

The Influence of Personal Values on Online Purchase Behaviour

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Abstract

Purpose

This literature review focuses on the influence of personal values on online purchase behaviour. First, the paper examines the construct of personal values, given the multiple interpretations of the values which have been utilized and studied in previous research. Secondly, the paper addresses the role of personal values in goal-directed behaviour to elucidate the motivational force of values on behaviour. Finally, literature on the use of personal values in the context of online purchase is presented. Some recommendations for future research are then given as a result of the review.

Review Limitations

The review of the subject matter produced in this paper is not a result of a systemic literature review.

Keywords: Personal Values, Schwartz's Theory of Basic Human Values, Online purchase, Technology adoption, E-commerce, Technology Acceptance

Introduction

Research in the field of Information Systems (IS) has expanded rapidly in the years since the internet was introduced. In line with the Industrial Revolution 4.0, the use of technological innovation has led to the disruption of human lifestyles, business practices and governmental administration. While copious amount of research in IS has been done to explain the use of the internet, especially in understanding technology acceptance, studies to investigate the influence of personal values in technology acceptance is still lacking. Even though the conception of personal values has been in existence since the 1960s (Allport, 1961), investigation into personal values in the context of technology acceptance is only now receiving some attention. Some studies studying the relationship between personal values and behaviour include pandemic adjustment (Bardi, Fischer, Benish-Weisman and Lee, 2020), online video game players (Ramirez-Correa, Rondan-Catalun and Arenas-Gaita, 2018), online shopping attitudes (Hansen, 2008; Jayawardhena, 2004), organic food purchase (Krystallis, Vassallo, Chrysohoidis and Perrea, 2008), tourism (Muller, 1991; Ye, Soutar, Sneddon and Lee, 2017), nationality (Lee, Soutar, Daly and Louviere, 2011), fair trade consumption (Doran, 2008), and cosmopolitanism (Cleveland, Erdogan, Arikan and Poyraz, 2011). Studies in personal values have largely utilized three main approaches to personal values which include Rokeach's values (1973), Social Adaptation Theory-List of Values (Kahle, 1983) and the Theory of Human Values (Schwartz, 1992) even though the personal values for each of these theories do not converge and are not always comparable. As a result of this, the studies which have been carried out using different value lenses are difficult to compare verbatim. However, recent studies suggest that the Theory of Human Values (Schwartz, 1992) has emerged as a reliable approach

which has been corroborated across cultures with use in more than 84 countries (Ramirez-Correa et al., 2018) and has been used in the World Values Survey (involving 50 countries) (Choden et al., 2019). Therefore, this literature review will focus on the use of personal values especially the Theory of Human Values (Schwartz, 1992) in the context of consumer technology acceptance (or consumer online purchase behaviour).

This inquiry responds to the gap to further understand the linkages between values and technology acceptance in the context of online buying, to improve comprehension on goals, values, and the motivational process of technology acceptance (Bagozzi, 2007; Choden et al., 2019; Makkonen et al., 2019). More understanding in this area of inquiry contributes to the expansion of the comprehension of goals, values, and the motivational process beyond the values-attitude-behaviour linkage (Kahle and Xie, 2008). Given that values predict behaviour, differing social context may result in varying observations (Sagiv, Roccas, Cieciuch and Schwartz, 2017). Thus, the study of personal values can provide valuable insight into understanding the motivation of consumers. Importantly, consumption behaviour and attitude are influenced by personal value (Becker and Conner, 1981; Donthu and Cherian, 1994; Shim and Eastlick, 1998) and consumer choice contributes to value fulfillment (Gutman, 1982; Reynolds, 1985).

The aim of writing this paper is to review the most significant literature on personal values in e-commerce (i.e., online purchase). The emphasis of this paper will be to review the understanding of personal values in the multiplicity of interpretations. The second aim of the paper is to identify the role of personal values in goal-directed behaviour and the third aim would be to elucidate the use of personal values in the context of e-commerce. Avenues for future research will then be proposed.

Literature Review

Personal Values

Personal values or human values identify values to be beliefs or concepts focusing on desirable end-states or behaviour that surpass specific situations and guides the selection (by order of importance) of behaviour (Schwartz and Bilsky, 1987; Levy and Gutman, 1974; Maslow, 1959; Morris, 1956; Rokeach, 1973; Scott, 1965; Smith, 1963; Williams, 1963). Value theories are influenced by several postulations which include Maslow's hierarchy (1970), Rokeach's values (1973), Social Adaptation Theory (Kahle, 1983) and the Theory of Human Values (Schwartz, 1992).

While values are cognitive representations (Schwartz and Blisky, 1987), values are formed based on the demands from three domains. These include the biological needs of the organism, social interaction needs for interpersonal relationship and social institutional needs for group survival and welfare survival (Becker, 1950; Kluckhohn, 1951; Parsons, 1957; Rokeach, 1973; Williams, 1968). Given this scenario, the universal nature of values is rooted from its crucial requirements in human survival (Schwartz, 2012).

Personal values can guide human behaviour, reveal the importance of goals and illuminate differences between groups of people in various social orientations (Schwartz, 2006; Kahle, 1983; Rokeach, 1973). Personal values are expressed through beliefs which guide decision-making (Seligman et al., 1996). Thus, individuals choose how they behave (instrumental values) and the goals in their lives (terminal values) which then forms their identity (Wedel and Kamakura, 2012).

Three interpretations of personal values have been pivotal in the literature which also show the evolving nature of understanding. Initially, Allport and Vernon (1933) perceived values to understand personality as a coherent system where values are interests that motivate behaviours and evaluative attitudes influencing evaluations and perceptions. In 1973, Rokeach opined

values to be an integrated system of beliefs, attitudes, values and self-concept culminating into the personality. Values are instrumental (trans-situational) and terminal (preferred end-states) which exist in a hierarchical system. Based on the Schwartz's (2012) analysis of key values literature (Allport, 1961; Feather, 1995; Kluckhohn, 1951; Morris, 1956 and Rokeach, 1973), the interpretation of values include, 1) Values are beliefs which have an affective component in which feelings are aroused when values are activated; 2) Values can motivate action towards desirable goals; 3) Values transcend specific actions and situations, and are not bound to specific scenarios; 4) Values serve as ideals which can guide evaluation; and 5) Values can be ranked in terms of importance. Additionally, Schwartz (2006) added that the impact of values on everyday decisions are rarely conscious thus, people are not constantly aware of the influence of values in everyday decision-making, and multiple values can guide attitude and action.

Schwartz Theory of Human Values

Introduced in 1992, Schwartz's Theory of Basic Human Values is among the most comprehensive attempts at personal values (Schwartz, Cieciuch, Vecchione, Torres, Dirilen-Gumus and Butenko, 2017). Schwartz categorized personal values into a continuum of ten values arranged in a circular fashion (Schwartz, 1992) which was further refined to nineteen values (Schwartz et al., 2012) (Refer to Figure 1).

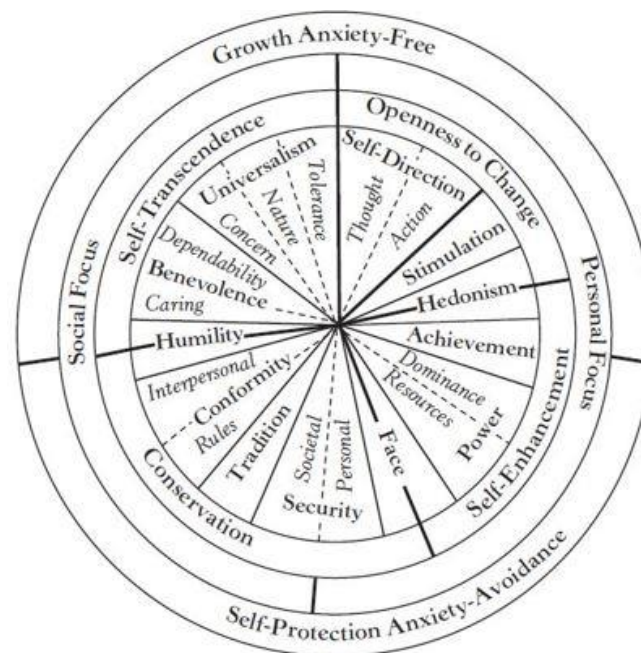


Figure 1: Circular Motivation Continuum of 19 Values in the Refined Value Theory (Schwartz et al., 2012)

Schwartz organized the values continuum into four higher order values or ten key values which was later refined into 19 values (Schwartz & Butenko, 2014). In particular, the circular structure of the continuum is important when interpreting values especially since the order of values indicate compatibility or conflict (Schwartz, 1992).

Values are defined to be trans-situational goals in which values provide distinctive motivational content that guides human perception, decision, and actions (Schwartz, 1992). Values can be further described as goals to achieve end-states. The pursuit of values through goals impacts the individual in a social, practical, and psychological manner. Competing values are expressed through the quest of different behaviour. On the circular motivation continuum, values which

are on the opposing side of the wheel are regarded as competing values. (Schwartz, 2012). This can be understood as the presence of conflicting and congruent values that exist within a circular order (Schwartz, 2014).

The motivation continuum's outer ring is split into two where values are categorized into growth, self-actualization and free of anxiety while the lower rung concentrates on self-protection through the management of anxiety. The circle following the outer ring lists four higher-order values of two bipolar dimensions of incompatible values. These bipolar dimensions include Self-transcendence and Openness to change; and Conservation and Self-enhancement (Schwartz & Butenko, 2014). Following this, the inner ring arranges 19 values in the motivation continuum. These 19 values are defined as the following – Self-Direction is defined to be goals which are independent thought and action, congruent with the drive for control and mastery as posited by Bandura and Deci. Stimulation includes goals in pursuit of novelty, enjoyment, and challenges in life. Next, Hedonism describes goals which are sought for pleasure or sensuous gratification for the individual. Achievement refers to the expression of competence to reach specific objectives or standards. Power goals are related to dominance, prestige, and the pursuit of social status. Power goals are categorized as power for dominance or power for resources. Security is described to include goals which are focused on security, stability, and harmony whether with oneself or with society. Subsequently, Conformity includes the exhibition of the restraint of self to achieve social norms. Conformity to rules or for interpersonal reasons are recognized to be distinct to each other. Tradition refers to goals which include the commitment to, and respect of ideas related to one's culture or religion. Finally, Benevolence drives cooperation, preservation, and the enhancement of the welfare of people considered to be the in-group of an individual while Universalism includes the appreciation, protection and understanding of welfare and the well-being of the planet (Schwartz, 2012).

Two of the most widely used instruments for measuring the Schwartz Theory of Human Values include the Schwartz Value Survey (SVS) and the Portrait Value Survey (PVQ). The SVS (Schwartz, 2006) contains 57 items which describe the value end-states and motivational goal. Respondents react to the items using a rating scale. For the measurement of values among children, the PVQ uses 40 short verbal portraits of people and respondent choose the portraits that are closest to themselves. Both instruments capture the trade-offs between different values which lead to understanding value priorities (Schwartz, 2012). The 21-item PVQ is used by the European Social Survey (Schwartz & Bardi, 2001) indicating widespread acceptance of its use.

The Relationship between Values and Behaviour

People strive towards the attainment of goals through the expression of behaviour (Rokeach, 1973) and goals are internet representations of desired states that people try to attain, or undesirable states that people seek to avoid (Austin and Vancouver, 1996; Baumgartner, Pieters, Haugtvedt, Herr and Kardes, 2008; Moskowitz, 2012). Hierarchically structured, goals are separate from drives and needs (Baumgartner et al., 2008). Goals can motivate planning, action initiation and control, and goal achievement (Bagozzi and Lee, 1999). In short, people perform goal-directed behaviour through the expenditure of effort and persistence until the goal is achieved (Austin and Vancouver, 1996; Emmons, 1996; Locke and Latham, 1990).

Consumer behaviour has been described to be goal-directed where consumers purchase items or experiences to attain end-states. The end-state is achieved through a series of processes which are interconnected (Bagozzi and Dholakia, 1999; Baumgartner et al., 2008). For instance, when a consumer purchases a holiday, a whole series of experiences contributes to the desired end-state (Bagozzi and Dholakia, 1999). Therefore, when the consumer at first imagines a desired outcome, the desired end-state acts as a goal which motivates the

consumer's actions (Pervin, 1989). Put differently, consumer behaviour is essentially goal-directed behaviour.

Given that consumers strive towards the achievement of end-states or on a broader scope—personal values, there are multiple ways in which value-expressive behaviours can be explicated. The link between personal values and the performance of behaviour can be mediated by cognitive knowledge structures. The cognitive knowledge structure can exist in numerous levels of abstraction whether top-down (e.g., consumer strives towards a goal through a series of processes) or bottom-up (e.g., external information motivates behaviour). The forms of cognitive knowledge structures include motivation, declarative knowledge (e.g., concepts, categories) and procedural knowledge (e.g., skills) (Brunso et al., 2004).

A range of personal values (rather than one single value) can motivate different value-expressive attitudes and behaviour (Lee, Soutar and Sneddon, 2010). Given that personal values have been associated to attitudes and behaviour (Roccas and Sagiv, 2010), one of the most common ways to understand consumer goals is to attain attitudes towards behaviour, products or services. Attitudes indicate the consumer's likely intention or choice (Bagozzi and Dholakia, 1999) and can be developed as a function of beliefs, attributes, and consequences of the consumer's intention (Howards and Sheath, 1969; Engel, Blackwell and Miniard, 1986).

Therefore, when the consumer decides on a goal (e.g., product, service), it is common to observe that the consumer's attitude determines the purchase intention (Bagozzi and Dholakia, 1999). By way of evidence, Howard (1989) has demonstrated that beliefs are indicative of the product class while attitudes can reveal brand preferences. The use of values and attitudes in consumer research can be seen through the use of VALS (Novak, de Leeuw and MacEvoy, 1992) and LOV (Homer and Kahle, 1988; Beatty, Kahle and Homer, 1991) to explicate consumer lifestyles. The prominence of attitude and past behaviour as the strongest predictors has been established (Bagozzi and Dabholkar, 1994) to elucidate the mediating cognitive knowledge construct between values and behaviour. Noteworthy instances of attitude models to establish consumer choice are the Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1980) and the Theory of Planned Behaviour (TPB) (Ajzen, 1985). Another important approach to understand consumer goals in its hierarchical manner leverages on the use of the Means-End Chain (MEC) drawn from the Expectancy-Value Theory (Gutman, 1982). Unlike attitudinal models which utilize consumer beliefs, attitudes and intentions, the MEC poses 'why', 'what' and 'how' questions to obtain the consumer's perspective of their low to high-end goals (Baumgartner and Pieters, 2008). The objective of the MEC is to understand consumer insight on product attributes and how these attributes translate into the achievement of personal values (Gutman, 1997).

Studies linking values to attitudes and beliefs have been modest in success (Kahle Beatty and Homer, 1986; Kamakura and Novak, 1992; Bardi and Schwartz, 2003; Schwartz and Butenko, 2014; Schwartz et al., 2017) suggesting, 1) the gap between the broad nature of values versus specific and concrete actions (Bardi and Schwartz, 2003); 2) the ability of multiple values to motivate one specific behaviour (Schwartz, 2015); 3) the behaviour might not be understood as the expression of the intended value (Maio et al., 2009; Hanel et al., 2018); 4) people may comply with specific behaviours normatively even though they do not prioritize the value (Bardi and Schwartz, 2003); as observed by Lee et al. (2021). Given this scenario, current investigation into the Value—Behaviour relations indicate that values ranked to be of top importance show greater relations to behaviour. This would entail those values which are less important to the individual weaken behaviour relations (Lee, Bardi, Gerrans, Sneddon, Herk, Evers and Schwartz, 2021). Therefore, research into personal values, the corresponding cognitive knowledge structures and value-expressive behaviours still requires further investigation given the strength of linkage between values, beliefs, attitudes and behaviour.

Online Purchase Behaviour and Personal Values

E-commerce and the rise of its influence in consumer behaviour is a consequence of the permanence of the information age in businesses. Within e-marketplaces, the consumer's use of e-commerce is an expression of technology acceptance or the acceptance of innovation. Based on the perspective of goal-directed behaviour, the acceptance of technology by consumers is described to be a decision-making process comprising goal setting and goal striving (Bagozzi and Lee, 1999; Bagozzi, 2007). More explicitly, goal setting is commonly understood as a motivational process while goal striving is a volitional process (Gollwitzer, 1990; Heckhausen and Gollwitzer, 1987). In the case of technology acceptance, goal setting involves the evaluation of the need to adopt innovation by weighing the actual and desired states, appraising the consequences of the action, contemplating on the feelings and thoughts of the consumer in regards to technology adoption, considering coping responses (e.g. managing emotions in response to decision-making) and finally, making a decision to adopt or reject the technology; whereas goal striving is described to be the implementation of the decision made in goal setting—where the consumer ponders the ability to carry out the task (e.g. self-efficacy), planning of actions, control of goal pursuit and outcome evaluation (Bagozzi and Lee, 1999).

As specified in the earlier section, multiple theories exist to elucidate goal-directed behaviour and the hierarchy of goals even though they are not always explicitly stated as such. In the context of technology acceptance, the Unified Theory of Acceptance and the Use of Technology (UTAUT) (Venkatesh, Morris, Davis and Davis, 2003) is used extensively to explain user acceptance use. The theory was developed from the Technology Acceptance Model (TAM) (Davis, Bagozzi and Warsaw, 1989) to account for the multiple competing theories which explained technology or innovation adoption in diverse fields such as management, marketing, social psychology, and information systems (Williams, Rana and Dwivedi, 2015). In 2012, UTAUT was extended further to account for consumer's use of e-commerce through the introduction of UTAUT2 (Venkatesh, Thong and Xu, 2012). While TAM, UTAUT and UTAUT2 have been used widely to represent user technology acceptance in information systems research, minimal studies have been carried out to understand the influence of personal values in relation to UTAUT2 and on a wider scope, technology acceptance (Choden, Bagchi, Udo and Kirs, 2019; Makonnen, Frank and Kempainen, 2019). Literature points to work by a small number of researchers trying to identify the influence of personal values in technology use. The earliest study on the subject matter is by Schiffman, Sherman and Long (2003) identifying the relationship between selected internet activities and personal values using the List of Values (Kahle, 1983). One of the nine values in LOV, a sense of accomplishment - influenced the participation of online auctions and online purchase of goods and services (Schiffman, Sherman and Long, 2003). It was only in 2015 that Bagchi, Udo, Kirs and Choden (2015) utilized the Schwartz Theory of Human Values to explicate the influence of values on internet communication technology (ICT). The SVS was used given the comprehensive nature of the instrument. Varying values influenced the use of ICT in developed and developing countries, where lower-order values—Self-Direction, was seen to positively influence ICT use while Tradition negatively influenced ICT use. In another study involving European countries, Openness to change (higher-order value) positively influenced internet use while Conservation negatively influenced internet use (Choden, Bagchi, Udo and Kirs, 2019). Evidently, individuals in different environments are motivated by different personal values in the context of internet use.

Using the Schwartz values framework in a cross-cultural study, Arslan, Bagchi and Kirs (2019)

assert that values influence Internet use across developed and developing nations in a multi-nation study. Different values were observed to have influenced Internet use among individuals in different nations. Essentially, the influence of values was not uniform across different nations. Similarly, Choden et al. (2019) also found that Schwartz’ higher order values (i.e., Self-Enhancement, Openness to Change, Conservation and Self-Transcendence) could promote or dampen Internet use across individuals in different nations. Given that personal values can motivate a whole host of activities understanding the nuances of the influence of personal values on e-commerce warrant further attention.

Within the scope of e-commerce, personal values research has also received limited attention with only a few studies utilizing the Schwartz values framework in the context of online buying (Refer to Table 1). The most recent study by Makkonen, Frank and Kempainen (2019) identified Stimulation and Humility as antecedents to online shopping spending for different types of purchase (i.e., online versus mobile, local versus foreign stores). Also, Openness to change and Self-enhancement higher order values were identified as value orientations that influences online shopping in China (Wu, Cai, Liu, 2011). Hansen (2008) examined the influence of values on attitude (within TPB) towards online grocery buying. The study revealed that higher order values, Self-Enhancement had a positive effect on attitudes while Conservation had a negative effect. The negative affect of Conservation on online grocery buying is congruent with Choden et al.’s (2019) findings for internet use.

Table 1: Studies on the influence of Personal Values on Online Purchase Behaviour

No.	Study/Author(s)	Objective	Personal Values	Country	Findings
1.	Makkonen, M., Frank, L., and Kempainen, T. (2019). The Effects of Individual Values on Online Shopping Spending.	Identifying the influence of personal values on online shopping spending.	Used Theory of Human Values (Schwartz, 1992)	Finland	- Lower order values, 1) Stimulation and 2) Humility, influences shopping spending - Analysis using Structural Equation Modelling
2.	Wu, L., Cai, Y., and Liu, D. (2011). Online shopping among Chinese consumers: An exploratory investigation of demographics and value orientation.	Investigating the influence of personal values and demographics on online shopping.	Used Theory of Human Values (Schwartz, 1992)	China	-Higher order values, 1) Openness to change and 2) Self-enhancement had a significant influence on online shopping behaviour - Analysis using Structural Equation Modelling
3.	Hansen, T. (2008). Consumer	Understanding the influence of	Used Theory of	Sweden	1) Higher order value, Self-

	values, the theory of planned behaviour and online grocery shopping.	personal values, and the Theory of Planned Behaviour on the willingness to buy groceries online.	Human Values (Schwartz, 1992)		enhancement had a positive effect on attitudes towards online grocery shopping. 2) Higher order value, Conservation had a negative effect on attitudes towards online grocery shopping. - Analysis using Structural Equation Modelling
4.	Jayawardhena, C. (2004). Personal values' influence on e-shopping attitude and behaviour.	Understanding the extent of personal values (LOV) on e-commerce.	Used the List of Values (Kahle, 1983)	United States of America	- 1) Self-direction, 2) Enjoyment and 3) Self-achievement has a significant positive effect on favourable attitude towards online shopping. - Analysis using Structural Equation Modelling

Jayawardhena (2004) also investigated the relationship between values and online buying, using the List of Values (LOV) (Kahle, 1983). The nine LOV values used were regrouped into Self-Direction (i.e., Self-Respect, Self-Fulfilment), Enjoyment (i.e., Excitement, Fun and Enjoyment in Life) and Self-Achievement (i.e., Sense of Accomplishment and Security). Warm Relationships with Others and A Sense of Belonging from the LOV were dropped due to low factor loadings. After regrouping, the values were identical and found to be congruent with initial values asserted by Schwartz and Bilksy (1987). The regrouping enabled LOV to be used in causal models (Beatty, Kahle and Homer, 1991; Homer and Kahle, 1988; Shim and Eastlick, 1988, Jayawardhena, 2004). All three value groups—Self-Direction, Enjoyment and Self-Achievement favourably influenced online buying behaviour. Finally, the results also revealed the mediating role of attitudes in the value-attitude-behaviour hierarchy. Thus, the value-attitude-behaviour hierarchy (Homer and Kahle, 1988) indicates the assertions of goal-directed behaviour where values act as a motivating force for actions (Schwartz, 2006). Moreover, additional investigation into values and how its influence on online buying behaviour in different cultural contexts is required (Jayawardhena, 2004), given the limited number of studies which has been carried out on personal values in the online buying context and evidence of divergent values associated to the use of internet in developing and developed countries (Bagchi et. al., 2019).

Recommendations for Future Studies

As a consequence of this review, the recommendations for future studies are twofold. First, it would be worthwhile to continue investigating into personal values associated with online purchase behaviour by type of purchase. The evidence thus far shows that a universal understanding of personal values in online purchase has not been observed given that different consumers in varying countries exhibit different personal values even though they purchase online. Moreover, a multitude and varying personal values have been observed to influence e-commerce as seen in studies highlighted in the previous section. Therefore, it would be worthwhile to look at the influence of personal values on different types of purchase to investigate the extent to which motivational end-goals manifest from consumer values. In order to further expand on this, further studies are needed to identify the corresponding cognitive knowledge structure associated with the multitude of personal values that can influence online purchase. As observed in the previous sections, the pursuit of goals can be explained by various theories (e.g., TPB, UTUAT2) in the appropriate contextual setting (e.g., e-commerce) and to date, little work has been done to investigate the relationship between personal values and specific contextual theories.

In accordance to this, the second recommendation focuses on the mediating cognitive knowledge structure. There needs to be further investigation into the influence of personal values on the decision-making process which precedes the performance of the behaviour. In particular, the influence of goal setting and goal striving in relation to personal values may require further investigation from a qualitative and quantitative approach. As specified in the earlier section, personal values are broad and abstract end-goals while the performance of behaviour refers to specific actions. The gap between broad goals and specific action needs to be investigated, especially to identify: 1) how personal values associate with beliefs and attitudes; 2) the strength of influence of personal values at different levels of the hierarchy, and; 3) identifying the personal values that shape e-commerce behaviour central to the consumer's identity. Overall, pursuing these research focus will aid the understanding of personal values in e-commerce and the cognitive knowledge structure of the online consumer.

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