone is the purchase of a first home or the ability to afford a college education for one's children. It is when such things are foregone that it can be said that consumers cannot afford to go deeply into debt to the credit card companies for current purchases.

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62. LENDOL CALDER, *FINANCING THE AMERICAN DREAM: A CULTURAL HISTORY OF CONSUMER CREDIT* 37 (1999).

Thus, in many ways, it could be argued that whatever they themselves may think, many of those who consume by going into long-term debt to the credit card companies cannot really afford to do so. Furthermore, and more directly related to this discussion, such debt contributes importantly to hyperconsumption.

Interestingly, there is another cost, at least potentially, to such debt. That is, hyperconsumption in the present may well limit the ability to consume in the future and that may well have an adverse effect on the future economy as a whole. In participating in today's orgy of consumption, consumers may be mortgaging not only their own futures, but the future of many others, even the economy as a whole.

