MARKETING

EXPLORANDO AS RELAÇÕES ENTRE OS VALORES PESSOAIS, AUTOCONCEITO DIMENSÃO AFETIVA DE SEGURANÇA E COMPORTAMENTO FEMININO DE CONSUMO: PERSPECTIVAS A PARTIR DA EXPERIÊNCIA DE VAREJO BRASILEIRO

EXPLORING THE RELATIONSHIPS AMONG PERSONAL VALUES, SELF-CONCEPT´S AFFECTIVE SECURITY DIMENSION AND FEMALE CONSUMPTION BEHAVIOR: PERSPECTIVES FROM THE BRAZILIAN RETAIL EXPERIENCE

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RESUMO

Apesar da importância dos valores pessoais e do autoconceito para entender a motivação dos consumidores e sua influência sobre o sistema de ação dos indivíduos, poucos estudos examinaram sua relação com o comportamento do consumidor em países emergentes. Como um meio de expressão, os consumidores usam marcas e produtos, a fim de comunicar o autoconceito e valores para o seu grupo. Esse trabalho tem como objetivo estudar a relação causal entre os valores pessoais, a dimensão segurança emocional do autoconceito e o comportamento do consumidor em ambientes de varejo em um país emergente, neste caso, o Brasil. Para testar a hipótese do estudo, foram utilizadas análise fatorial confirmatória e modelagem de equações estruturais. A amostra foi composta por 204 mulheres que vivem no Brasil. Os resultados indicam uma relação significativa entre os valores pessoais e o autoconceito das mulheres, especialmente no campo da segurança emocional. O autoconceito também teve uma influência significativa sobre o comportamento dos consumidores. Sete das oito hipóteses foram confirmadas. Além disso, discutem-se as implicações gerenciais desses resultados.

PALAVRAS-CHAVE

Marketing. Comportamento do consumidor. Valores pessoais. Autoconceito. Consumo feminino. Varejo.

ABSTRACT

Despite the importance of personal values and self-concept to understand consumers' motivation and its influence over an individual's action system, few studies have analyzed their relationship with consumer behavior in emerging countries. As a means of expression, consumers use brands and products in order to communicate their self-concept and personal values to their reference group. This study seeks to shed light on the causality relationship among personal values, self-concept´s affective security dimension and female consumer behavior in retail environments in an emerging country, namely Brazil. To test the study's hypotheses, confirmatory factor analysis and structural equation modeling were employed. The research sample consisted of 204 women who live in Brazil. The results reveal a significant relationship between personal values and women's self-concept, especially on its affective security dimension. Self-concept also had significant influence on female consumers' behavior. Seven of the eight hypotheses tested found support. Managerial implications of the findings are also discussed.

KEYWORDS

Marketing. Consumer behavior. Personal values. Self-concept. Female consumption. Retail stores.

INTRODUCTION

Understanding the shopping motivations of retail consumers has been a major challenge for marketing practitioners and researchers. Actually, the importance of understanding consumers had never been so great for retail performance (HARDESTY; BEARDEN, 2009). According to Puccinelli *et al.* (2009, p. 15), "*retailers* recognize that a greater understanding of customers can enhance customer satisfaction and retail performance" (p. 15). Faced with this challenge, researchers and executives make use of several research techniques and instruments to help them grasp shopping motivations. Therefore, individuals must be segmented in homogeneous groups,

capable of positively responding to specific marketing stimuli.

Since last century, market segmentation has been applied to explain individuals and their shopping motivations (Smith, 1956). To segment markets, companies may adopt three approaches: (a) mass marketing, which is the decision to mass-produce and mass distribute one product and attempt to attract all kinds of buyers, (b) product-variety marketing, where a company attempts to offer a variety of products to broaden the customer base, and (c), target marketing, which is the decision to distinguish the different groups that make up a market to develop corresponding products and marketing mixes for each target market.

Referring to the market segmentation concept, Dickson and Ginter (1987) mention that "*under ideal conditions, the total market would consist of subsets of segments whose within-group differences in individual demand functions would be relatively small in comparison with the between-group differences*" (p. 5). For Etzel, Walker and Station (2001, p. 160), "the variation in consumers' responses when exposed to a marketing mix can be traced through differences in shopping habits, product use and reason for purchase". The same authors argue that the three basic steps of target marketing are market segmentation, target marketing definition and market positioning. As a foundation for market segmentation, the authors use geographic, demographic, psychographic, behavioral and multi attribute elements. Thus, personal values, the exogenous set of variables of our theoretical, provide grounds for market segmentation.

Given the importance of personal values and self-concept to understand consumers' motivation in retail environments, the focus and contribution of this study lies on checking the influence of those in the formation of Brazilian female consumers' behavior. Therefore, the hypotheses of this study are based on the assumption that personal values, self-concept and consumer behavior share an imbricated relation of causality. It is believed that the analysis of this chain of relations can reveal the background of shopping behavior in retail environment. We also contribute to the literature in the area since a few studies have investigated the relationship among personal values, self-concept and consumer behavior in developing countries. Indeed, Ellis (2005) argues that a few studies have been reported from developing countries and more attention should be given to the analysis of marketing activities in those settings. As such, Brazil presents a unique set of characteristics. According to Deshpandé and Farley (2007), Brazil is the South America's largest economy being responsible for about one third of the total GDP for Latin America and the Caribbean. According to the World Bank, Brazil is the eighth largest economy in the world in terms of GDP (International Monetary Fund, 2010). In addition, Brazil is part of the BRIC, the fastest-growing set of economies from the developing world and has continuously attracted attention from multinational companies and researchers (SOUSA; LENGLER, 2009; SOUSA; LENGLER, 2011).

We decided to focus on the female decision making process because more than 70% of the household purchase decisions are made by women (Troiano,

2009). Thus, it is paramount that retail companies monitor females' needs and wants.

In the next section we present the theoretical background, along with the hypotheses development. Subsequently, we describe the research methodology and present the results. Finally, the paper concludes with the discussion and managerial implications of our findings.

THEORETICAL FRAMEWORK

Phenomenological theory of personality

Carl Rogers' theory (ROGERS, 1959) examines the individual differences and global character of an individual personality. It emphasizes the phenomenical world of a person, that is, the way one perceives and experiences the world. This theory, according to Bischof (1977), focuses especially on process and change, showing that every individual experiences a fundamental tendency towards the impulse of self-updating, that is, the tendency to keep, expand and update the experimenter's organism. The individual tends towards self-consciousness, which implies congruence between the "self" and the experience. Incongruence occurs when an individual subliminally perceives experiences previously associated with the loss of positive consideration. The perception of such experiences involves tension or anxiety, and leads to defensive mechanisms to eliminate the incongruence and reduce such anxiety. The concept of "self" has a long history in psychology (PERVIN, 2004). Self-concept is an instrument employed by marketing managers in the process of psychographic segmentation. In some case, "self" has

been defined as person´s attitudes and feelings towards oneself, and in others, as a set of psychological processes that rule human behavior (HALL; GARDNER, 1978).

As a social adaptation instrument, self-concept is of a configurational nature and represents an organized and consistent conceptual "Gestalt", a pattern of related perceptions. A model that considers those connections is Eck's (apud HIEBSCH; VORUERG, 1980). According to that model, if individual A wants to communicate with B, the communication will be based on A's auto image, but with the image A has of the other, B's heteroimage. Another concept is that of an individual's ideal self-knowledge, which is the way one would like to be, and the real self-knowledge, which is the way one actually perceives oneself (LANDON, 1974). The concepts presented above show that the success of products will depend on consumers' assessment of whether those products will allow an individual to move from actual Self to ideal Self.

Previous studies tried to assess the relationship between self-concept and shopping motivation with some mixed results (O'BRIEN; SANCHEZ, 1976; OUMIL; ERDEM, 1997; MEHTA, 1999; HOGG; COX; KEELING, 2000). About previous research contribution, Sirgy (1982) states that the understanding of self-concept importance in a consumer behavior context is fragmented, incoherent and diffuse. Despite previous efforts, Reed II (2002) stated that the perspective of social identity, seen through self-concept, is useful and still little explored to understand consumer behavior.

The Theory of Social Adaptation of Personal Values

According to Kahle (1983), personal values have a strong influence on several human behavior dimensions, including consumption. As an instrument of social adaptation, the systems of personal values provide an important means to identify what individuals believe to be important in their lives (SCHOPPHOVEN, 1991). The analysis of personal values consists of a research axis through which the researcher identifies the influence of cultural aspects and of social adaptation over an individual's action system, manifested through shopping behavior and attitudes towards products and services.

The wait for a concrete instrument to measure personal values lasted until the 60s, when Milton Rokeach proposed a general measuring system, which is the starting point for models accepted today. Despite strong criticism, Rokeach's contribution (ROKEACH, 1973) has been widely applied in marketing and in different international contexts (LENGLER et al., 2005).

In 1977, Vinson, Scott, and Lamont (1977) expanded Rokeach's original model assuming two levels of concreteness for the values. The first level, called global values, includes terminal and instrumental dimensions in a single subset. The second subset refers to those values associated with the attributes of a desired product, specific behavior patterns during the purchase and the decision process in organizations. The criticism made to their model (VINSON et al., 1977) lies on the fact that its contribution is limited to grouping the economic and philosophical elements from the 36-variable model by Rokeach (1968) into two subsets.

Despite the push given by the contributions above-mentioned, it was Kahle's work (KAHLE, *1983*) that offered a novel instrument to identify and measure personal values. The system called List of Values (LOV) finds support on previous contributions by Maslow (1954) and Rokeach (1968, 1973). For Soutar, Grainger, and Hedges (1999), the LOV offers advantages over Rokeach's model (1973), such as being easy to use, to translate and to apply in transcultural settings, as well as having a less time-consuming collection instrument. The advantages attributed to Kahle's model (1983) find support on studies by Schwartz and Bilsky (1987) and Davidov, Schmidt, and Schwartz (2008), who observed Schwartz´s system of values and its effect over several dimensions of daily behavior among groups of respondents from different countries. Its practicability, broad coverage of daily beliefs, and above all, the absence of typically western concepts, allow researchers to use the LOV in several national and cultural contexts, thus being different from similar instruments for measuring values (KAHLE; ROSE; SHOHAM, 2000). Its applicability in different transcultural contexts is supported by the array of studies that have been done to compare the personal values of individuals from different countries or regions (GRUNERT; SCHERHORN, 1990; SOUTAR et al., 1999; JIANG, 1995; SHIM; EASTLICK, 1998; GOLDSMITH; FREINDEN; KILSHEIMER 1993; LENGLER et al., 2004).

RESEARCH HYPOTHESES

The conceptual model that guides this study is based on the relationship among personal values, self-concept and female consumer behavior in Brazilian retail stores (FIG. 1). The theory of personal values finds wide support in marketing literature and has been used as a means to understand individuals' intrinsic shopping motivations (KAHLE; CHIAGOURIS, 1997). Consumers' values are critical to understand shopping behavior, because they define those attributes that individuals look for in specific products. In fact, analyzing values is believed to be more effective than demographic aspects to segment markets (DE PELSMACKER; DRIESEN; RAYP, 2005). A significant connection between personal values and an array of topics related to consumer behavior has been established by the marketing literature, for example: consumption of genetically modified food (HONKANEN; VERPLANKEN, 2004), energy conservation (NEUMAN, 1986), ethical consumption (SHAW; GREHAN; SHIU; HASSAN; THOMSON, 2005), food choice (GOLDSMITH; FREINDEN; HENDERSON, 1995), recreation and fun activities (MADRIGAL, 1995; BEATTY; KAHLE; HOMER; MIRSA, 1985; MADRIGAL; KAHLE, 1994), pro-environment attitudes (DIETZ; KALOF; STERN, 2002; KARP, 1996; SCHULTZ; GOUVEIA; CAMERON; TANKHA; SCHMUCK; FRANEK, 2005; SCHULTZ; ZELENZY, 1998; SHEAN; SHEI, 1995), restaurant choice (BOOTE, 1981) and tourism (MULLER, 1991; JIANG, 1995).

Similarly to theory of personal values, the discussion about self-concept (self and ideal self) has proved itself worthy of study in marketing researchers'

agenda. Studies have tried to assess the relationship between self-concept and the characteristics an individual displays as a consumer (MEENAI; MIRZA; YOUSUF; KALAM; RIZAVI; GHAZANFAR, 2007; MEHTA, 1999). The self-concept theory was born in Rogers' studies (1959), being the foundation for consumer behavior comprehension. In his work, Rogers (1959) suggests the existence of "self", that is, self-concept. With that in mind, assessing the "self" allows the researcher to check the way individuals see themselves in the world. Therefore, we need to study how personal values and self-concept are related in order to understand consumer behavior.

Hypothesis H1 finds support in the literature on personal values. Kahle (1983) states that individuals with a high sense of affiliation (to family, reference groups, and friends) tend to rely more on others (KAHLE; KENNEDY, 1989). The value called sense of belonging refers to an individual's degree of approval within one's family or reference groups. In cultures with striking collective traits, such as in Brazil and other Latin American nations (HICKSON; PUGH, 1995; HOFSTEDE, 2001), the sense of belonging to groups, whether family or others, such as professional teams or associations, is strengthened when compared to countries with individualist traits. Life, in its several dimensions and meanings, becomes collective. The sense of belonging is defined by Kahle (1983) as the most feminine personal value on the List of Values. A study by Batra, Homer, and Kahle (2001) showed a positive effect of external values on consumer susceptibility to normative influence (SNI).

The association established by hypothesis H1 is that an individual's need to connect with others or enhance one's image by consuming certain products or brands (BEARDEN; NETEMEYER; TEEL, 1989) is influenced by external personal values. The more customers need social affiliation, the lower their self concept. Then, we propose Hypothesis 1:

H1: external values will be negatively related to women's self-concept´s affective security dimension.

People who appreciate external values, such as warm relationship with others, tend to expect more from their lives, since they find support for their actions on family, reference groups and friendships. Individuals with these characteristics present high levels of dependence in regards to their reference groups and family (KAHLE; KENNEDY, 1989). Therefore, we expect to find a positive relationship between external values and the ideal of satisfaction in life. Thus, we propose the following hypothesis:

H2: external values will be positively related to the ideal of satisfaction in life.

Hypotheses H3 and H4 focus on the relationship between internal values, ideal of satisfaction in life, and self-concept. Self-concept refers to the individual's search for peace in life and for the means to make the best use of one's own skills, and that could be achieved with or without relying on others' acceptance or support. Individuals tend towards self-consciousness, which means congruency between the self and the experience (BISCHOF, 1977). Internal values are appreciated by those who believe that they can control and achieve better economic, educational and emotional levels in their lives. Self-concept is an internal value that does not depend on social relations and is associated with groups of young people with college education who seek recreation, but have difficulty adapting to daily professional activities (KAHLE *et al.*, 2000). Individuals with that idea of life are constantly in search of perfection and challenges at work as well as in their personal lives. As a result, they may encounter problems for not taking advantage of the resources at hand. They display high levels of self-concept and usually attain much more personal and overall satisfaction, one that is beyond the attainable and observable. Therefore;

H3: the more important internal values are as a social adaptation instrument, the higher will female consumers' self-concept´s affective security dimension be.

H4: the more important internal values are as a social adaptation instrument, the higher will female consumers' ideal of satisfaction in life be.

According to Kahle and Kennedy (1989), young people are among those individuals who appreciate fun and enjoyment as social adaptation instruments. They are optimistic and adjusted; however, they often have adaptation problems in their jobs and professional lives. They dislike family roles, religion and parenthood.

According to previous studies, personal identity seems to be related to the personal values an individual has (ORTH; KAHLE, 2008). To Trafimow and Finlay (2001), social identity is part of the individual's self-concept, and derives from one's membership in a social group. And

the personal identity refers to how people perceive themselves as individuals. Orth and Kahle (2008) revealed a negative relationship between fun and excitement values and the susceptibility to normative influences that people present. Based on that approach, we argue that fun and enjoyment in life values will be negatively related to self-concept, while those individuals who have high levels of fun and enjoyment in life as their social values will present a positive relationship with the individual's ideal of satisfaction in life. Thus, we propose hypotheses H5 and H6:

> H5: fun and enjoyment values will be negatively related to the individual's self-concept´s affective security dimension.

> H6: fun and enjoyment values will be positively related to the individual's ideal of satisfaction in life.

Self-concept has been used in different researches as a means to assess consumer behavior and give support to marketing actions (LANDON, 1974; OUMIL; ERDEM, 1997; HOGG *et al.*, 2000). As far as this study is concerned, we believe self-concept has a positive influence on female consumer behavior in Brazilian retail stores. Hypotheses H7 and H8 are in line with other studies (MALHOTRA, 1988; XUE, 2005), in which self-concept affects the decision making process of customers in different contexts. In one of those studies, Xue (2005) pointed out that self-concept is a determining factor for customer's brand preferences.

Hypotheses H7 and H8 indicate a positive relationship between how Brazilian women perceive themselves and their consumer behavior in retail stores.

Therefore, H7 deals with the relationship between self-concept and its impact on in-store consumer behavior. Hypothesis 8 investigates the relationship between the individual's ideal of satisfaction in life, or how women would like to be, and their consumer behavior. In the present study, we argue that both dimensions will affect the consumer as a social individual being part of a consumption society. Based on the above discussion, we propose hypotheses H7 and H8:

> H7: women's self-concept´s affective security dimension will positively affect their consumer behavior in retail stores, where participants tend to buy more things more frequently in retail environments.

> H8: the individual's ideal of satisfaction in life will positively affect women's consumer behavior in retail stores, where participants tend to buy more things more frequently in retail environments.

RESEARCH METHODOLOGY

Development of measurement scales

To achieve the purposes of this study, we conducted an exploratory-descriptive research (MALHOTRA, 2010). According to Malhotra and Birks (2003), the exploratory phase seeks to broaden the understanding of the research's main topic, clarifying concepts and providing elements for the forthcoming steps. The exploratory research is important in situations where the researcher does not have enough information to carry out the research project, and is characterized by flexibility and versatility in regards to methods. The descriptive research is a type of conclusive investigation whose

main objective is to describe something, generally market characteristics or functions (MALHOTRA; BIRKS, 2003).

The exploratory phase, of a qualitative nature, identified self-concept dimensions, besides giving the researcher more knowledge about the matter in question. In this phase, we chose to employ a critical incident technique with qualified insiders (n=15) who had had some retail shopping experience. According to Flanagan (1954), through the critical incident technique, researchers may collect specific and significant behavioral facts, providing a sound basis to make inferences.

Based on the information gathered in this phase, we developed a field collection instrument – a structured questionnaire – to obtain the necessary data to develop the descriptive phase, of a quantitative nature.

Measuring self-concept

To measure self-concept and ideal of satisfaction in life concepts we employed semantic differential scales utilizing the variables obtained in the qualitative research phase. The exploratory factor analysis allowed us to drop the variables with standardized loadings lower than .50. The items were evaluated through a 7-point Likert-type scale ranging from 1 (strongly disagree) to 7 (strongly agree). The variables applied to measure self-concept were proposed by Mello Moyano and Dotto (2009). Considering the nature of the observed variables of self-concept (jealous and exploited), we named this construct *affective security dimension of self-concept*.

The confirmatory factor analysis indicated that the two-factor solution corresponding to the *self-concept (affective security dimension)* and the *individual's ideal of satisfaction in life* should be accepted. The Confirmatory Factor Analysis results (CFA) indicated a good fit index of the model: RMSEA (Root Means Square Error of Approximation) = .07; IFI = .919; CFI = .917; c^2 = 28; DF = 8, p < 0.01).

Measuring Personal Values and Consumer Behavior

To verify and rank the individual's personal values we used the List of Values (KAHLE, 1983, KAHLE; KENNEDY, 1989), which encompasses nine variables that represent personal values, made operational through a 9-item 9-point Likert-type scale ranging from 1 (important to me) to 9 (extremely important). The personal values indicators used in this study are consistent with the instrument employed in previous investigations and widely seen in marketing literature (KAHLE; ROSE; SHOHAM, 1999; MADRIGAL, 1995; MADRIGAL; KAHLE, 1994; KIM, 2005; ORTH; KAHLE, 2008).

We tested three different measurement models for List of Values (LOV) variables. The 3-factor solution with eight LOV items presented a better fit statistics (RMSEA = .09, IFI .935, CFI .924, c^2 (69, N=204, p < 0.001), if compared to the 9-item solution. In the 8-item measurement model solution we dropped the 'warm relationship with others' variable, since it presented a low standardized loading (.498). The 9-item three-factor solution for the LOV presented higher RMSEA (.10) and c^2 (100), representing a less acceptable solution.

The three-factor measurement model is consistent with the findings presented

by Orth and Kahle (2008), where self-fulfillment, self-respect and sense of accomplishment are loaded onto the internal latent factor; security, sense of belonging and being well-respected are related to external values; and, finally, fun and enjoyment in life and excitement are loaded onto one specific factor called Fun.

However, Cronbach's Alpha (CRONBACH, 1951) results suggested dropping the 'self-respect' variable from the internal values factor. That procedure yielded a new measurement model with better fit indexes (RMSEA = .57, IFI = .971, CFI = .954, c^2 (31, p < 0.001). Therefore, we adopted the 7-item and three-factor personal values solution to compose the theoretical model.

Finally, female consumer behavior in retail stores was measured by two 7-point Likert-type scales ranging from 1 (totally disagree) to 7 (totally agree). The scales evaluated the intensity of use and frequency of purchase in retail stores.

Sample and Population

The population of this study consists of female consumers from Brazilian retail stores. We used a convenience-type sample composed by 204 cases selected among female consumers that participated in the study. For sample characteristics, see Appendix 1.

APPENDIX A
Sample Characteristics

Age		%
18 - 25		27
26 - 39		44
40 - 60		29
	Total	100
Level of Education		
Incomplete Primary school		1
Primary School		7
Secondary School		48
Undergraduate		35
Post-graduate		9
	Total	100
Children		
0		49
1		24
2		20
3		4
4 ou +		3
	Total	100

Validity and Reliability

In order to assess content validity and reliability of the constructs, we applied statistical procedures in line with the paradigm advocated by different authors (HAIR; BUSH; ORTINAU, 2000; GERBING; ANDERSON, 1988). According to Akyol and Akehurst (2003), assessing the content validity of a scale is qualitative rather than quantitative. The content validity was assessed through a literature review and by consulting experienced researchers in the area. Based on the experts' contributions, we can conclude the measurements utilized in this study are valid. Composite reliability (CR) and internal reliability (IR) were evaluated through confirmatory factor analyses in line with Gerbing and Anderson's (1988) proposition. The results for these tests are presented on Table 1. The evaluation of the test results indicate that the items used to measure the constructs were all valid in terms of composite reliability (CR) and internal reliability (IR). The results for the composite reliability ranged from .61 to .89, which exceeds the minimum recommended by Bagozzi and Yi (1988). Convergent validity presents high scores, considering the factor loads of the different variables (t>1.96, $p < 0.05$). All factor loads of the standardized variables were over .50, except for one indicator. The discriminant validity was obtained because the interrelations of the 6 constructs were significantly different from 1, and the variance between any two constructs (of the six obtained) was smaller than the average variance of the items (FORNELL; LARCKER, 1981). The Cronbach´s Alpha coefficient (CRONBACH, 1951) of the scale used, was thought to be higher than what is suggested in literature (.60) for all six constructs (ROBINSON; SHAVER; WRIGHTSMAN, 1991; HAIR; BLACK; BABIN; ANDERSON, 2010; MALHOTRA, 2010). We can therefore conclude that the constructs used in the model as well as their indicators are adequate in regards to the way the measurement model was specified.

TABLE 1
Confirmatory Factor Analysis and Construct Reliability

Constructs and items	Standardized loadings	t-value
External Values (CR*=.89; IR=.697)		
Being well-respected	.784	12.726
Sense of Belonging	.815	13.501
Security	.943	
Internal Values (CR*=.63; IR=.605)		
Self-fulfillment	.624	5.232
Sense of accomplishment	.734	
Fun and Enjoyment in Life (CR*=.61; IR=.610)		
Fun and enjoyment in life	.785	6.419
Excitement	.525	
Self-concept (CR*=.69; IR=.624)		
Less exploited– sacrificed	.457	3.258
Less jealous	.945	5.071
Individual's ideal of satisfaction in life (CR*=.74; IR=.728)		
Comprehensive	.591	
Creative	.676	7.004
Dedicated to family	.530	5.917
Satisfied with my life	.744	7.370
Consumer Behavior (CR*=.63; IR=.623)		
Frequency	.741	
Volume	.616	3.415

CR = Composite reliability (CR) (Bagozzi, 1980)
IR = Internal reliability (Cronbach, 1951)

RESULTS

Model fit

To assess the causality relationship among personal values constructs, self-concept, the ideal of satisfaction in life and consumer behavior, we used a structural equation modeling technique and the AMOS 6 statistic software applying the maximum likelihood (ML) method, capable of evaluating multiple correlations among several latent variables.

The overall c^2 value obtained for the final model tested was 236,744 (df = 79; $p < 0.001$). The high c^2 value is a result of the size of the sample. Some authors have noticed how sensitive to size sample the c^2 test is, which sometimes causes a model to be rejected even when adequate (BAGOZZI; BAUMGARTNER, 1994; ARBUCKLE; WOTHKE, 1999). Because of the weakness of the c^2 test to evaluate the fit of models with big samples, other indexes were employed.

The RMSEA measure, considered by Byrne (2001) as an indication of overall model fit, was satisfactory, with a result of 0.08. Other measurements to evaluate model fit were equally acceptable (CFI: .97; IFI: .98; TLI: .95). Based on the results of the fit indexes obtained, the model tested was deemed acceptable (FORNELL; LARCKER, 1981; BAGOZZI, 1980; BYRNE, 2001). The relationships tested in the model (FIG. 1) are examined next.
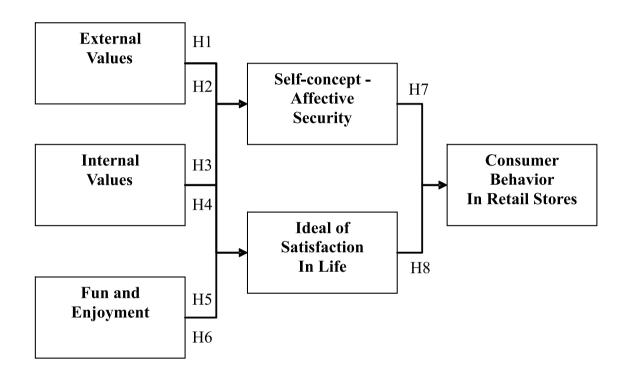

FIGURE 1 – The Conceptual Model

The Testing of Hypotheses

Consistent with Hypothesis H1, the results indicated that external values are negatively related to women's affective security dimension of self-concept. Therefore, the more important the sense of belonging, being well-respected and security for the participant women, the less jealous and exploited female customers desire to be (-0.324; *p* < 0.01). It is important to point out that the variable 'sense of belonging' is characterized by a degree of collectivism of a particular nation, relying on the individual relationship with one's immediate reference group (friends and family). As the study was carried out in Brazil, we believe this value was higher because of the collective features of the country.

The results for the estimated parameters for hypothesis H2 indicate the positive relationship between external values and the ideal of satisfaction in life

(0.435; $p < 0.01$). That means that the stronger the sense of belonging displayed by the participant women, the bigger their ideal of satisfaction with life. Again, the collective character of society leads to an intense social behavior, and those women who display such behavior amidst family, friends and other social groups tend to show a higher expectation of satisfaction towards their lives. This result can be supported by the greater need of recognition displayed by individuals who show high sense of belonging.

We found a negative result for H3 (-0.41; $p < 0.01$). This hypothesis establishes the relationship between internal values (self-fulfillment and sense of accomplishment) and women´s affective security dimension of self-concept. The results reveal that the more important the internal values are for women, the less affective security they desire. Such results are supported by previous studies (MCCARTY; SHRUM, 1993). For these authors, individuals with a greater sense of self-fulfillment are more confident in their abilities and more assertive in regards to their actions. Kahle and Kennedy (1989) suggest that people who value the sense of accomplishment are well-off middle-aged individuals with good jobs and high salaries.

The results of hypothesis H4 indicate a strong and positive relationship between an individual's self-fulfillment (internal values) and the ideal of satisfaction in life (0.35; $p < 0.05$). This finding supports the idea that the more important the sense of accomplishment and self-fulfillment in an individual's life, the greater the ideal of satisfaction in their lives. Individuals who display high levels of sense of accomplishment are assertive when

pursuing their ideals (KAHLE; KENNEDY, 1989). That is why they tend to see life as a constant search for satisfaction. They do not settle for what they have, instead they constantly seek satisfaction.

Hypotheses H5 and H6 link those personal values of fun and enjoyment in life to affective security dimension of self-concept and the ideal of satisfaction in female consumers' lives. The results for the estimated parameter support hypothesis H5 (-0.415; $p < 0.01$), suggesting that women who give more importance to fun and enjoyment in life, as a means of social adaptation, tend to say they should be less jealous and sacrificed, i.e. their feeling of self-concept is lower. H6 had a positive result for the estimated parameter. Values of fun and enjoyment in life were found to be positively related to the individual's ideal of satisfaction in life, supporting hypothesis 6. This means that the more importance a female consumer gives to the personal values of fun and enjoyment in life, the higher her ideal of satisfaction in life (0.321; $p < 0.01$). Individuals with those characteristics know how to appreciate life and are carefree, feeling content with what they have. They do not care about what they have, but rather about the way they enjoy life.

Hypothesis H7 links affective security dimension of self-concept to consumer behavior. According to this hypothesis, a female consumer's affective security dimension of self-concept will positively affect consumer behavior in retail stores, and the respondent will then buy more things more frequently. The results obtained for this parameter support hypothesis H7, indicating that the higher the female consumer's will of affective

security, the more she will buy (0.377; $p < 0.01$). Hypothesis H8 relates the ideal of satisfaction in life to consumer behavior. Hypothesis 8 found no support (-0.125, $p > 0.10$), indicating that there is no significant relation between the ideal of satisfaction in life and consumer behavior.

In summary, the results obtained for the parameters tested indicate that seven of the eight hypotheses were supported by the results. One of them, H8, was not significant.

DISCUSSION AND IMPLICATIONS

Despite a significant increase in the number of marketing studies on the relation between personal values and consumer behavior in the past 30 years (LIMON; KAHLE; ORTH 2009; MADRIGAL; KAHLE, 1994), little empirical attention has been given to the causality relationship among personal values, self-concept and consumer behavior. At the same time, retail activities require studies capable of assessing the motivations behind consumer behavior in those specific shopping environments (HARDESTY; BEARDEN, 2009). The results obtained in this study provide an analysis of the impact of personal values over self-concept and women's ideals in life. Also, we investigated the influence of self-concept on consumer behavior in retail environments of an emerging country, namely, Brazil.

The results for the structural equation modeling parameters indicate that personal values, whether internal or external or that of fun and enjoyment in life, have a significant influence on consumers' ideal of satisfaction in life and self-concept. This means that the more the participant women appreciate their

relationship with family and friends (sense of belonging), the more they believe to be satisfied with their image (H2). Regarding the relationship between external and internal values with self-concept, female participants revealed that the higher the importance of sense of belonging, the lower their self-concept, or less jealous and sacrificed they wanted to be. Moreover, the results reveal that internal values, such as sense of accomplishment and self-fulfillment, are positively related to the ideal of satisfaction in life and self-concept (H3 and H4). Those people who appreciate close relationships with family, friends, and other reference groups tend to be more assertive and present lower scores than those who present internal values. Reed II (2002) points out that consumers have a social identity that may be manifested in their consumer behavior through the brands and products they buy.

According to the findings of our study, fun and enjoyment in life values presented a mixed effect on self-concept and ideal of satisfaction in life (H5 and H6). The relationship between fun and enjoyment in life values and the self-concept presented a negative result (H5), meaning that customers who appreciate excitement and fun will show lower levels on their dimensions of affective security of the self-concept (BISCHOF, 1977). On the other hand, fun and enjoyment in life presented a positive relationship with ideal of satisfaction in life (H6).

One of the hypothesized relationships among self-concept, ideal of satisfaction in life and consumer behavior (H7 and H8) was supported. Hypothesis H7 established a positive effect of women's self-concept and consumer behavior.

The results strongly support that self-concept will affect how much and how often women shop in retail stores (H7). Moreover, the more jealous and sacrificied they feel, the more they will tend to shop. This result finds support in previous studies that shed light on the relationship between self-concept and consumer behavior (LANDON, 1974). Xue (2005) pointed out that a consumers' high involvement with product, self-concept, along with the consumption situation, was a determinant factor in a situational brand choice. Malhotra (1988) also found a significant effect of self-concept on the decision making process of buying a new house. The ideal of satisfaction in life was expected to positively affect female consumer behavior in Brazilian retail stores. Our eighth hypothesis (H8) was not significant, suggesting that, contrary to our prediction, higher levels of ideal of satisfaction in life do not increase the volume and frequency of female purchases in retail stores ($p > 0.10$). Such result finds support on Rogers´ theory (1961), which posits that any study of the human personality is always a subjective reference framework and the behaviour is an attempt to meet human needs assisted by emotions and that the best way to understand such behaviour is based on the individual´s inner perspective (ROGERS, 1951, 1959). Thus, we can assume that the variables that compose the individual's ideal of satisfaction in life construct do not influence the volume and frequency of purchase in retail stores since they are not related to these behaviours but to other dimensions of the self.

The results presented by this study have direct implications on the performance of executives of retailing companies. Understanding previous consumption variables may show the path for companies that are willing to enter new markets, and also address future consumers' reaction towards new products and retailing settings. Likewise, product executives' marketing strategies should deal with the way individuals regard themselves, because that affects their behavior as consumers.

So, provided that the existence of a multi-dependence relation among personal values, self-concept and consumer behavior is acknowledged, the marketing manager is supposed to adapt the company's product strategy and consumer goods communication based on the results presented. Besides providing insights into the area's literature, this article aims at helping managers understand women's shopping motivations in retail environments, taking their personal values and self-concept into account. An important element to be considered by managers in the process of building a product communication strategy is the way a female consumer regards herself and its effects over retail shopping behavior.

CONCLUSIONS

Previous studies (HOMER; KAHLE, 1988; MCCARTY; SHRUM, 1993; MADRIGAL, 1995; KAHLE; KENNEDY, 1989; KAHLE *et al.*, 1999; MADRIGAL; KAHLE, 1994; BEATTY; KAHLE; HOMER, 1991) had already revealed the existence of a relation between consumer behavior and personal values. Homer and Kahle (1988) noticed a dependence relation among personal values, attitudes and consumer behavior towards consumer goods. However, this study broadens

the investigation scope of the relation between personal values and consumer behavior, by introducing variables in connection with self-concept. This feature of the model tested in the study – self-concept (ROGERS, 1959; CORONA, 2001; REED II, 2002) – had an influence over individuals' consumption.

The results point to a significant relation among those variables, which is therefore of great importance for executives in the area. Female consumers' self-concept is connected to the pattern of perceptions an individual has of oneself and of the world (HIEBSCH; VORUERG, 1980; LANDON, 1974). Based on the results reached by this study, executives in the area should judiciously assess the way female consumer regard themselves, and then look for ways to reach out for them with product and communication strategies. Also, the results herein are valuable for product managers as they establish a relationship between self-concept and consumer behavior of women in retail environments, because individuals notice what is around them while they seem to be connected to them (ROGERS, 1959). That is why female consumers attribute significance and value to something when they feel it is related or similar to them. The contributions of this study are in the same line as those by Orth and Kahle's (2008) who suggest that brand managers should focus on the benefits products can offer an individual. ▶

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