

Proposing Persuasion Knowledge as the Antecedent of Consumers' Self-Confidence during a Complex Purchase Decision

Alet C Erasmus¹, Sunè Donoghue² & Lizelle Fletcher³

Abstract

The investigation referred to consumers' purchase of a fairly complex household product focusing on consumers' persuasion knowledge as a possible indication of consumers' self-confidence, a personal characteristic that has largely been neglected in consumer behaviour literature to date. The sample comprised 461 experienced consumers who were recruited across a major urban area in a Third-world context. An adapted version of the 2009 Consumer Self Confidence (CSC) scale of Loibl and co-workers was used to confirm the underlying constructs associated with CSC aiming to specifically endorse consumers' persuasion knowledge as antecedent of CSC. Because a four-point scale was used, the researchers had to use unweighted least squares procedure (ULS) to estimate the parameters during structural equation modelling, aiming to acquire acceptable goodness of fit indices (>0.9). Scale items were validated and confirmatory factor analysis was used to check the dimensions of the scale as well as the proposed path diagram prior to more comprehensive statistical analyses. SEM involved two parts, firstly a measurement model was compiled to confirm the items and to examine the relationships between the latent variables, followed by the design of the structural model that indicates the influence between the latent variable. Findings confirmed persuasion knowledge (PK) as an antecedent of CSC. Evidence of the positive influence of age and education level on consumers' PK sanctions the positive influence of consumer socialization. Findings have multiple implications in terms of the ways in which industry and retail convey complex information to consumers, and how vulnerable consumers can be empowered in a market place.

Key Words: consumer self-confidence; persuasion knowledge; complex decision-making; risk perception; information search; internal influences

Introduction

1.1 Background

Various views of what consumer self-confidence (CSC) entails, exist which encapsulate fundamental differences. One view is that CSC encompasses an individual's relative stable self-appraisal that is grounded in a person's self-concept, proposing that CSC is based on a subjective evaluation of one's confidence in your own abilities and authority to act in a specific context in the market place (Adelman, 1987; Blascovich & Tomaka, 1991; Clark et al, 2008; Moorman et al., 2001).

¹ University of Pretoria, Department of Consumer Science, Private bag X20, Hatfield, Pretoria, Republic of South Africa 0002. +27 12 420 2575/2531, alet.erasmus@up.ac.za

² University of Pretoria, Department of Consumer Science, Private bag X20, Hatfield, Pretoria, Republic of South Africa 0002. +27 12 420 2488, sune.donoghue@up.ac.za

³ University of Pretoria, Department of Statistics, Private bag X20, Hatfield, Pretoria, Republic of South Africa. 0002, +27 12 420 3967, lizelle.fletcher@up.ac.za

In terms of "Random Support Theory", CSC is viewed as the subjective probabilities that are associated with a consumer's predictions (Brenner, Koehler & Griffin, 2005) presuming that a consumer's perception of the outcomes of a decision is based on evidence at hand in a specific context. Consumer confidence may thus very well be influenced by other personal experiences, such as the amount of time or effort required to make a decision, or the ease with which a consumer can explain a decision (Tsai, Klayman & Hastie, 2008). Bearden, Hardesty and Rose (2001) define CSC as an enduring trait that reflects a consumer's perceived ability to generate positive marketplace experiences. Finally, Moorman, Brinberg, Diehl, and Kidwell (2004) present CSC as an interplay of objective and subjective knowledge about a phenomenon where objective knowledge refers to truthful, stored proficiency, and subjective knowledge refers to a person's confidence in his/her own knowledge. Inevitably the latter is not necessarily accurate. In essence then, CSC reflects an individual's self-belief that he/she can handle specific marketplace decisions and transactions notwithstanding the associated emotions such as stress and frustration or enjoyment, satisfaction and excitement (Phau & Sari, 2004; Murali et al, 2005). Inescapably, CSC is closely related to an individual's product-related consumer socialisation, specifically the product knowledge a person has acquired through prior exposure and experience, which influences an individual's information search, trust in particular products, brands and retailers as well as post purchase behaviour (Bearden *et al.*, 2001; Murali et al, 2005; Clark et al, 2008; Loibl *et al.*, 2009; Tam, 2004).

1.2 Research Problem

Consumers' self-confidence is relevant across the broad spectrum of consumer products, irrespective of price and will affect a consumer's behaviour in the market place. Consumers who lack self-confidence to deal with a specific purchase decision may experience increased frustration and risk perception, while lack of CSC would also inhibit an individual's ability to fend for him/herself during the decision-making process as well as post purchase (Tam, 2004). Confirmation of the relevance of persuasion knowledge (PK) during a complex decision process would provide a more simplistic way to predict consumers' self-confidence and to indicate how consumers could be empowered to handle a complex decision process more confidently. To date, CSC as an internal, individual specific construct has not received much attention in literature compared to other internal constructs such as personality, attitude, learning processes or needs. Presumably this is so because scholars have to date not devoted much attention to the construct in scholarly research (Murali *et al.*, 2005) and findings have been inconsistent (Cuddy *et al.*, 2005) partly due to the use of different measures of CSC. Investigations have also not yet progressed beyond the boundaries of developed economies where these investigations originated.

1.3 Research Objective

The key objective of the study is to indicate that a consumer's persuasion knowledge (PK), which is currently presented as one of the dimensions of CSC (Loibl *et al.*, 2009; Bearden *et al.*, 2001; Gerbing *et al.*, 1994) can be used to predict a consumer's self-confidence (CSC) during the pre-purchase phase of consumer decision-making. More specifically, to confirm the relative influence of established dimensions of self-confidence, namely consumers' ability to search and acquire relevant information (IA); their ability to formulate an evoked set of products (i.e. CSF: consideration set formation); ability to deal with uncertainty during the decision-process (i.e. PO: personal outcomes) as well as their ability to satisfy and even impress significant others (i.e. SO: social outcomes), on consumers' persuasion knowledge (PK), assuming that the latter is an antecedent of consumers' ability to confidently handle a specific complex purchase decision. Therefore, the question that arises, is whether a consumer's persuasion knowledge could predict CSC.

2.0 Literature Review

2.1 The origin of the construct

Initially, self-esteem measures borrowed from psychology were used to explore self-confidence in marketing and consumer behaviour research (Bearden *et al.*, 2001). Related experimental studies concluded a direct linear relationship between consumers' self-esteem and their self-confidence. Researchers concluded that consumers who are self-confident value their own decisions more than the views of others and society (Bishop & Barber, 2012) and are less affected by clever marketing tactics (Kropp *et al.*, 2005).

From a consumer's perspective these findings suggest that self-confident consumers are less risk averse and are better able to fend for themselves when confronted with marketing strategies that may be to their disadvantage (Bearden *et al.*, 2001).

Self-confidence is relevant across the broad spectrum of consumer products, irrespective of price, although it would be more appreciated during a complex purchase decision, which explains the approach of this study.

2.2 Self-confidence measures

Due to their particular interest in consumer self-confidence and critique against the use of self-esteem measures to deduce self-confidence (Fleming & Courtney, 1984; Blascovich & Tomaka, 1991; Tomas & Oliver, 1999) Bearden and co-researchers (2001) designed a CSC measurement scale for specific use in consumer behaviour research. Furthering the work of other scholars (Langer, 1983; Lorr, 1991; Obermiller and Spangenberg, 1998), they assumed that self-confidence is inherently related to basic personal traits such as self-esteem, perceived control and dominance as well as personal prior marketplace experiences including demographic characteristics such as age, education level and income, which underscores the relevance of consumer socialisation in terms of CSC. Their endeavours were based on a conceptualisation of CSC as a multi-dimensional construct consisting of two higher-order dimensions (Gerbing *et al.*, 1994) namely *decision-making self-confidence (DM)* and *consumer protection (PROT)*, with five and two underlying dimensions respectively, involving a total of 31 items. A revised version of this model (Loibl *et al.*, 2009) only includes the first dimension (DM) of the original model with its four dimensions, namely IA (information acquisition), CSF (consideration set formation), SO (social outcomes) and PO (personal outcomes), as well as a second dimension only comprising PK (persuasion knowledge). This model excluded the market place interface (MI) because it only focussed on the pre purchase stage.

2.3 Self-confidence during consumer decision-making

Literature confirms that self-confident consumers would be selective, yet focussed in their information search (Mourali *et al.*, 2005; Clark *et al.*, 2008; Bishop and Barber, 2012) because they either already possess the product knowledge, or know where to find and access the information they require. They also know how to evaluate product alternatives and how to reduce risk (Loibl *et al.*, 2009; Bishop and Barber, 2012), which fuels the assumption that self-confident consumers possess persuasion knowledge.

Understandably, a consumer's self-confidence will drop if risk perception increases, i.e. when purchase decisions pose considerable repercussions that might be difficult to deal with, for example if the possibility that a product might fail one's expectations and will have to be replaced or repaired prematurely with unfortunate strain on a household's budget (Mourali *et al.*, 2005; Bishop and Barber, 2012). Increased risk perception is detrimental in terms of a consumer's self-confidence during the decision-making process. This is particularly true for consumers who lack relevant product knowledge or who possess subjective knowledge that is inadequate to solve their decision problem. This could result in consumer dissatisfaction which has unpleasant repercussions for retailers (Capraro, Broniarczyk, Srivastava, 2003; Tsarenko & Tojob, 2015). Scholars confirm that cognitive ability to understand a problem, to detect problems in advance and to solve them, reduces risk perception (Kunreuther, 2002). The cognitive processes involved in consumer decision-making include problem recognition, information search, a rational pre-purchase evaluation of purchase alternatives, the actual purchase decision as well as a post purchase evaluation process where the product's performance is equated to one's initial expectations - whether realistic or not. The more challenging a purchase decision seems, the more extensive a consumer's cognitive involvement during a purchase decision, which influences decision-making in multiple ways (Loibl *et al.*, 2007).

Based on the potential positive contribution of consumer socialisation and product-related consumer socialisation (Slama and Tashchian, 1985; Schmidt and Spreng, 1996; Mourali *et al.*, 2005) on consumers' ability to confidently deal with purchase decisions, older consumers are expected to be more experienced and therefore more self-confident and less risk averse than younger consumers, which enhances their potential to make informed purchase decisions.

3.0 Conceptualisation and Operationalisation

3.1 Introduction

This section contains the concept, conceptualisation, indicators of the concept, operationalization of the concept as well as the conceptual framework. All questions were measured in terms of a 4-point Likert-type scale that ranged from Always (4) to Never (1).

Table 1: Data Operationalization Table

Concept	Variable	Indicator	Question	
Decision confidence	Information acquisition	I know where to find the information I need prior to making a decision	Q7.22	
		I know where to look to find the information I need	Q7.2	
		I am confident in my ability to research important decisions	Q7.11	
		I know the right questions to ask when looking for information	Q7.14	
			I can focus easily on a few good sources of information when making a decision	Q7.8
	Consideration set formation	I am confident in my ability to recognize sources of information worth considering	Q7.9	
		I can tell which sources of information meet my expectations	Q7.18	
		I trust my own judgment when deciding which source of information to consider	Q7.1	
		I never seem to find the right information for me	Q7.10	
		Too often the sources of information I use are not satisfying	Q7.15	
	Personal outcome	I often have doubts about the sources of information I use	Q7.25	
		I frequently agonize over which sources of information to consider	Q7.26	
		I often wonder if I've chosen the right source of information	Q7.20	
I have the skills required to obtain needed information before making important decisions		Q7.3		
			I know where to look for information	Q7.12
Social outcome		My friends are impressed with my ability to find useful information	Q7.16	
		I impress people with the sources of information I know	Q7.5	
		My family admires my ability to find information	Q7.6	
		I have the ability to give good advice	Q7.7	
			I get compliments from others on my sources of information	Q7.19
Consumer Protection	Persuasion knowledge	I know when a source of information is "too good to be true"	Q7.14	
		I can tell when an information source has strings attached	Q7.13	
		I have no trouble understanding the bargaining tactics used by salespeople	Q7.17	
		I know when salespeople are pressuring me to believe them	Q7.23	
		I can see through sales gimmicks used to get consumers to buy in	Q7.24	
		I can separate fact from fantasy in advertising	Q7.21	

3.2 Defining Variables

3.2.1 Decision-making self-confidence (DM)

The first core dimension, broadly addresses a consumer's ability to do pre-purchase search, distinguish suitable product alternatives and to conclude decisions that are satisfying on a personal as well as social level (Bearden et al., 2001; Kropp et al., 2005). Conceptually this dimension involves the following five underlying dimensions (Loibl et al., 2009);

3.2.1.1 Information acquisition (IA), addresses a consumer's ability to collect and process relevant information in the marketplace;

3.2.1.2 Information processing (IP) refers to a person's cognitive ability to process and comprehend information;

3.2.1.3 Consideration set formation (CSF) encompasses an individual's confidence to compile an evoked set of potentially suitable and manageable product options and brands

3.2.1.4 Personal outcome (PO) implies the personal feelings of satisfaction or regret experienced during the decision process;

- 3.2.1.5 Social outcomes (SO) refers to a consumer's self-belief that a purchase decision will incite positive reactions from other people, such as their family and friends.
- 3.2.2 Consumer protection (PROT), the second core dimension, was initially conceptualised by Bearden et al. (2001) in terms of two sub dimensions, namely:
- 3.2.2.1 Persuasion knowledge (PK), i.e. a consumer's perceived capabilities to recognise and comprehend marketplace tactics and the ability to confidently cope with them to your own advantage.
- 3.2.2.2 Marketplace interfaces (MI) incorporates a consumer's confidence in his/her ability to voice concerns and to initiate remedial action when necessary based on an understanding of one's basic consumer rights. This dimension was disregarded in this study which only focussed on pre purchase behaviour.

3.3 Conceptual Framework

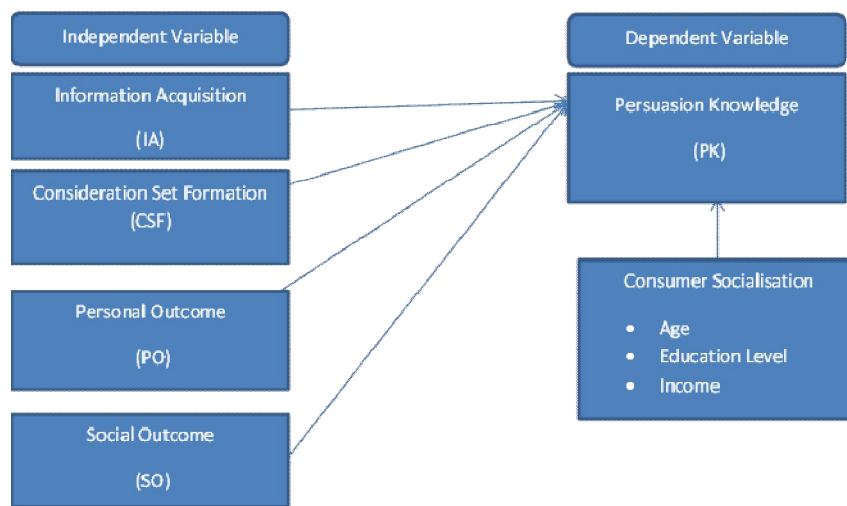


Figure 1: Conceptual framework

3.4 Hypotheses

The following hypotheses were formulated to reflect the attempt to confirm relationships among specific variables:

- H1:** Consumers' competency in terms of information acquisition (IA) enhances their persuasion knowledge (PK).
- H2:** Consumers' competency with regard to consideration set formation (CSF), i.e. consumers' ability to identify relevant information to facilitate a purchase process, enhances their persuasion knowledge (PK).
- H3:** Consumers' perceived ability to deal with uncertainty during the decision-making process (Personal outcomes/ PO), enhances their PK.
- H4:** Consumer's ability to favourably impress significant others with their purchase decisions (Social outcomes/ SO), enhances their PK.
- H5:** Consumer socialisation enhances consumers' PK, specifically:
- H5.1:** Older consumers' PK is significantly higher compared to their younger counterparts, due to more extensive consumer related experience.
- H5.2:** Higher educated consumers' PK is significantly higher due to higher cognitive ability to interpret complex information.
- H5.3:** Higher income consumers' PK is significantly higher compared to lower income consumers, due to better access to information sources.

4.0 Research Methodology

4.1 Introduction

A quantitative survey was performed in 2012 in Tshwane, a major urban area in Gauteng, the economic hub in South Africa. Sampling was done according to a sampling plan to ensure representation of consumers from different socio-economic backgrounds.

4.2 Measuring Instrument

A structured questionnaire was used of which the demographic section and the self-confidence measure are relevant to this report. Respondents' gender, age, education level, income level and population group were indicated in terms of nominal scales. The amended 26 item consumer self-confidence (CSC) scale of Loibl et al. (2009) was used to restrict the investigation to the pre-purchase phase. The scale's wording reflected on a specific decision type that respondents had to have made in the past, namely major household appliances. The questionnaire was pre-tested with potential respondents who fit the profile of the sample to ensure the clarity of scales and constructs and to determine the time required for completion.

Slight changes to the scale as well as the application of the scale in the context of an emerging economy required a scrutiny of the reliability of the scale during statistical analysis.

4.2 Data Collection

Eighteen fieldworkers were assigned to specific suburbs across the city to recruit willing respondents who were older than 20 years by means of random convenience sampling. The fieldworkers were a cohort of trained fourth year graduate students who participated in the research project as part of a compulsory credit bearing module. Through a drop-down-collect-later procedure, 500 questionnaires with cover letters and envelopes were distributed for anonymous self-completion. Collections were done per appointment within three days. No pressure was exerted if respondents wished to withdraw, or failed to return the questionnaires in time. Within three weeks, 461 useable questionnaires were retrieved, of which 406 complete data sets were useful for statistical analysis. Data was coded by the same fieldworkers under supervision of the researchers and was cross-checked after data capturing prior to data analysis.

5.0 Data Analysis and Presentation of the Findings

5.1 Sample Profile

The complete data set consisted of 119 males (29.3%) and 287 females (70.7%).

Age information (continuous data) was converted to four categories to discriminate consumers with limited experienced (21 to 29 years of age: $n = 126$, 31.3%); those who have probably purchased more than one appliance over time (30 to 39 years: $n = 85$, 21.1%); consumers who had probably made at least one replacement purchase (40 to 49 years: $n = 85$, 21.1%); and more experienced consumers (whose responses would most probably be based on more extensive purchase experience in this product category (50 years and older: $n = 107$, 26.5%).

Although **household income** categories were specified in the questionnaire to reduce feelings of intimidation when having to specify exact incomes, 3% of the respondents still refrained from disclosing their incomes. Monthly income categories were regrouped to coincide with the city's most recent population report (City of Tshwane, 2008), namely lower middle income: <R15000: $n=157$, 40%; upper middle income: R15000 to R25000: $n=96$, 24.5%; upper income: >R25000: $n=139$, 35.5% (1\$ \approx 15.00 ZAR).

Five **education levels** (categorical data) were collapsed to three categories to simplify further analysis, i.e. Grade 12 or lower: $n=117$, 29.25%; tertiary education: $n=186$, 46.5%; postgraduate education: $n=97$, 24.25%.

5.2 Analysis of the Data

The adapted self-confidence scale (Loibl *et al.*, 2009) was verified using IBM SPSS Statistics Version 22 and IBM SPSS AMOS Version 22. A path analysis was performed using confirmatory factor analysis (CFA) and structural equation modelling (SEM) with latent variables to assess and confirm the envisaged model/ path diagram. This model predicts the four latent variables that constitute the DM dimension of the original CSC scale, as contributing to PK as an output which can serve as an estimate of CSC. Structural equation modelling (SEM) adopts a theory driven approach. The variables were measured on comparable Likert-type scales which ranged from 'Always' to 'Never'. Because a 4-point scale was used, the assumption of normality, which is required for the usual maximum likelihood estimation procedure, was not met. The researchers thus used an unweighted least squares procedure (ULS) to estimate the parameters, aiming to acquire acceptable goodness of fit indices (>0.9) (Hoyle, 2012).

SEM involved two parts: firstly a measurement model was compiled to confirm the items and to examine the relationships between the latent variables, followed by design of the structural model that indicates the influence between the latent variables. The strength of the relationships were interpreted as small if $0.10 \leq r < 0.30$; medium if $0.30 \leq r < 0.50$ and large if $r \geq 0.50$ (Cohen, 1988). The statistical analyses also included standard descriptive procedures i.e. calculating percentages, frequencies, means, as well as MANOVA to investigate the interactive influence of demographic characteristics with relevant post hoc tests.

5.3 Finalisation of the path diagram

The initial path diagram produced with SEM reflected particularly low regression coefficients between certain items and their respective factors. The initial model was therefore examined and squared correlation coefficients in combination with standardised regression weights were used to identify items that did not fit the model adequately.

Through a recursive process, problematic items were eliminated by dropping items with the lowest correlations one by one whilst continually re-assessing the model. For example, of the five items that loaded onto CSF, two items, namely V15: "*Too often the sources of information I use are not satisfying*" ($r^2 = 0.001$; standardized regression weight (srw)=0.037), and V10: "*I never seem to find the right sources of information for me*" ($r^2 = 0.059$; srw=0.243) were dropped consecutively. The same process was used to drop two items from PO, namely: V25: "*I often have doubts about the sources of information I use*" ($r^2 = 0.118$; srw=0.375); as well as V20: "*I often wonder if I've chosen the right source of information*" ($r^2 = 0.097$; srw=0.311). Applying the "two rule" principle, V26: "*I frequently agonize over which sources of information to consider*" ($r^2 = 0.089$; srw=0.299) was also dropped from PO, resulting in no further items loading on their respective factors with $r^2 \leq 0.2$ while the standardized regression weights were all larger than 0.45. Bootstrapping was subsequently used to calculate 95% confidence intervals for the regression weights to confirm significant relationships between items and their respective latent variables.

The fit indices of the model were satisfactory, namely, CMIN: 52.844 (df = 179); GFI: 0.984; AGFI: 0.980; Baseline: NFI: 0.978; RFI: 0.974. Figure 1 presents the revised model as a path diagram confirming the contribution of the four factors (latent variables), namely IA, CSF, PO and SO to PK which is presented as an outcome, i.e. the antecedent of CSC. CSC was measured by a slightly revised version of the BHR CSC scale (Loibl *et al.*, 2009), to account for differences between the making of a purchase decision for a specific product and the more broadly defined extended consumer search framework. First, we entirely omitted the purchasing aspect of the scale by adjusting the phrasing of the measures to examine self-confidence in the information search itself, rather than in "making a purchase." We also excluded the market interface measure of the multidimensional scale since this measure is unique to confidence in the interaction itself in the marketplace.

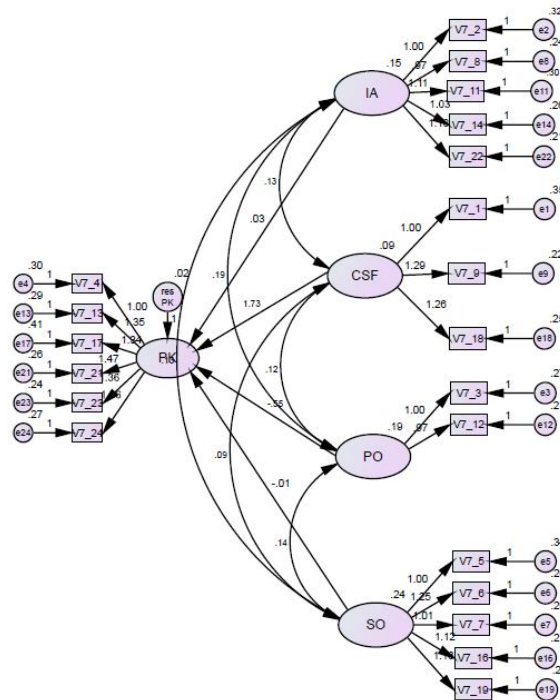


Figure 2: Final path diagram

IA (Factor 1) has a positive influence on PK (regression weight $b=0.035$), although this association is not statistically significant. The findings nevertheless affirm the relevance of consumers' ability to find applicable information to boost their persuasion knowledge. H1 is therefore accepted. Based on the highest standardised regression coefficient, CSF (Factor 2) exerts the strongest, and a statistically significant, positive influence on PK ($b = 1.73$). Therefore a consumer's ability to evaluate retail options and to identify an evoked set of products during the evaluation process significantly enhances an individual's persuasion knowledge. **H2 is hence accepted.**

The findings therefore confirm that ability to identify a consideration set of products in accordance with one's personal requirements and needs will boost one's persuasion knowledge. A statistically significant inverse relationship between PO (Factor 3) and PK ($b= -0.554$), must be interpreted in terms of the direction of the statements associated with PO, which were all stated negatively. The inverse relationship therefore actually indicates that consumers' PK is significantly enhanced when they possess the skills to search for information and know where to find it. **H3 is therefore accepted.**

The relationship between SO and PK ($b= -0.01$) is not significant, **H4 could therefore not be accepted.** This phenomenon may be attributed to social predisposition and consumers' reluctance to admit the influence one's social group exerts on your product decisions. This should be explored in follow-up research. The statistical information of the items contained by the five factors (latent variables), of which four are proposed as the moderators of PK, are presented in Table 1 with their dimension labels, as well as the respective means for the sample. The bias corrected 90% bootstrap confidence intervals are also displayed. The means indicate the factors' relevance in terms of a consumer's persuasion knowledge and are used to distinguish possible significant differences within demographic categories.

Table 1: Statistical information of the self-confidence measures (N = 406)

Measure and description	Item	b	Lower limit	Upper limit	Mean	Stddev
Information Acquisition (IA) Information availability Information accessibility Complexity of alternatives	I know where to look to find the information I need	1.000	1.000	1.000	33.09	0.04
	I can focus easily on a few good sources of information when making a decision	.972	.840	1.152		
	I am confident in my ability to research important decisions	1.112	.978	1.298		
	I know the right questions to ask when looking for information	1.032	.866	1.228		
	I know where to look to find the information I need prior to making a purchase	1.135	.970	1.304		
Consideration-Set Formation (CSF) Size of evoked set Perceived variance of retail options	I trust my own judgment when deciding which sources of information to consider	1.000	1.000	1.000	3.11	0.04
	I am confident in my ability to recognise sources of information worth considering	1.291	1.067	1.586		
	I can tell which sources of information meet my expectations	1.263	1.024	1.573		
Personal Outcomes Decision Making (PO) Satisfaction Enjoyment of search Positive attitude toward search Perceived search benefits	I have the skills required to obtain needed information before making important purchases	1.000	1.000	1.000	3.22	0.05
	I know where to look for information	.967	.859	1.093		
Social Outcomes Decision Making (SO) Social pressure Need for justifying decision Perceived search benefits Perceived role	I impress people with the sources of information I know	1.000	1.000	1.000	2.59	0.05
	My family admires my ability to find information	1.247	1.066	1.420		
	I have the ability to give good advice	1.013	.859	1.159		
	My friends are impressed with my ability to find useful sources of information	1.116	.965	1.248		
	I get compliments from others on my sources of information	1.158	.995	1.331		
Persuasion Knowledge (PK) •Bargaining opportunity •Special buying opportunity •Expectation of a better price •Perceived price dispersion	I know when a source of information is "too good to be true"	1.000	1.000	1.000	3.13	0.05
	I can tell when a source of information has strings attached	1.346	1.194	1.598		
	I have no trouble understanding the bargaining tactics used by salespersons	1.338	1.106	1.653		
	I can separate fact from fantasy in advertising	1.475	1.290	1.762		
	I know when salespeople are pressuring me to believe them	1.363	1.132	1.702		
	I can see through sales gimmicks used to get consumers to buy	1.358	1.162	1.678		

Note: N = 406. All measures on a 4-point Likert-type scale ranging from "Never" to "Always"

5.4 The influence of demographic characteristics on CSC

MANOVA was used to disclose significant differences in the contribution of the respective factors towards PK, and ultimately CSC, due to gender, age, income level and level of education differences. Only **age**, and **income** seemed to be notably influential, suggesting that neither gender nor differences in level of education have significant consequences for a consumer's PK which predicts CSC.

Consumers' ability to acquire relevant information (Factor 1: IA) seemed fairly good (Mean >3; Max = 4) and for this factor specifically, significant differences were evident within the income level category ($p = 0.0023$). The post hoc test distinguished the highest income consumers to be significantly more competent (Mean_{>25K} = 3.20, $p = 0.015$) compared to their lower income counterparts (Mean_{<15K} = 3.01; Mean_{15K<25K} = 3.07). Similarly, for PO (Factor 3), significant differences were disclosed ($p = 0.0019$) and confirmed in a subsequent post hoc test, revealing the highest income group to be significantly more competent (Mean_{>25K} = 3.36, $p = 0.0054$) compared to the lower income consumers (Mean_{<15K} = 3.10; Mean_{15K<25K} = 3.21). One may argue that enjoyment of information search as well as a positive attitude towards search would be boosted when a consumer has readily access to information sources and can afford to browse arou

Significant differences were also disclosed within the age category with regard to PK ($p = 0.0083$), which culminates as the outcome of the interactive influence of IA, CSF, PO and SO during decision-making to predict CSC. The PK of consumers above 40 years of age was similar ($\text{Mean}_{\geq 50 \text{ years}} = 3.25$; $\text{Mean}_{40 \text{ to } 49 \text{ years}} = 3.14$), and significantly higher ($p=0.05$) compared to younger consumers ($\text{Mean}_{30 \text{ to } 39 \text{ years}} = 3.08$; $\text{Mean}_{< 30 \text{ years}} = 3.05$). This finding confirms the positive influence of consumer socialisation (Rose, 1999; John, 1999), more especially product related consumer socialisation considering this study's focus on purchase decisions in a specific product category where older consumers would most probably have made more purchases compared to younger consumers over time, including replacement purchases. Therefore, **H5, which proposes that consumer socialisation enhances consumers' PK, is partially accepted**, based on confirmation that the PK of older consumers is significantly higher compared to their younger counterparts (H5.1); and confirmation of a significant positive contribution of IA towards PK (H5.3). One may argue that enjoyment of information search and a positive attitude towards search (PO) would be boosted by limited obstruction to information search (IA).

6.0 Summary and Conclusions

6.1 Conclusions

This study focussed on consumer self-confidence (CSC), a construct that has evolved from related constructs such as self-esteem and which has been neglected in consumer behaviour research to date despite having drawn increased attention of scholars during the last decade. Attempts to conceptualise the construct have resulted in the design of measuring instruments which now enable more extensive investigation of the phenomenon. Accepting the underlying constructs proposed by Gerbing et al. (1994) that were used by Bearden et al. (2001) and later adapted by Loibl et al. (2009) to conceptualise consumer self-confidence during the pre-purchase stage of a consumer decision, this study argues for persuasion knowledge (PK) as the antecedent of a consumers' self-confidence prior to the actual purchasing situation. Rather than presenting CSC as an intricate interplay of two higher order dimensions with associated latent variables as proposed in prior research, a path diagram was proposed to affirm a re-alignment of the original concepts. Using SEM (ULS), a final diagram confirmed four latent variables which constituted one of the dimensions of the model of Loibl et al. (2009) namely IA, CSF and PO and SO, as the antecedent of PK, which constituted a second dimension of the original model.

In the newly established path diagram positive correlations of IA, CSF and PO with PK are confirmed, while the influence of SO requires further investigation to eliminate the possible influence of social bias when responding to sensitive questions in a questionnaire. In a study by Clark and co-workers (2008) this dimension was conformed to be relevant for mavenists, and aspect that was not focused on in this investigation. The revised model endorses the relevance of consumers' ability to find applicable information (IA) in terms of their persuasion knowledge (PK).

Furthermore, findings support the positive and significant contribution of skills to search for information as well as knowing where to find it (IA) on PK, while a consumer's ability to formulate a consideration set (CSF), is distinguished as the strongest, statistically significant positive influence on PK. Consumers' self-confidence would therefore benefit significantly by the ability to distinguish a suitable evoked set of products, that usually comprises a short list of between three to seven products that exemplify the most important features they have in mind. Lack of ability to do so, could increase risk perception and confusion when the product array that is available to choose from is extensive.

The study confirmed a re-alignment of the concepts related to CSF in established research and concludes that a consumer's persuasion knowledge signifies the individual's ability to act confidently in the market place. Only two demographic variables, namely age and income level seem to significantly influence consumers' persuasion knowledge (PK). The persuasion knowledge of consumers older than 40 years of age seems significantly higher compared to younger consumers, i.e. they have a significantly stronger chance to act confidently in the market place, which confirms the positive influence of consumer socialisation and product related consumer socialisation.

6.2 Managerial Implications

Consumers' behaviour in the market place has consequences for the support that retailers need to provide to keep customers happy and to ensure return intentions.

Consumers who admit that they need assistance are less of a burden than consumers who are self-confident but whose confidence is based on subjective knowledge that is not correct or complete. The finding that older, more experienced consumers as well as higher income consumers are more self-confident, confirm the vulnerability of lower educated and less experienced consumers. Efforts to support the purchase decisions of these consumers in the marketplace should therefore be encouraged to increase consumer satisfaction and to reduce negative disconfirmation of expectations and complaints which is detrimental for all. The persuasion knowledge of younger consumers could be boosted to encourage and enhance their IA as well as CSF. In store facilitation by well-trained sales executives and provision of non-intimidating product information in an interesting format that young consumers can relate to, are recommended.

Despite insightful conclusions that will hopefully incite further research in the domains of complex consumer decision-making and theory relating to internal factors that influence consumers' deliberation of purchase decisions, the researchers acknowledge the limitations caused by using a four point Likert-type scale in the questionnaire. It is recommended that in future, the measuring scale should allow for SEM using Maximum Likelihood analyses, i.e. preferably five or more increments in the scale. Further research is also recommended to explore the relevance of persuasion knowledge when purchasing other product categories to confirm the need for further attention to consumer self-confidence and related constructs in consumer behaviour literature.

References

- Adelman PK. 1987. Occupational complexity, control, and personal Income: their relation to psychological well-being in men and women. *Journal of Applied Psychology* 72(November): 529-537.
- Bearden WO, Hardesty DM, Rose RL. 2001. Consumer self-confidence: refinements in conceptualization and measurement. *Journal of Consumer Research* 28(June): 121-134.
- Bishop MM, Barber NA. 2012. Stronger environment norms increase "green" buying intentions but not behavior: implications for advertisers. *AMA Summer Educators' Conference Proceedings*, 23: 119-120.
- Blascovich J, Tomaka J. 1991. Measures of self-esteem. In Robinson JP, Shaver PR, Wrightsman LS (eds). *Measures of Personality and Social Psychological Attitudes*. Academic Press: San Diego, CA: 115-160.
- Capraro, AJ, Broniarczyk, S & Srivastava, RK. 2003. Factors Influencing the Likelihood of Customer Defection: The Role of Consumer Knowledge. *Journal of the Academy of Marketing Science* 31, 2: 164-175.
- City of Tshwane Metropolitan Municipality. 2008. City of Tshwane municipality household survey. Available at http://www.tshwane.gov.za/AboutTshwane/CityManagement/CityDepartments/City%20Planning,%20Development%20and%20Regional%20Services/Related%20Docs/CoT_HouseholdSurvey2008.pdf [accessed on 20 April 2014].
- Clark, RA, Goldsmith, RE, Goldsmith, EB. 2008. Market mavenism and consumer self-confidence. *Journal of Consumer Behaviour* 7: 239-248.
- Cohen J. 1988. *Statistical Power Analysis for the Behavioral Sciences*. Lawrence Erlbaum Associations: Hillsdale, NJ.
- Cuddy JC, Norton MI, Fiske ST. 2005. This old stereotype: the pervasiveness and persistence of the elderly stereotype. *Journal of Social Issues* 61(2): 265-283.
- Confirmatory Factor Analysis using SPSS? 2012. Available at http://www.researchgate.net/post/What_should_I_do_to_perform_a_confirmatory_factor_analysis_using_SPSS/1 [accessed 30 March 2014].
- Erasmus AC, Donoghue S, Dobbstein T. 2014. Consumers' perception of the complexity of selected household purchase decisions. *Journal of Retailing and Consumer Services* 21(3): 293-305.
- Fleming JS, Courtney BE. 1984. The dimensionality of self-esteem II: hierarchical facet model for revised measurement scales. *Journal of Personality and Social Psychology* 46(February): 404-421.
- Gerbing DW, Hamilton JG, Freeman EA. 1994. A large-scale second-order equation model of the influence of management participation on organizational planning benefits. *Journal of Management* 20(4): 859-885.
- Hoyle RH. 2012. Model specification in structural equation modelling. In Hoyle RH (ed). *Handbook of structural equation modelling*. Guilford Press: New York, NY: 126-144.
- IBM. 2012. Confirmatory Factor Analysis (CFA) in SPSS Factor. Available at <http://www-01.ibm.com/support/docview.wss?uid=swg21476882> [accessed on 20 March 2014].

- John DR. 1999. Consumer socialization of children: a retrospective look at twenty-five years of research. *The Journal of Consumer Research* 26(3): 183-213.
- Kropp F, Lavack AM, Silvera DH. 2005. Values and collective self-esteem as predictors of consumer susceptibility to interpersonal influence among university students. *International Marketing Journal* 22(1): 7-33.
- Kunreuther H. 2002. Risk analysis and risk management in an uncertain world. *Risk Analysis* 22(4): 655-665.
- Langer EJ. 1983. *The Psychology of Control*. Sage: Beverly Hills, CA.
- Loibl C, Cho SH, Diekmann F, Batte MT. 2009. Consumer self-confidence in searching for information. *Journal of Consumer Affairs* 43(1): 26-47.
- Loibl C, Lee J, Fox J, Mentel-Gaeta Erin. 2007. Women's high-consequence decision making: a nonstatic and complex choice process. *Financial Counselling and Planning* 18(2): 35-47.
- Lorr, M. 1991. A redefinition of dominance. *Personality and Individual Differences* 12(9): 877-879.
- Mourali M, Laroche M, Pons F. 2005. Individualistic orientation and consumer susceptibility to interpersonal influence. *Journal of Services Marketing* 19(3): 164-173.
- Mourali M, Laroche M, Pons, F. 2005. M Antecedents of consumer relative preference for interpersonal information sources in pre-purchase search. *Journal of Consumer Behaviour* 4(5): 307-318.
- Obermiller C, Spangenberg ER. 1998. Development of a scale to measure consumer skepticism towards advertising. *Journal of Consumer Psychology* 7(2): 159-186.
- Phau I, Sari RP. 2004. Engaging in complaint behavior: an Indonesian perspective. *Marketing Intelligence and Planning* 22(4): 407-426.
- Rose GM. 1999. Consumer socialization, parental style, and developmental timetables in the United States and Japan. *Journal of Marketing* 63(3): 105-119.
- Schmidt JB, Spreng RA. 1996. A proposed model of external consumer information search. *Journal of the Academy of Marketing Science* 24(3): 246-256.
- Slama ME, Tashchian, A. 1985. Selected socio-economic and demographic characteristics associated with purchasing involvement. *Journal of Marketing* 49(1): 72-82.
- Tomas JM, Oliver A. 1999. Rosenberg's self-esteem scale: two factors or methods effects. *Structural Equation Modelling* 67(1): 84-98.
- Tsarenko, Y & Tojib, D. 2015. Consumers' forgiveness after brand transgression: the effect of the firm's corporate social responsibility and response. *Journal of Marketing management*. Published online 24 July 2015.