

## GOAL CONSTRUCTS IN CONSUMER BEHAVIOUR

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Why do consumers do what they do? A general agreement among researchers, as apparent for example in the volumes of Ratneshwar, Mick, and Huffman (2000) and Ratneshwar and Mick (2005), is that consumer behaviour is goal-directed. Goal is an internal representation of desired states (Austin & Vancouver, 1996; Bandura, 2001; Schiffman & Kanuk, 2004). Consumer goals are often expressed in the language of consumer as something that is needed, wanted, desired, enthused by, or valued. Consumers often say that their goals are to satisfy what they need, want, or desire. In addition, they may say that their goal is to achieve certain level of possession or certain kinds of identity or lifestyle. Thus consumers are said to having *needs, wants, desires, motives, and values*. Other aspects of consumer goal includes the mental processes whereby goals are set (Latham & Locke, 1991), hierarchical organization of goals (e.g., Gutman, 1982; Huffman, Ratneshwar, & Mick, 2001), general orientations in motivational behavior (Higgins, 1997, 1998), intentions to realize the desired states (Antonides & Van Raaij, 1998), levels of self-efficacy (Bandura, 1986), and

performance proficiencies that one wishes to attain (Latham & Locke, 2006).

Goals have been studied in many areas of consumer behaviour. For example, research has been done on the importance of goals in the purchases of durables (Katona, 1975), and in the marketing of nondurables, services, and ideas or persons (Bagozzi & Dholakia, 1999). Situational and personal goals, and goal orientations have been studied in relation to category representations (e.g., Barsalou, 1991; Ratneshwar, Barsalou, Pechman, & Moore, 2001), judgment of store reputation (Lee & Shavitt, 2006), product evaluation (Chernev, 2004), consumers' experience (Novak, Hoffman, & Duhachek, 2003), perception of salesperson influence strategies (Mallalieu, 2006), and preference for the status quo (Chernev, 2004). Goals are also studied extensively from the perspectives of cognition, motivation, personality, and social psychology (e.g., Austin & Vancouver, 1996; Pervin, 1989; Oettingen & Gollwitzer, 2003; Oettingen, Pak, & Schnetter, 2001).

The extensive studies have resulted in numerous conceptualisations of consumer goals. In one hand this has brought advances in the understandings of consumer behaviour. The down side is that there are too many answers and perspectives available in the recent literature, for even a simple question such as the kinds of goals that become active in consumer decision making. Therefore concerns regarding how consumer goals are related to each other,

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and how they are organized in the mental systems of the consumer, have become a focal point in recent consumer behaviour studies. With this development in sight, the objective of this paper is to review the literature of consumer goal, particularly in terms of goal setting, organization and structural properties, and conceptual organisation of consumer goals.

### 1. Goal setting in the context of goal pursuit behaviour

Several questions arise regarding the processes by which goals are formed and represented in the processing systems of consumer behaviour. An important part concerns the processes by which intentions to pursue goals are formed. From a self-regulatory perspective, the question concerns the way goal-driven actions are initiated and evaluated, and how outcomes, consequences, or benefits of the act are evaluated. Finally, questions can be addressed at the ways in which goal-pursuit processes are monitored, and how outcome evaluations provide feedbacks in

the subsequent processes of goal-pursuit behaviour. Bagozzi and Dholakia (1999) offer a goal-setting and goal-pursuit framework that comprehensively addresses these concerns, Figure 1. An alternative view is offered in Huffman, Ratneshwar, and Mick (2000), which will be discussed in section 3.4.

With regard to goal setting, goals might be latent in the cognitive-affective system of the consumer, it might be “sold” to a consumer by persuasion of advertising or peers (Austin & Vancouver, 1996), or it might be constructed by the consumer in the decision-making situation (Bettman, Luce, & Payne, 1998). Therefore a goal setting, or goal establishment in Austin and Vancouver (1996), involves a decision-making process in which the task of the consumer is to select goal content and develop its dimensions. It concerns the question of “What are the goals I can pursue, and why do I want or not want to pursue them?” In the generic level, a goal setting process may become active because of an external stimulus that presents opportunities or imposes imperatives. An

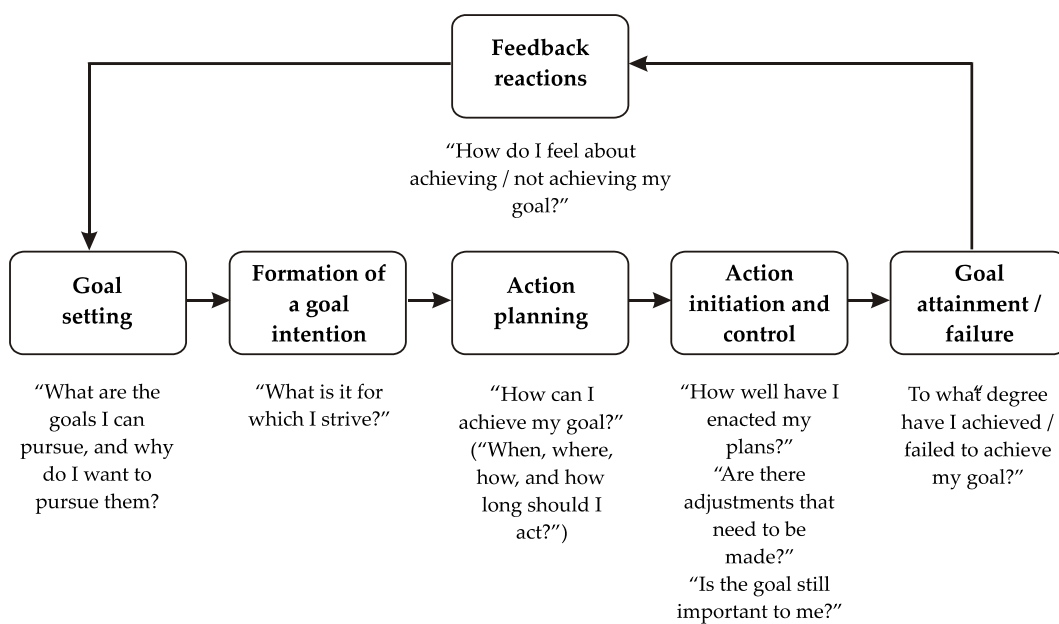


Figure 1. Goal setting and goal pursuit (Bagozzi & Dholakia, 1999, p. 20)

important case of external stimulus is concerned with income change, be it an increase or decrease. Increase of income presents opportunities, whereas decrease of income presents imperatives and limitations. Consequently people are more willing to spend on durables when they perceive there are increases in the income, and more cautious when they perceive decreases (Katona, 1975). Income changes provide either opportunities or impose imperatives.

Apart from external factors, Bagozzi and Dholakia (1999) also mention internal conditions as a factor of goal setting. It concerns with such situations as when the consumer constructs a goal schema or chooses from among self-generated alternatives. The hierarchy of needs (Maslow, 1954) demonstrates the influence of internal conditions in goal setting. The deprivation of biological needs makes goals such as the provision of food, rest or sex salient. The same mechanism explains goal setting processes concerning the other levels of human needs, such as the deprivation of safety needs when biological needs are fulfilled, and the deprivation of belongingness and love when biological, physiological, and safety needs are satisfied. More on the hierarchy of needs will be discussed in section 2.

The activation of a goal makes the discrepancy between the actual and the desired states becomes more transparent (e.g., Higgins, 1987; Pham & Higgins, 2005). Self-discrepancies between an actual and a desired state affect on the emotional state of the individual. For example, a discrepancy between actual state and what people perceive as their obligations or responsibilities is associated with the vulnerability to agitation-related emotions, such as fear, worry, and tensions (Higgins, Bond, Klein, & Strauman, 1986; Higgins, 1989). Natu-

rally people strive to bring their current actual state into line with related end state they value. Thus, the goal serves as a motivational factor in goal pursuit (Higgins, 1989; Kruglanski et al., 2002).

Goal pursuits are activated in one of three ways (Bagozzi & Dholakia, 1999). The first way concerns automatic processes, where consumer behaviours are not preceded by a deliberate process of goal setting and goal pursuit. Automatic goal pursuits may be implicit in habitual goal-directed consumer behaviour. Nevertheless, they argue that an automatic process may originate in a prior deliberative processing, or learning shaped by classical or operant conditioning. This notion is supported in Oettingen et al. (2006), which assume goals are mental representations that can be activated by features of the contexts in which those goals have been pursued regularly and consistently in the past. A different way to explain automatic process is offered by Austin and Vancouver (1996), which conceives goals as inherent and simply lying dormant, waiting for activation. Thus, goal-setting processes can be conceived as either a change in difficulty level from zero, a change in importance level from zero, an increase in activation strength in a network, or a conversion of a need into a goal. Oettingen et al. (2006) illustrates this process as follows. If a person is accustomed to use parties as a way to make impressions on people, the goals of impressing others will become automatically active upon entering a party. Once activated in the non-conscious manner, in other words the activation strength has been increased from zero, Oettingen et al. explains that the mental representation of the goal would operate in the same way as when it is consciously activated.

The second way pertains to impulsive acts. These involve some awakening of a need or desire that quickly becomes a goal to be achieved through minimal goal-directed activities. Such goals arise automatically because of biological, emotional, moral, or ethical forces. These goals are non-conscious, but they are not necessarily produced by habitually learned responses to environment, such as in the auto-motive model (Bargh, 1990). Other sources are goal pursuits that were previously withdrawn or interrupted. Moskowitz, Li, and Kirk (2004) explain how preconscious cognitive processes implement goal pursuit despite the conscious withdrawal from the current goal pursuit. Such implicit volitional processes correspond with the so-called *Zeigarnik effect* in which the cognitive system continues to engage in goal-relevant processes despite the fact that they have been consciously disrupted (Zeigarnik, 1927).

Finally, consumer behaviours are volitional acts. These pertain to the processes of consumer behaviour through goal intention. "What is it for which I strive?" Goal intentions can be characterized as either as specific acts as end performances ("I intend to buy a Sony DVD player tonight") or as particular outcomes to be achieved through the execution of an instrumental act ("I intend to lose two kilograms"). Volitional processes are also concerned with implementation intention, in which some conditional intention is stated. That is, a consumer may intend to perform a goal-directed behaviour (e.g., execute an instrumental act) given that future contingencies occur. "I intend to do X when situation Y is encountered."

Figure 1 also summarises the goal-pursuit behaviours, with feedback loops to goal setting. In action planning, the consumer elaborates further on the deli-

berative volitional process. "How can I achieve my goal?" It concerns with when, where, how, and how long should the consumer commit the act. The next stage of consumer goal pursuit behaviour is action initiation and control, in which the act of pursuing the goal is evaluated and adjustment to the course of goal pursuit is made. The outcome of the behaviour is evaluated in the next stage, i.e., to what degree has the consumer achieved or failed to achieve his or her goals. How the consumer feels as a consequence of attainment or failure in the goal pursuit becomes the feedback reaction to the further goal setting processes in similar situations.

## 2. Organization of consumer goals

Consumers live with a great number of goals that they want or feel compelled to fulfil. To be able to function effectively, multiple goals must be organized in certain fashion (Richins, 2005). Most of the recent theoretical conceptions regarding the organization of consumer goals have been developed from cognitive psychology. In this approach, goals are related to knowledge structure. Following Barsalou (1991), knowledge in the cognitive system is represented in categories. There are two ways that categories originate, namely exemplar learning and conceptual combination. Exemplar learning is central in the processes of acquiring taxonomic knowledge about the world as it exists. It is relatively passive, bottom-up, and an automatic process. In contrast, goal-derived categories arise through conceptual combination by manipulation of existing knowledge in memory. Barsalou (1991) rephrases as follows:

*"By deliberately manipulating knowledge through reasoning, people produce new categories that serve their goals ... concep-*

*tual combination often produces idealized knowledge about how the world should be ... rather than ... about how it is" (p. 4).*

Further, he argues that goals and their attributes are presented in frames, which he defines as flexible, loosely organized bodies of knowledge. An example is illustrated in Bagozzi and Dholakia (1999). A frame for a vacation goal may consist of the vacation category and its connections to five attributes, namely locations, temporal parameters, activities, objects, and actors. Each of these attributes, in turn, might be connected to clusters of more specific attributes which are concerned with specific activities, such as departure, duration, return, and schedule are types of temporal parameters, and preparations, travel, and entertainment. The specific attributes further might be composed of subtypes such as major travel (transcontinental flight), minor travel (taxi from airport to hotel), and arrangements at location (e.g., reserving a seat on a tour bus) which are the subtypes of travel. Such frames are useful in planning goals and knowing how other goals and constraints promote planning. In the context of planning vacation, for example, such background goals as "maximize relaxation and educational value" guide the selection of exemplars for a frame instantiation. Within a particular frame, certain attributes also constrain the range of other attributes. Thus, a needed departure of July for a snow-skiing vacation requires a ski resort in the southern hemisphere.

Closely related to the cognitive psychological conception is the hierarchical representation of motives in goal setting (Bagozzi, Bergami, & Leone, 2003), which proposes that motives in goal setting, as opposed to goal striving, can be represented in schemas. A schema pertains to "a set of motives and perceived relationships

among the motives" (p. 915). Based on some anthropological and psychological studies, they further argue that schemas can be represented in hierarchical structures. A central position in a hierarchical structure of motives in goal-setting is focal goals, which signify the question of, *What* is it for which I strive? A focal goal can be related to reasons for acting and depicted through a three-tiered hierarchy. Below the focal goals are subordinate goals, or sometimes called as instrumental goals, which constitute the means for achieving the focal goal and answering the question of, *How* can I achieve that for which I strive? At the top of the hierarchy are superordinate motives, which answer the question, *Why* do I want to achieve that for which I strive? The relationship between superordinate and subordinate motives with focal goals signifies that "a person's focal goal in any situation is explained by his or her superordinate motives and is achieved through implementation of subordinate goals." The simplified form of such schema is shown in the left hand side of Figure 2.

A hierarchical representation of goal schema may represent the means-end framework of consumer behaviour (Gutman, 1997). The right hand side of Figure 2, as adapted from Canova, Rattazzi, and Webley (2005), illustrates the means-end framework of hierarchical structure of goals in the context of the goals of saving. Notice that the focal goal, i.e., "accumulating savings", is connected with two subordinate goals or action goals (Gutman, 1997), namely putting money in a saving account and participating in a pension plan. Likewise, three superordinate goals are connected with the focal goal, namely an assured retirement situation, to avoid debt, and to increase or maintain self-esteem.

The hierarchical structure of consumer goals has been conceived in terms of means-end chain (Gutman, 1982, 1997). Products are equipped with attributes. The consumption of product attributes produces consequences, namely the benefits that consumers obtain from consumption. The significance of the consequence is determined by its subjective value. Thus, consumption represents hierarchical structure that consists of Attribute – Consequence – Values. The hierarchical

structure of consumer goals has been studied at the level of intermediate goals (Pieters, Baumgartner, & Allen, 1995; Canova, Rattazzi, & Webley, 2005). These studies confirmed the hierarchical structure of focal goals.

Another theory that depicts the cognitive-motivational structure of goals is the goal system theory (Kruglanski et al., 2002). A goal system is defined as a mental representation of motivational networks composed of interconnected goals and

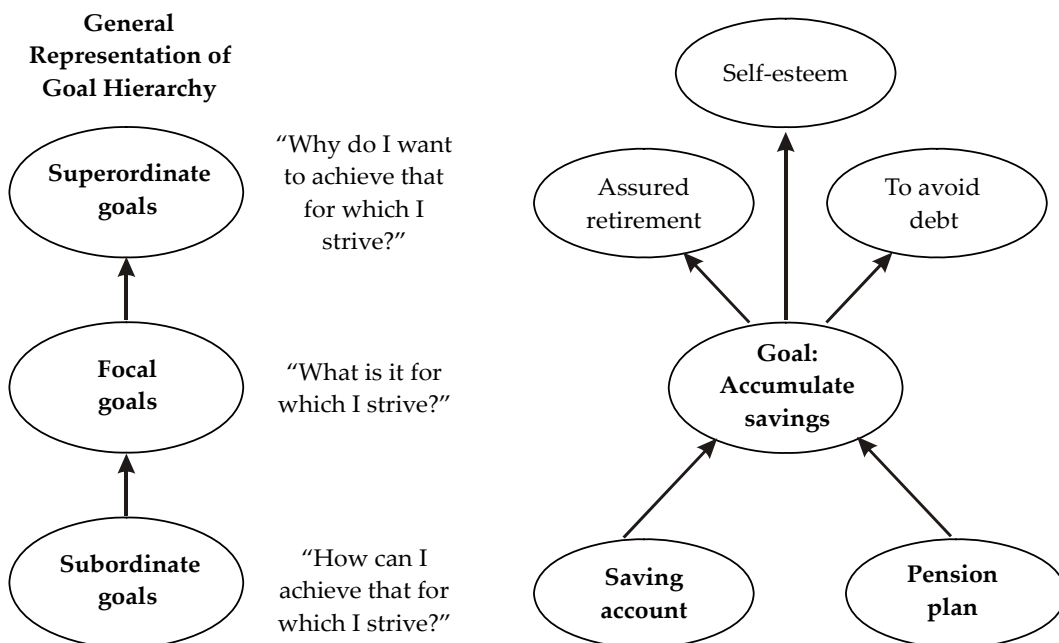


Figure 2. The three-tiered goal hierarchy as adapted from Bagozzi and Dholakia (1999, p. 24) and Canova, Rattazzi, and Webley (2005)

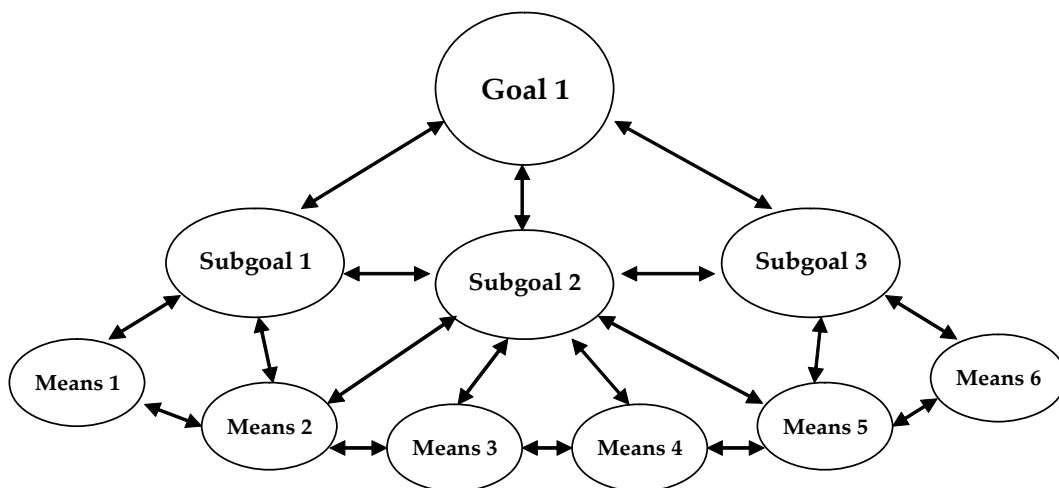


Figure 3. A system of goals and means (Kruglanski et al., 2002, p. 334)

means, as visualized in Figure 3. Thus, goal systems consist of mentally represented networks wherein goals may be cognitively associated to their corresponding means of attainment and to alternative goals as well. The associative network of the mental representation of goals means that the activation of one goal may either activate or inhibit another goal. Two properties of goal system can be derived, namely the structural and allocational properties. In structural terms, functional relationships between goals might be characterized as either facilitatory or inhibitory. Facilitatory pertains to the activation of a goal thus facilitating the activation of another goal. In the hierarchical schema, it appears in the vertical relationship. In contrast, inhibitory relationship implies that the activation of one goal inhibits the other, as apparent from the horizontal relationship between goals.

Furthermore, interactions between goals can be characterised in terms of their form and their strength. Two forms of between-goal interactions are *multifinality* and *equifinality*. Equifinality is signified when two or more goals are connected as origin with one end-goal. In contrast, multifinality is signified when one goal serves, as origin of, two or more goals, as the destination. The strength of interconnection is not independent of form, because the uniqueness of the interactions determines the strength of connection. Connections between goals are stronger when there is no other goal associated, either as origin or destination. The smaller the equifinality and multifinality, the stronger the association between two goals. Regarding the allocational property, a major characteristic of goal systems is the restricted nature of mental resources to be distributed among goals. One principle that applies is the 'constant sum' of the mental

resources, which means that allocation to one goal implies a reduction to other goals.

### 3. Goal Content

Contents of consumer goal systems can be specified into *need*, *want*, and *desire* as one category, and *motive* and *value* in other categories. In addition, consumer goals can be characterised in terms of thematic similarities and motivational orientations. To get a broader insight regarding the motivational factors of consumer behaviour, all of these motivational constructs will be reviewed in this section.

#### 3.1. Needs, wants, and desires

*Need* and *want* are among the most common English words involving intentions or desires (Wilensky, 1978). *Desire* expresses stronger volitional aspects of the behaviour (Belk, Ger, & Askegaard, 2000), and *value* pertains to something that is relatively everlasting (Rokeach, 1973). Unlike *need*, *motive*, *value*, and *goal* which have been regarded as important constructs in psychology, *want* and *desire* have been relatively ignored in the literature of human behaviour.

*Needs* are often distinguished from other motivational factors on the bases that a *need* signifies some biological drives such as hunger, aggression, or sex. For example, Newton (1994) defines *drive* as a "state of arousal resulting from a biological (or, occasionally, psychological) need." More specifically, Neufeldt & Guralnik (1988) states that the noun of *need* is used to refer: (1) necessity or obligation created by some situation; (2) in terms that reflect a condition of lacking of something useful, required, or desired; (3) in terms of objects that are useful, required, or desired but are in short supply; (4) a condition in which there is a deficiency of something, or one

requiring relief or supply. While Newton (1994) defines *needs* in relations to: (a) a motivational state resulting from deprivation of something that an organism requires for survival, (b) the deprivation is mostly associated with a biological requirement. Newton (1994) emphasizes that *need* can also be used to signify deprivation of a psychological or emotional nature, such as need for achievement (McClelland, 1961). In this sense, *needs* are similar to *drives*.

Schiffman and Kanuk (2004) specify the typology of needs that includes innate needs and acquired needs. Innate needs pertain to physiological or biogenic needs, that is, it includes needs for things such as food, water, air, clothing, shelter and sex. Because they are essential in sustaining biological life, biogenic needs are considered primary needs. Acquired needs may include needs for self-esteem, prestige, affection, power, and learning. Acquired needs are generally psychological (i.e., psychogenic). They are considered secondary needs. They arise because of the consequence of individual's subjective psychological state and the individual's relationships with others. Murray (1939) proposes an extensive list of psychogenic needs, e.g., needs associated with inanimate objects, needs that reflect ambition, power, accomplishment, and prestige, needs concerned with human power, sadomasochistic needs, needs concerned with affection between people, and needs concerned with social intercourse (the needs to ask and tell).

Several theories, most notably Abraham Maslow, conceive *needs* as hierarchically organized, as shown in Figure 4. At the bottom of the hierarchy are biological and physiological needs such as air, food, drink, shelter, warmth, sex, and sleep. The satisfaction of these needs is the

bases for moving into the higher level, namely safety needs. It consists of needs such as protection, security, order, law limits, and stability. Belonging and love needs become important biological, physiological, and safety needs are met satisfactorily. Family life, affection, relationship, workgroup, and other social relationship become important to the individual. In turn, these needs provide the bases for esteem needs, such as the needs of achievement, status, responsibility, and reputation. The highest need of the hierarchy is concerned with self-actualisation. Individuals who achieve this stage are focused on personal growth and fulfilment. Conceptually, each need is mutually exclusive. However, no need is ever satisfied completely, hence there are always some overlaps between each level.

*Wants* are often distinguished from *needs* and other constructs of motivational factors on the basis that what is wanted is to satisfy psychological drives. In ordinary language, it manifests in an expression such as "I know I need a new car, but I will ultimately buy the one I want!" (Brooks, 2001). In Webster's New World Dictionary want is defined as: (1) to feel a need or a desire for, wish for; (2) to wish, need, crave, demand, or desire; (3) to feel inclined, wish, like; (4) to be deficient by the absence of some part or thing, or to feel or have a need; (5) to be lacking or absent, as a part of thing necessary to completeness (Neufeldt & Guralnik, 1988).

Wilensky (1978) explains the differences between *need* and *want* from the perspectives of linguistics and cognitive or natural language processor. He states that there are two intentional factors underlying the definition of need and want. The first factor is *goal* which he refers to as a mental state that leads to actions mediated by thought. The other factor is concerned with



*sources* or *reasons* that cause that goal to come into being. Further, the sources are divided into two types. The first source is *plan source* which refers to a goal aimed at fulfilling a precondition for a plan for another goal. To illustrate, having some savings may be instrumental to the plan of enjoying retirement. The second source is *thematic source*. A thematic source is a goal that arises because of certain basic tendencies or naturally default conditions to be satisfied. For example, hunger is a natural drive for people to satisfy. Thus, thematic categories of the sources or reasons of goals can consist of themes such as PRESERVATION (gives rise to the goal of saving one's life if an event occurred which threatened it), ENJOYMENT (to get pleasure), and OBLIGATION (gives rise to a goal of complying some social contract). Based on these factors, Wilensky defines *need* and *want* as follow:

"NEED: "A needs X" is used when: (a) X is an essentially unique precondition for a plan for a goal of A's, or (b) X is an essentially unique action that would result in a goal of A's.

"WANT: "A wants X" is used when A has X as a goal, and the source of X is other than a PRESERVATION or OBLIGATION theme.

In other words, Wilensky (1978) highlights instrumentality in terms of preservation and obligation as a factor that distinguishes *need* from *want*. Toward this end, *need* is applied when the thing needed is a goal as an inference, that is, a goal that is not stated, for it is a condition to satisfy another goal. Whereas *want* is applied when what is wanted is a part of the meaning of the word, *need* and *want* can be differentiated based on the relative strength with which a desire is expressed. When *need* is used, the expressed desire carries more force than when *want* is used.

A closely related word to *need* and *want* is *desire*. Belk, Ger, and Askegaard (2000) illustrate the context of *desire* in consumer behaviour as follows:

"We say in English that we burn and are aflame with desire; we are pierced by or riddled with desire; we are sick or ache with desire; we are tortured, tormented, and racked by desire; we are possessed, seized, ravished, and overcome by desire; we are mad, crazy, insane, giddy, blinded, or delirious with desire; we are enraptured, enchanted, suffused, and enveloped by desire; our desire is fierce, hot, intense, passionate, incandescent, and irresistible; and we pine, languish, waste away, or die of unfulfilled desire." (p. 99).

To understand the motivational distinctiveness of *desire*, they suggested to substitute *desire* with *need* or *want* in these metaphors. They concluded:

"Needs are anticipated, controlled, denied, postponed, prioritised, planned for, addressed, satisfied, fulfilled, and gratified through logical instrumental processes. Desires, on the other hand, are overpowering; something we give in to; something that takes control of us and totally dominates our thoughts, feelings, and actions. Desire awakens, seizes, teases, titillates, and arouses. ...." (p. 99).

In general they concluded that *need* is perceived to originate internally, whereas *desire* externally; *need* pushes, whereas *desire* pulls; *need* is rational in the sense of being based on a certain rationalized explanation, whereas *desire* is emotional. With regards to this analysis, we believe that *desire* as Belk, Ger, and Askegaard (2000) conceived, is the extreme form of *want*. Although they implicitly conceived *need* and *want* as similar constructs, we believe that they are distinct constructs.

However, the push-and-pull dimension might apply to *need* and *want*, in which *want* is located in the pull side.

### 3.2. Motives

Whereas needs and wants are driven by biological or psychological factors, motives are referred to as socially or cognitively driven behaviours. Gollwitzer, Delius, and Oettingen (2000) suggest that motives can be divided into three sets of phenomena, namely the selection of a certain course of action, the energizing of the implied behaviours, and the regulation of these behaviours. Nevertheless, they also use motives to refer to biological drives. They argue that to the extent that modern psychology has come to accept that all psychological processes are due ultimately to physiological activity, the division between needs and motives on the bases of physiological or cognitive factors is somewhat arbitrary.

The construct of motives is more prominent in economics and consumer behaviour studies, as compared to the construct of needs, and desires. Economic theories of saving, such as Keynes (1936/1964), Duesenberry (1949), and Modigliani and Brumberg (1954) are based on certain assumptions regarding saving motives. In comparison, studies and theories regarding spending motives largely originate from the discipline of consumer behaviour. The construct of spending motives in this discipline has been discussed extensively. This section attempts to review the constructs of saving and spending motives from both disciplines.

#### Saving motives

Keynes (1936/1964) distinguishes eight saving motives: (1) to build up a reserve against unforeseen contingencies – *the*

*precautionary motive*, (2) to provide for the anticipated future relationship between income and needs – *the foresight motive*, (3) to enjoy interest – *the calculation motive*, (4) to enjoy a gradually improving expenditure – *the improvement motive*, (5) to enjoy a sense of independence and power to do things – *the independence motive*, (6) to secure a *masse de manouvre* to carry out speculative business projects – *the enterprise motive*, (6) to bequeath a fortune – *the pride motive*, and (8) to satisfy pure miserliness – *the avarice motive*.

Keynes' conception of saving motives has inspired further works on the field. Browning and Lusardi (1996) added one type of saving motive to the list, namely down-payment motive. From empirical studies of household savings in the US in 1960s, Katona (1975) distinguished the saving motives into six types, namely for emergencies (such as ill-health, unemployment), to have funds in reserve for necessities (buffer), for retirement or old age, for children's needs, to buy a house or durable goods and for holidays. Nijkamp, Gianotten, and Van Raaij (2002) found that there was more than one type of precautionary motive. A precautionary motive can be distinguished into preparedness to unforeseen expenditures and irregular income. The latter type of precautionary motive is particularly applicable to business people, and similar to the foresight motive of Keynes (1936/1964).

Built on a different conception of income, Duesenberry (1949) proposed social-oriented saving motives. Income is not a factor of saving in the absolute sense as in Keynes theory. Rather, social comparison or social reference determines consumption standards of individuals and households, and thus their saving. Another economic theory that is based on an assumption of motives in saving and

consumption is the life-cycle theory (Modigliani & Brumberg, 1954). The theory hypothesizes that people prefer a stable level of consumption throughout the lifetime, thus a stable standard of living. Savings are used to smooth consumption over the stages of the life-cycle in which income level varies. During the young age, when income is lower than the level of life-cycle income, people finance consumption through borrowing. During the peak of the productive age, which normally is approaching the retirement age, income is generally higher than the level of life-cycle income. During this period people accumulate savings. When the life-cycle reaches the retirement, during which people earn much less than the life-cycle income level, people finance their consumption from their savings. The same type of assumption, i.e., consumption smoothing, is held by another theory, namely the permanent income hypothesis (Friedman, 1957). However, this theory assumes a shorter time horizon, which approximately equals to three years. In addition, this theory adds bequest motive as an important motivational factors in saving and consumption.

These views advocate saving motives as a certain psychological construct inherent in the mental system of an individual. In contrast, the behavioural life-cycle hypothesis (Shefrin & Thaler, 1988) assumes that saving is a by product of some mental processes which involves mental faculties such as *planner* and *doer*. In short, this theory proposes that the construct of saving motive consists of intrinsic orientation toward future and self-control against temptation of immediate gratification.

#### Spending motives

Extensive studies have been conducted

on content and organization of consumption motives. The types of consumption motives might be unlimited. Consumption involves social, cultural, and economic processes (Zukin & Maguire, 2004). Consumption motives potentially exist in all areas of human behaviour. The breadth of the area is evident in the involvement of scientific endeavour in the domain of humanities and social sciences (Campbell, 1991). Thus, every individual in every context can set specific consumption motives, resulting in idiosyncratic motives of consumption. A conceptual way to simplify consumption motives is by distinguishing them according to some dimensions. Khan, Dhar and Wertenbroch (2005) distinguish two theoretical approaches regarding dimensions of consumption motivation: preference in the context of trade-offs with functional goals, and preference in the context of time inconsistency.

*Preference in the context of trade-offs with functional goals.* This dimension can be divided into hedonic and utilitarian motives (Hirschman & Holbrook, 1982; Strahilevitz & Myers, 1998; Dhar & Wertenbroch (2000). Hedonic consumption captures multi-sensory, fantasy and emotive aspects of consumer's consumption experience with products (Hirschman & Holbrook, 1982). It is related to people's fun, pleasure, and excitement, thus concerns products or services that are consumed for its experiential aspects (Pham, 1998). It may include luxuries (Kivetz & Simonson, 2002) and products or services that are considered affect-rich (Rottenstreich & Hsee, 2001; Hsee & Rottenstreich, 2004). The examples of hedonic consumption are consumption of flowers, designer clothes, music, sports cars, luxury watches, and chocolate. In comparison, utilitarian motives concern the consumption of something on the bases of

its instrumentality or functionality in achieving certain goals (Hirschman & Holbrook, 1982). A utilitarian motive may pertain to necessity items, that is, items that are indispensable for the preservation of a minimum standard of living. Examples of these motives include consumptions of microwaves, detergents, minivans, home security systems, and personal computers. Necessity items also include things such as food, clothing, and medical care. Such objects of consumption may be characterized as affect-poor goods (Rottenstreich & Hsee, 2001; Hsee & Rottenstreich, 2004). Whereas hedonic products or services may be chosen intuitively, probably through liking or disliking, utilitarian or necessity goods may be chosen through deliberate processes of decision making. In other words, hedonic versus utilitarian dimensions of consumption motives are related to dimensions that include affect-rich vs. affect-poor (Rottenstreich & Hsee, 2001; Hsee & Rottenstreich, 2004), and experiential vs. instrumental (Pham, 1998).

*Preference in the context of time-inconsistency.* This dimension can be divided into motives of immediate pleasure and longer-term benefits. It is related to the *shoulds* vs. the *wants* in the ordinary language of the consumers. *Shoulds* signify *needs*, which may include requirements, necessities, duty or obligation. While *wants* are associated with desire. *Shoulds* or *needs* are perceived to originate internally, whereas *wants* or *desire* originate externally. *Needs* push, whereas *desires* pull. *Needs* are rational in the sense of being based on certain rational explanation, whereas *desire* is not rational. Thus *wants* vs. *shoulds* signify conflicts between affective vs. cognitive preferences, and desire vs. willpower (Hoch & Loewenstein, 1991), or hearth vs. mind (Shiv, Fedorikhin & Nowlis, 2005). Affective, desire, and hearth lead to

impulsive decisions that are inclined toward immediate gratifications. In contrast, cognition, and willpower bring consumer to preference over long-term benefits. Next, *shoulds* vs. *wants* also signify conflicts between virtues and vices. A vice concerns an affective want that is motivated by impulses. In the context of time preference, a vice may manifest in the preference of small but immediate hedonic gratification to the larger gratification in the future. The latter signifies virtue, which reflects reasoned and cognitively preferred choice option: larger but delayed consequences. Preference in the context of time-inconsistency may reflect a common tendency that what is gratifying now is not what is preferred for the future. Thaler & Shefrin (1981) and Shefrin and Thaler (1988) represent this dilemma in the eternal conflict between the doer and the planner. This representation reflects problems of self-control of the consumer.

### 3.3. Values

Another related construct of goals concerns values. Schwartz (1997) relates values to what people believe are good or bad, what people think should and should not be done, and what they hold to be desirable or undesirable. Similarly, Rokeach (1973, p. 5) defines a value as "an enduring belief that a specific mode of conduct or end state of existence is personally or socially preferable to an opposite or converse mode of conduct or end state of existence." A value is enduring, which implies stability, yet malleable over certain conditions, which implies flexibility. A value refers to a mode of conduct or an end state of existence. The former signifies instrumental values, whereas the latter signifies terminal values. However, they are not completely discrete entities. There is a functional relationship between instru-

mental and terminal values. According to Rokeach, human values are organized in certain value systems.

Rokeach's values can be classified into seven domains, namely pleasure, security, achievement, independence, maturity, conformism, and social. In comparison, Holbrook (1999) distinguishes consumer values into three dimensions: whether self- or other oriented, whether active (manipulating, operating) or reactive (apprehending, appreciating, admiring), and whether extrinsic (consumption in order to achieve other goals) or intrinsic (consumption that provides ends in itself). Other related works in value systems concerns dimensions of culture (e.g., Hofstede, 2001; Schwartz, 1994).

Value is highly cultural-sensitive. Schwartz (1997) argues that the hearth of culture is formed by values. Much of what an individual believes as desirable or undesirable is shared with other people in their society. People of a society share the experience of being exposed to similar situations, experiencing similar opportunities, and being disciplined and rewarded for the same action. Hence, much of values are shared with people of the same cultural background. Similarity within a culture is often interpreted as the bases of cross-cultural differences. Hofstede (1980, 1991) identified four basic dimensions of values which are different across cultures, namely power distance, individualism/collectivism, masculinity/femininity, and uncertainty avoidance. In comparison, Schwartz (1992) suggests three dimensions of cultural values, namely conservatism vs. autonomy, hierarchy vs. egalitarian, and mastery vs. harmony.

Nevertheless, Schwartz and Bardi (2001) found a widespread consensus regarding the hierarchical order of values across different cultural backgrounds. In

their study, they compared the hierarchical order of the average value obtained from the representative and near representative samples from 13 nations, and a sample that consists of school teachers in 56 nations and college students in 54 nations. Results of the analysis exhibit a similar pattern in all of the sample groups. Specifically, benevolence, self-direction, and universalism values are consistently most important, whereas power, tradition, and stimulation values are least important. Values pertaining to security, conformity, achievement, and hedonism are in between the opposite group of values. Further, they found that value hierarchies of 83% of samples correlate at least 0.80 with this pan-cultural hierarchy.

### 3.4. Thematic Goals

Needs, wants, desires, motives, and values are similar in the sense that they represent single units of motivational factors of consumer behaviour. Goal-pursuit behaviour often consists of several motivational units (Kruglanski et al., 2002). Thus, it may encompass several needs, wants, desires, motives, and values. Huffman, Ratneshwar, and Mick (2002) label these as mid-level goals. Social cognitive literature contains concepts of mid-level goals such as *current concern* (Klinger, 1975), *personal striving* (Emmons, 1986, 1989), *life task* (Cantor & Kihlstrom, 1987), and *personal project* (Little, 1989) may be considered as exemplars of consumers' goals. Huffman, Ratneshwar, and Mick (2000) propose a hierarchical model of goals that they say integrate some of these constructs.

In their model, consumer goals are hierarchically structured, which implies that the goals at the higher levels (as compared to the lower levels) are more abstract, more inclusive, and less mutable.

The hierarchical structure of consumer goals consists of six discrete goals, namely life themes and values, life projects, current concerns, consumption intentions, benefits sought, and feature preferences. These six discrete goals can be classified according to three states of existence, namely being, doing, and having. In the goal-pursuit context, consumers acquire possessions to perform actions that move them closer to realizing their values and ideal selves (Belk, 1988). This model, along with some adaptation to the generic context, will be discussed in this section. The hierarchical structure of consumer goals is represented in Figure 3.

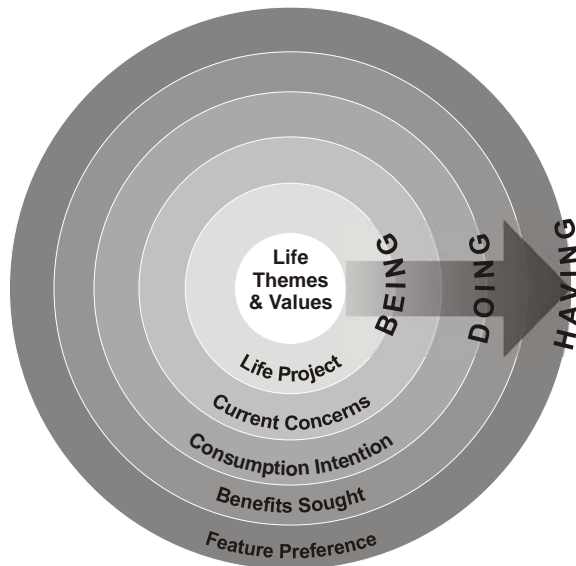


Figure 4. Hierarchical model of consumer goals (Huffman, Ratneshwar, & Mick, 2000, p. 14)

*Benefits sought* refers to the consequences of consumption, and *feature preferences* refer to the preferred product feature levels or values as stated in concrete physical or financial terms. Although similar, they are conceptually different, in the sense that benefit sought is relatively more subjective and outcome-referent. It is similar to the consequence in the means-end chain framework (Gutman, 1982; Reynolds & Gutman, 1988); therefore *benefit* and *consequence* will be used henceforth

alternatively. In contrast, feature preferences are relatively objective and product-referent, which is similar to the attribute in the means-end chain framework. Nevertheless, benefits sought and feature preference signifies individual evaluation toward a course of action, which may influence certain type of goals at higher levels becoming more salient than the others. Benefits sought and feature preferences are more closely related to the specific levels and choice of brands and product variants.

*Consumption intentions* capture individuals' aims and desires to engage in particular ways of using their income. For example, a person's aim to commute to work by public transport, or an employee intention to invest retirement savings in a mutual fund, or a habitual desire to drink a glass of wine with dinner. In the means-end chain framework, current intentions can be compared to action goals or concrete goals, or action units of the personal striving approach (Emmons, 1989). In consumer behaviour at the generic allocation level, current intentions consist of saving and spending intentions (Antonides & Van Raaij, 1988; Lea, Tarpy & Webley, 1987).

*Current concerns* consist of activities, tasks, or quests in which an individual is involved in short term (Huffman, Ratneshwar & Mick, 2000). In the personal striving model (Emmons, 1989), this construct is similar to that of concern, project or task. It is shorter in time-orientation than life projects and represents tasks that need to be done by the individual. Along with life projects, this goal can be subsumed under focal goals or intermediate goals of the means-end framework (Pieters, Baumgartner & Allen, 1995; Bagozzi, Bergami & Leone, 2003). In the context of the life-cycle, current concerns may include the ongoing needs of

the family members, such as expenses for education, necessities for the household, and health and safety requirements.

*Life projects:* Huffman, Ratneshwar and Mick (2000) explain that life projects concern the construction and maintenance of key life roles and identities. Examples include being a responsible mother, a loyal employee, or a successful teacher. Compared to life themes and values, life projects are in flux over the life span. However, it still lasts longer than lower level goals. Individuals are likely to undergo major changes in their life projects upon embarking through a life transition, such as marriage or divorce, getting children, career changes, and retirement. This construct is similar to the conception of personal strivings (Emmons, 1989). Life projects represent superordinate abstract qualities that render a cluster of goals functionally equivalent for an individual. Examples include goals to become financially independent from others, to provide good education for children, or to acquire a decent standard of living.

*Life themes and values* represent the personal ideals of being that a consumer wants to achieve or to preserve. Huffman, Ratneshwar and Mick (2000) explain that life themes and values represent core conceptions of self and are thus central to maintaining the integrity of the self-system. Life themes and values are the most stable among other levels of goals, and highly accessible across a variety of circumstances. Life themes and values can be compared to superordinate goals (Taylor, Bagozzi, Gaither & Jamerson, 2006), or terminal values, that is, enduring beliefs that an end state of existence is preferable to other possible end states (Rokeach, 1973). In terms of the position in the hierarchy of needs, Maslow (1954) proposed the need for self-actualization that represents

motives such as morality, freedom, trust, honesty, and creativity. However, a small percentage of the population is actually achieving this stage. Instead, the lower levels of needs, particularly esteem, appears to reflect more of the consumer goal systems at the generic level. Studies in saving motives identified self-esteem and self-gratification on the top of the hierarchical structure (Canova, Rattazzi & Webley, 2005). Ethical investing, such as in stocks of "green" companies (Lewis, 2001; Webley, Lewis & Mackenzie, 2001), may reflect life themes and values of the investor.

### 3.5. Goal Orientations

A recent approach to goal construct conceives goals not in terms of its contents (e.g., Murray, 1939; Keynes, 1936/1964; Rokeach, 1973; Schwarz, 1997) or its hierarchical organization (e.g., Maslow, 1954; Huffman, Ratneshwar, & Mick, 2001), but in terms of the motivational orientation. This approach assumes that there is a systematic direction in goal-pursuit behaviour, in relation to the expected outcomes of the act. A widely accepted framework is that people are motivated to approach expected pleasure and to avoid unexpected pain. This universal tendency signifies the hedonic principle of human behaviour, a fact that has been understood since the time of ancient Greeks, and has been the basic motivational assumption of theories across all areas of psychology. However, Higgins (1997, 1998) argues that the hedonic principle is not sufficient for explaining the self-regulation of motivational behaviour. He proposed the regulatory focus theory that can be viewed as providing a refined account to the hedonic explanation of human motivation.

The basic tenet of regulatory focus theory is that pleasures, or desired end

states, and pains, or undesired end states, are regulated in substantially different strategic ways. Further, the theory postulates that there are major consequences of the distinctive regulatory orientations to pleasures and pains. Whereas hedonic principle states that pleasure implies approach self-regulation and pain implies avoidance self-regulation, regulatory focus theory postulates that pleasures can be each regulated through approach and avoidance strategies, and the same strategies for self-regulation in relation to pains. This means that an individual self-regulates his or her behaviour to approach the attainment of a desired end state or to avoid the failure of attaining a desired end state. Similarly, individuals may self-regulate his or her behaviour in order to avoid an undesired end state, or to approach a condition that mismatches the undesired end state. Another characteristic of the theory is that the approach and avoidance of self-regulation can be associated with the promotion and prevention focus, respectively. An important facet of the theory is its proposition that promotion and prevention focus can be chronic self-regulatory mechanisms that indicate individual differences, or could be induced situationally. Regulatory focus has been applied extensively in consumer behaviour (e.g., Pham & Higgins, 2005; Zhou & Pham, 2004; Chernev, 2004b).

#### Regulatory focus theory

Regulatory focus theory is built on the foundation of the hedonic principle. Pham and Higgins (2005) explain that the hedonic principle can be viewed from three perspectives, namely the principle of regulatory anticipation, the principle of regulatory reference, and the principle of regulatory focus. From the principle of regulatory anticipation, people's behaviour is based on their expectation or anticipation. That is,

people *expect* or *anticipate* the *consequences* or *outcomes* of their actions and adjust their behaviours accordingly. This principle justifies the social-cognitive perspective that future state is represented in the mind determining present behaviour (Bandura, 2001). An anticipated consequence of an act can be either positive (i.e., pleasure, desirable, gains, etc.) or negative (i.e., pain, undesirable, losses, etc.). Anticipated consequences determine decision making, as evident in the tendency of people to choose options that provide positive consequences as compared to negative consequences, higher positive consequences than lower positive consequences, or lower negative consequences than higher negative consequences.

The principle of regulatory anticipation is robust in many theoretical and applied domains. For example, the regulatory principle of anticipation is the cornerstone of expected utility theory, which provides theoretical foundations for the discipline of economics. In economic psychology studies such as by Katona (1975), the principles of regulatory anticipation were used in explaining financial behaviour of households. It was found that people are more willing to spend their money when they anticipate positive macro-economic and household financial situations in the future. When the anticipation is the opposite, people are less willing to spend, but more motivated to save their money. At the macro-economic level, the aggregate of individual consumers' regulatory anticipation can predict recession (Ludvigson, 2004), output of an economy in the next semester (Matsusaka & Sbordone, 1995), and household spending (Carrol, Fuhrer & Wilcox, 1994). In investing behaviour, anticipations are often referred to as "hope" and "fear". The fact that financial markets are often driven by hope and fear (e.g., Cohen, 2001;



Warneryd, 2001) thus justifies the importance of regulatory anticipation in the market.

Nevertheless, it must be stressed that anticipation is not a goal. Anticipation indicates the point of reference toward which an individual aligns his or her behaviour. Consequently self-regulation can be viewed in terms of the principle of regulatory reference. That is, a regulatory reference represents *point of reference* that the person uses in self-regulation. For example, given an anticipation of financial needs in retirement, self-regulation can operate either in reference to a desired end state or in reference to an undesired end state. One may be hopeful of having enough money to enjoy hobbies and interests in retirement, whereas the other may be hopeful of avoiding inability to cater for necessities in retirement. The former signifies an approach regulation to a desired end state, whereas the latter signifies an avoidance approach to an undesired end state. Thus, approach and avoidance in regulatory reference is conceptualised in terms of movement toward desired end states (approach) or away from undesired end states (avoidance) (Pham & Higgins, 2005).

Whereas regulatory anticipation captures dimensions of outcomes (pleasure vs. pains, gains vs. losses, positive vs. negative, enough vs. not enough, more vs. less), and regulatory reference captures dimensions movement with regards to reference point (approach vs. avoidance), regulatory focus is conceptualised in terms of strategic means for self-regulation. In other words, regulatory focus is concerned with how people approach pleasure and how people avoid pain in different ways and the motivational consequences that arise from the strategies they use (Higgins, 1997). Self-regulation in referent to desired

end states can be pursued either with means that are approach-oriented or with means that are avoidance-oriented. For example, approach-oriented means for financial preparedness in retirement are strategies such as investing and pursuing higher income through success in career. In contrast, avoidance-oriented means for the same goal might be controlling expenses or refraining from unnecessary purchases. Self-regulation dominated by means that signify approach orientation strategies are known as promotion focus, whereas self-regulation dominated by means that signify avoidance orientation is known as prevention focus. Further, in conjunction with the results observed in Higgins, Roney, Crowe, and Hymes (1994), Higgins (1997) stated that:

“Because a promotion focus involves sensitivity to positive outcomes (their presence and absence), an inclination to approach matches to desired end states is the natural strategy for promotion self-regulation. In contrast, because a prevention focus involves a sensitivity to negative outcomes (their absence and presence), an inclination to avoid mis-matches to desire end states is the natural strategy for prevention self-regulation” (p. 1282).

Promotion focus and prevention focus can be distinguished in terms of needs that individuals seek to satisfy, standards, and behavioural outcomes (Avnet & Higgins, 2006). In terms of needs, promotion focus satisfies needs for growth and development, and needs arise from aspirations and accomplishment. In contrast, prevention focus is suitable for fulfilling needs of safety and security, and needs emanating from responsibilities and obligations. With regard to standards that individuals aim to align themselves, promotion focus suits *ideal self*, a self-concept that contains moti-

vational ideas related to ideals, aspirations, ambitions, and desires. Prevention focus suits *ought self*, a self-concept that contains motivational ideas related to obligations, responsibilities, and duties. Regarding the behavioural outcomes of self-regulation, promotion focus is aimed at the presence of positive outcomes by ensuring the presence of *hits* and the absence of *errors of omission*, whereas prevention focus is oriented toward the absence of negative outcomes by ensuring the presence of *correct rejections* and the absence of *errors of commissions*. Table 1 summarizes the basic tenets of regulatory focus theory.

Regulatory focus theory has received a wide acceptance from researchers of consumer behaviour. Zhou and Pham (2004) demonstrate that financial products are associated with promotion and prevention focus, and subsequently influence investing goals. Hamilton and Biehal (2005) show that promotion and prevention focus moderate the effects of self-view (i.e., independent or inter-dependent self-view) on risk preferences. Chernev (2004b) shows that preference for the status quo is a function of goal orientation and can be independent of loss-aversion. In particular, preference for the status quo are more pronounced for prevention-focused than

Table 1.  
Summary of basic tenets of regulatory focus theory

Consequence of act	PLEASURE	PAIN
<b>Hedonic principle</b>	<b>Approach</b> pleasure	<b>Avoid</b> pain
<b>Regulatory anticipation</b>	<b>Approach in</b> anticipated pleasure	<b>Avoidance in</b> anticipated pain
<b>Regulatory reference</b>	<i>Approach</i> regulation in reference to <b>desired</b> end states	<i>Avoidance</i> regulation in reference to <b>undesired</b> end states
	Success: presence of desired end state (pleasure)	Failure: absence of desired end state (pleasure)
	Approach	Avoid
	Success: absence of undesired end state (pain)	Failure: presence of undesired end state (pain)
	Approach	Avoid
<b>Regulatory focus</b> (Higgins, 1997, 1998)	<b>Promotion means</b>	<b>Prevention means</b>
	Sensitivity to presence or absence of positive outcomes	Sensitivity to absence or presence of negative outcomes
	Strategically approach matches to desired end states (and mismatches to undesired end states)	Strategically avoid mismatches to desired end states (and matches to undesired end states)
	Approach as strategic means	Avoidance as strategic means
	Insure Hits and insure against Errors of Omission	Insure Correct Rejections and insure against Errors of Commission
	Openness to change	Preference for stability
<i>Needs dimension</i>	The needs that individuals seek to satisfy	
	Growth and development, aspirations, accomplishment	Safety and security, responsibilities, obligations
<i>Standards dimension</i>	The standards that individuals aim to align themselves	
	Ideal self	Ought self
<i>Behavioural outcomes dm</i>	The presence of positive outcomes by ensuring the presence of <i>hits</i> and the absence of <i>errors of omission</i>	The absence of negative outcomes by ensuring the presence of <i>correct rejections</i> and the absence of <i>errors of commissions</i>

for promotion-focused individuals. Louro, Pieters, and Zeelenberg (2005) identified that self-regulatory goals moderate the impact of pride on repurchase intentions. Bosmans and Baumgartner (2005) show the moderating effect of regulatory focus conditions on the influence of emotions on product evaluations. Avnet and Higgins (2006) demonstrate that the fit between regulatory focus and the manner of people's engagement affects value in consumer choices and opinions.

#### 4. Conclusion and implications

The objective of this paper is to review the literature of consumer goal. Accordingly, several constructs of consumer goals have been described based on the available literature. Research into goals in consumer behaviour has been based on the assumption of goal-directed behaviour. The formation and the self-regulation of goal-directed consumer behaviour can be explained in terms of the goal setting and goal pursuit framework. Multiple goals may become active at the moment of consumer decision making. To facilitate an effective functioning, goals are assumed to be organized in certain structural fashion. The structure embodies goal systems, and comprises of different contents of goals. The needs, wants, desires, motives and values may become parts of a consumer goal system. In addition, diverse goals might be characteristics in terms of thematic goals and goal orientation.

Toward this end, two basic comments can be put forward. The first concerns the impression that the literature has focused, at least as far as the present review, on consumer goals at the modal and specific levels of consumer decision making. In other words, goal systems at the generic level of consumer behaviour have not been

adequately examined. A generic goal system may comprise of consumer goals at these more specific levels. Even if much of consumer goals at the more specific levels are known already, how they are organized and how the organisational properties influence decision making regarding allocations of consumer resources are awaiting for further examinations. Considering the strategic consequences of a generic decision, studies into this area are potentially very valuable.

Finally, studies into determinants of consumer goals have not conducted in a comprehensive fashion. Such a study is highly valued, because determinants of consumer goals are the foundations of goal-setting, of which it is merely assumed in the recent theories such as the Bagozzi and Dholaiia's (1999) framework of consumer goal setting in the context goal-pursuit behaviour. There are several studies on determinants of consumer goals at specific contexts. In addition, theories such as Maslow (1954) and Hofstede (2001) offer comprehensive conceptual frameworks for understanding the determinants of consumer goals. It is still an expectation that a study will apply the comprehensive framework in the generic contexts of consumer behaviour.

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