

**Analyzing the relationship among personal values, self-concept and female consumption behavior: perspectives from
the Brazilian retail experience**

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Abstract

The relationship between personal values and consumer behavior has been largely investigated in marketing literature (Kahle et al., 1986). As a means of expression, consumers use brands and products in order to communicate their self-concept to their reference group (Chaplin and John, 2005). This study tries to shed light on the causal relationship among personal values, self-concept and female consumer behavior in retail environments in Brazil. The results indicate a significant relationship between personal values and women's self-concept. Self-concept also had significant influence over female consumers' behavior. The results herein have implications on the performance of executives who work for consumer products companies.

Introduction

Understanding the shopping motivations of retail consumers has been a major challenge for marketing nowadays. According to Hardesty and Bearden (2009), the importance of understanding consumers had never been so great for retail performance. According to Puccinelli et al. (2009), "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.

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 et al. (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 author says that the three basic steps of target marketing are market segmentation, target marketing definition and market positioning. Market segmentation is the act of splitting a market into distinct groups

of buyers with different needs and responses. As a foundation for market segmentation, the authors use geographic, demographic, psychographic, behavioral and multiattributive elements.

Self-concept is an instrument employed by marketing managers in the process of psychographic segmentation, as are personal values. The concept of “self” has a long history in psychology (Pervin, 2004). In some case, “self” has been defined as a person’s attitudes and feelings towards oneself, and in others, as a set of psychological processes that rule human behavior (Hall and Gardner, 1978). The former, known as “self – as – object”, clearly relates to the Rogerian concept of “self”, while the latter, known as “self – as – process”, relates to the Freudian concept of ego.

The study of personal values consists of a research axis aimed at identifying the influence of cultural aspects and social adaptation over an individual’s action system. Said influence manifests itself through one’s shopping behavior and attitudes regarding products and services. Schwartz (1992) defines personal values as “enduring beliefs that individuals hold about specific modes of conduct that they think are important and the guiding principles in their lives”. Given the importance of personal values and self-concept to understand consumers’ motivation in retail environments, the core of this study lies on checking the importance of those variables in the formation of Brazilian female consumers’ behavior. Therefore, we believe personal values, self-concept and consumer behavior share an imbricating relation of causality. It is believed that the analysis of that chain of relations can reveal the background of shopping behavior in specific retail environment. The analysis of these relations is, in fact, the contribution offered by this article.

Although personal values and the self-concept theory have been addressed in marketing literature, the dependence relationship between these two constructs and consumer behavior is yet to be discussed more thoroughly. The central hypothesis of the present study is that personal values interact with self-concept to affect consumer choices and behavior in retail environments.

Theoretical Framework and Hypotheses Development

Phenomenological theory of personality by Carl Rogers

Carl Rogers’ theory (Rogers, 1959) examines the individual differences and global character of an individual personality. It emphasizes the phenomenal 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 the anxiety. According to Rogers (1959), an individual perceives objects and external experiences that seem to be related to oneself while object. The author attributes meanings to those objects.

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 and 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 perceive oneself, and the real self-knowledge, which is the way one actually perceives oneself (Landon, 1974).

Those concepts show that the success of products will depend on consumers’ assessment of whether those products will allow an individual to go from actual Self to ideal Self.

According to Sirgy (1982), the self-concept research in a consumer behavior context is fragmented, incoherent and diffuse. Despite efforts made by researchers, Reed II (2002) stated that the perspective of social identity, seen through self-concept, is useful and still little explored to understand consumer behavior. Previous studies tried to assess the relationship between self-concept and shopping motivation. In their study, O’Brien and Sanchez (1976) tried to understand self-concept as a motivating element in consumers’ decision making process.

Recent studies have analyzed the relationship between the self and consumer behavior. In one of those studies, Oumil and Erdem (1997) assessed the difference between actual and ideal self based on samples of male and female consumers. The results they obtained show significant gender-related differences regarding their actual and ideal self-image and consumer shopping behavior. In another study, Mehta (1999) showed that advertisement performance generally shows that a congruence between self and image can influence consumer preference. Consumers feel that brands have a personality of their own, just like a human being. This trait is decisive in the development of consumers’ preference of products and brands (Hogg et al., 2000).

Researchers have contributed by supplying instruments to measure self-concept. Corona (2001) developed a scale made up of 30 questions to be answered according to a five-point Likert-like scale. In another study, Miranda (1998) adapted semantic differential scales in an attempt to measure self-concept. A study about self-description was conducted by Chaplin and John (2005) among children and teenagers. In that study, the authors examined the way consumers link brands to their self-concept, and how this connection with products changes as individuals grow up.

The Theory of Social Adaptation of Personal Values

According to Kahle (1983), personal values have a strong influence over several human behavior dimensions, including consumption. Personal values, as an expression of a people's culture and nationality, represent a landmark in international market segmentation (Lengler, 2005). 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 ended in the 60s, when Milton Rokeach suggested 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 et al. (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 et al. (1999), the LOV offers advantages over Rokeach's model (1973), such as being easy to use, to translate and to apply in transcultural researches, 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), who observed his 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 et al., 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 and Scherhorn, 1990; Soutar et al., 1999; Jiang, 1995; Shim and Eastlick, 1998; Goldsmith et al., 1993; Lengler et al., 2004). The method devised by Kahle

(1983) was also tested by the VALS scale (Values and Life Styles) for measuring personal values and life styles. The tests conducted by Kahle et al. (1986) showed that the LOV was more efficient in identifying respondents' values when compared to the Stanford Research Institute's model.

From an operational standpoint, Kahle's study (1983) consists of arranging the terminal values of Rokeach's model (Rokeach, 1973) on a nine-variable list, essentially person-oriented, unlike the values orientation in Rokeach's instrument, which has a social connotation. The LOV has nine variables: self-respect, security, warm relationship with others, sense of accomplishment, self-fulfillment, being well respected, sense of belonging, fun and enjoyment in life and excitement. The personal values in the LOV model are evaluated through nine-point Likert-type scales (Kahle and Kennedy, 1989). Each value expressed in the system represents daily dimensions in interviewees' lives that, according to Kahle (1983), relate to the instrumental and terminal values in Rokeach's system (1973).

Research Hypotheses

The conceptual model that guides this study is shown in Figure 1. The model is based on the relationship among personal values, self-concept and female consumer behavior in Brazilian retail stores.

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 and 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 et al., 2005). Analyzing personal values based on consumer behavior is also part of the marketing research agenda (Lowe and Corkindale, 1998). 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 and Verplanken, 2004), energy conservation (Neuman, 1986), ethical consumption (Shaw et al., 2005), food choice (Goldsmith et al., 1995), recreation and fun activities (Madrigal, 1995; Beatty et al., 1985; Madrigal and Kahle, 1994), pro-environment attitudes (Dietz et al., 2002; Karp, 1996; Schultz et al., 2005; Schultz and Zelenzy, 1998; Shean and Shei, 1995), restaurant choice (Boote, 1981) and tourism (Muller, 1991; Jiang, 1995).

Just like the theory of personal values, the discussion about self-concept (self and ideal self) too 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 et al., 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 and 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 and 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 et al. (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 et al., 1989) is influenced by external personal values. Then, we propose Hypothesis 1:

H1: external values will be positively related to women’s self-concept.

People who appreciate external values, such as warm relationship with others, tend to feel more satisfied with 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 and 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 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 depends 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 be.

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

The relationship between fun and enjoyment in life as social values and consumer behavior is present in the marketing literature. 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 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 and 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) showed a negative relationship between fun and excitement values and the susceptibility to normative influences that people present. We argue that fun and enjoyment in life values will be positively related to self-concept, while those individuals with high levels of fun and enjoyment in life as their social values will present a negative relationship with the individual's ideal of satisfaction in life. Thus, we propose hypotheses H5 and H6:

H5: fun and enjoyment values will be positively related to the individual's self-concept.

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

Market segmentation based on self-concept provides an effective support to the efficiency of marketing actions. Self-concept has been used in different researches as a means to assess consumer behavior and give support to marketing actions (Landon, 1974). So, 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 will positively affect their consumer behavior in retail stores, where interviewer tends 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 interviewer tends to buy more things more frequently in retail environments.

Research Methodology

Sample, data collection procedures and 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 and 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 within the past 30 years. 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

In the qualitative phase of the study, 47 self-concept indicators were identified, and later, 32 were selected. The criterion to select the dimensions was to add as many indicators as possible avoiding repetitions.

To measure self-concept and ideal concept we employed semantic differential scales utilizing the 32 variables obtained in the qualitative research phase. We used 6 items developed in the exploratory phase of the research to measure self-concept and ideal of satisfaction in life. The exploratory factor analysis allowed us to drop the variables with lower standardized loadings. The items were evaluated through a 7-point Likert-type scale ranging from 1 (strongly disagree) to 7 (strongly agree).

The confirmatory factor analysis indicated that the two-factor solution corresponding to the *self-concept* and the *individual's ideal of satisfaction in life* should be accepted. The CFA results indicated a good fit index of the model: RMSEA = .07; IFI = .919; CFI = .917; $\chi^2 = 28$; 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 and Kennedy, 1989), which encompasses nine variables that represent personal values, made operational through a 9-item 9-point Likert-type scale ranging from 1 (very unimportant) to 9 (very 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 et al., 1999; Madrigal, 1995; Madrigal and Kahle, 1994; Kim, 2005).

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

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, χ^2 (31, $p < 0.001$). Therefore, we adopted the 7-item and three-factor personal values solution to compose the theoretical model that verifies the relationships among personal values, self-concept and consumer behavior.

Finally, female consumer behavior in retail stores was measured by two 7-point Likert-type scales ranging from 1 (totally disagree) to 9 (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.

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, capable of evaluating multiple correlations among several latent variables.

Validity and Reliability

To assess content validity and reliability of the constructs used in the present study, we applied statistical procedures in line with the paradigm advocated by different authors (Hair et al., 2000, Gerbing and 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 .89 for external values construct and .61 for fun and enjoyment in life, 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 that form the model 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 and Larcker, 1981). The Alpha coefficient, which indicates the level of reliability

(Cronbach, 1951) of the scale used, was thought to be higher than what is suggested in literature (.60) for all six constructs in the estimated model (Robinson et al., 1991, Hair et al., 2010, Malhotra, 2010).

We can therefore conclude that the constructs used in the model as well as its indicators are adequate in regards to the way the measurement model was specified.

Table 1 – Confirmatory Factor Analysis and Construct Reliability

Constructs and items	Regression weights	Standardized loadings	t-value
External Values (CR*=.89; IR=.697)			
Being well-respected	.798	.784	12.726
Sense of Belonging	.840	.815	13.501
Security	(Set to one)	.943	
Internal Values (CR*=.63; IR=.605)			
Self-fulfillment	.880	.624	5.232
Sense of accomplishment	(Set to one)	.734	
Fun and Enjoyment in Life (CR*=.61; IR=.610)			
Fun and enjoyment in life	2.085	.785	6.419
Excitement	(Set to one)	.525	
Self-concept (CR*=.69; IR=.624)			
Exploited	2.067	.457	3.258
Jealous	(Set to one)	.945	5.071
Individual's ideal of satisfaction in life (CR*=.74; IR=.728)			
Comprehensive	(Set to one)	.591	
Creative	1.595	.676	7.004
Dedicated to family	.910	.530	5.917
Satisfied with my life	1.442	.744	7.370
Consumer Behavior (CR*=.63; IR=.623)			
Frequency	(Set to one)	.741	
Volume	.882	.616	3.415

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

Results

Model fit

Due to the complexity of the model proposed and the need to simultaneously test the relations among the different constructs in the study, we decided to use the structural equation modeling (SEM), applying the maximum likelihood (ML) method.

The overall χ^2 value obtained for the model tested was 236,744 (df=79; $p < 0.001$). This result indicates that the model data have adequate fit measures. The high χ^2 value is a result of the size of the sample. Some authors have noticed how sensitive to size sample the χ^2 test is, which sometimes causes a model to be rejected even when adequate (Bagozzi and Baumgartner, 1994, Arbuckle and Wothke, 1999). Because of the weakness of the χ^2 test to evaluate the fitness of models with big samples, other indexes were employed to evaluate the fitness of concurrent models. Based on the results of the fit indexes obtained, the model tested can be considered adequate (Fornell and Larcker, 1981, Bagozzi, 1980, Byrne, 2001). The RMSEA measure, considered by Byrne (2001) as an indication of overall model fitness, was satisfactory, with a result

of 0.08. Other measurements to evaluate model fitness were equally acceptable (χ^2 : 236,744; CFI: .97; IFI: .98; TLI: .95). According to these results, the model tested was deemed acceptable. The relationships tested in the model are examined next.

The Testing of Hypotheses

Consistent with Hypothesis H1, the results indicated that external values are positively related to women's self-concept. Therefore, the more important the sense of belonging, being well-respected and security for the interviewed women, the better the customer perceives herself, according to the findings (0.32; $p < 0.01$). The estimated parameter allows us to support the idea that women with higher involvement with family and other reference groups will present high self-esteem. 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. One can therefore argue that those women who are more involved with and dependent on family will tend to have a better self-image.

The results for the estimated parameters for hypothesis H2 indicate the positive relationship between external values and the ideal of satisfaction in life (0.43; $p < 0.01$). That means that the stronger the sense of belonging displayed by the women interviewed, 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.

For Hypothesis H3, which establishes the relationship between internal values (self-fulfillment and sense of accomplishment) and self-concept in the interviewed women, there was a positive result (0.41; $p < 0.01$). That means that the more important the sense of self-fulfillment is for women, the greater their self-concept. Such results are supported by previous studies (McCarty and Shrum, 1993). For those authors, individuals with a greater sense of self-fulfillment are more confident in their abilities and more assertive in regards to their actions (Kahle, 1983). 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 positive relationship between an individual's self-fulfillment (internal values) and the ideal of satisfaction in life (0.35; $p < 0.05$). The result for hypothesis H4 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

and 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 self-concept and the ideal of satisfaction in female consumers' lives. The results for the parameters obtained support hypotheses H5 and H6. As to hypothesis H5, we suggest that women who give more importance to fun and enjoyment in life, as a means of social adaptation, tend to display higher self-concept. The data and results for the estimated parameter support hypothesis H5 (0.415; $p < 0.01$). H6 had a negative result for the estimated parameter. Values of fun and enjoyment in life were found to be negatively related to the individual's ideal of satisfaction in life, which is consistent with hypothesis 6. That means that the more importance a female consumer gives to the personal values of fun and enjoyment as instruments of social adaptation, the lower 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 self-concept to consumer behavior. According to this hypothesis, a female consumer's self-concept will positively affect consumer behavior in retail stores, and the interviewee will then buy more things more frequently. The results obtained for this parameter support hypothesis H7, indicating that the stronger the female consumer's self-concept, the more she will buy (0.377; $p < 0.01$). It is important to highlight that self-concept is related to individuals' physical and intellectual abilities (Rogers, 1959; Reed II, 2002). Therefore, people with high self-concept will tend to be more assertive and professionally successful.

Hypothesis H8 relates the ideal of satisfaction in life to consumer behavior. Hypothesis H8 found no support, because the results for this parameter ($t=-1,223$; -0.125 , $p > 0.10$) indicate that there is no significant relation between the ideal of satisfaction in life and consumer behavior.

Simply put, the results obtained for the parameters tested indicate that seven of the eight hypotheses tested were supported by the structural modeling equations tests done. One of them, H8, found no support.

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 et al., 2009; Madrigal and Kahle, 1994), little empirical attention has been given to the causality relationship among personal values, self-concept and consumer behavior. That is why the marketing literature has little on what personal values and self-concept can offer to help us understand individuals' shopping behavior. At the same time, retail activities require studies capable of assessing the motivations behind consumer behavior in those

specific shopping environments (Hardesty and 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, in other words, the influence of self-concept over consumer behavior in retail environments.

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 over consumers' ideal of satisfaction in life and self-concept. That means that the more the interviewed women appreciate their relationship with family and friends (sense of belonging), the more they believe to be satisfied with their image and self-concept (H1 and H2). 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 higher self-concept. 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 positive result (H5), meaning that customers who appreciate excitement and fun will perceive themselves as more positive (Bischof, 1977). On the other hand, fun and enjoyment in life presented a negative relationship with ideal of satisfaction in life (H6). For those people, the higher the fun and enjoyment values, the lower their expectations in life. Both hypotheses were supported by the regression coefficients.

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). 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. Surprisingly, 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 ($p > 0.10$). Therefore, hypothesis H8 was not supported. It is important to note that one of the dimensions related to the self-concept present in this study, regarding H7, was supported by the results.

The results presented by this study have direct implications over the performance of executives of consumer products 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 services. 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 and Kahle, 1988; McCarty and Shrum, 1993; Madrigal, 1995; Kahle and Kennedy, 1989; Kahle et al., 1999; Madrigal and Kahle, 1994; Beatty et al., 1991) had already pointed to 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 and 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 on the same page 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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