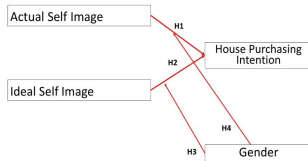


Does Gender Influence the relationship between Self-Image and House Purchase Intention?

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ABSTRACT

Self-image plays a major role in consumer behavior house purchase domain. Gender influences on self-image and house purchase is ambiguous and uncertain in the literature. The purpose of this study is to investigate the impact of gender moderation on the relationship between self-image and house purchasing intention. The quantitative research method was used for this study. Potential luxury housing buyers in Sri Lanka were used as a population of the study and a structured questionnaire survey was conducted to collect data. The sample size of the study is 100. Four hypotheses were developed for the study and those hypothesized were analysed using Partial Least Square (PLS) analysis. The findings reveal that actual self-image and house purchase intention have a significant positive relationship and there is no relationship between ideal self-image and house purchase intention. Further, the study failed to support that gender moderates the relationship between self-image (actual and ideal) and house purchasing intention. The present findings of the study will be beneficial for real estate developers, real estate marketers/managers, and academia, relating to the house purchase intention in the luxury housing market.

KEYWORDS: Consumer Behavior, Self-image, Actual Self-image, Ideal self-image, House Purchase Intention, House Buying Behaviour

1. Introduction

Housing is identified as a special good under the durable good market in consumer behavior research. Housing is distinguished based on two attributes of durables, one is that house-buying decision which is generally complex, and the other one is that house prices are always perceived as high. House purchasing is considered a long-term investment and it is a one-time decision-making for most individuals. Thus, house-buying decision-making is not a simple and easy decision. In this scenario, several factors like physical, economic, social as well as psychological make influence the house-buying decision. However, most of the theoretical developments related to housing buying behaviour are based on the perspectives of rational choice and optimizing behaviour which has failed to identify the real behaviour of house buyers (Koklic & Vida, 2011; Karunaratne & Ariyawansa, 2015). That is because these theoretical discussions are grounded on rational choice and utility maximization which more focus on physical and economic aspects that do not provide a proper understanding of house buying decisions making. Thus, it is understood that more social and psychological aspects need to be considered in this arena to understand the real behavior of house buyers. This argument has been further proven by Hayward, (1977) as cited in Shafiei (2010) and Karunaratne and Ariyawansa (2015) especially in the housing market where the house is not evaluated only through physical characters, but also through social and psychological characteristics. Accordingly, Koklic and Vida (2009) and Karunaratne and Ariyawansa (2015) showed that self-image as a psychological construct plays a significant role in the housing market. However, up to date, there is no sufficient research conducted in this arena for an in-depth understanding of the behaviour of house buyers based on self-image.

Navigation through the existing literature reveals that as mentioned above, most of the discussions are grounded on rational choice and utility maximization. Accordingly, Gan et al. (2013) studied income, educational attainment, household occupation, and credit card ownership as influencing factors that determine house-buying decisions. Similarly, another study done by Hoxha and Zeqiraj (2019), showed that preferences of real estate features, financial concerns, location preferences, marketing approach preferences, and real estate purchase process significantly affect generation Z's real estate purchase intention. Moreover, Rachmawati et al. (2019) have confirmed that location is the most influential factor followed by price, quality, corporate image and promotion is the least influenced on customers' purchase intention. Although these studies attempt to construct economic models by incorporating the physical, economical, and social constructs, there is a lack of emphasis on psychological aspects related to the house-buying decision other than in Karunaratne and Ariyawansa's (2015) study which investigated the relationship between self-image and house purchase intention in Luxury housing market in Sri Lanka.

Accordingly, this study is mainly based on the study of Karunaratne and Ariyawansa (2015) where this study investigates how gender moderates the

relationship between self-image and House purchase intention which gives more insights to understand the self-image behaviour in the housing market.

Previous literature reveals that there are significant differences in consumer behaviour based on gender (Oumlil and Erdem, 1997; Bakshi, 2012; Bogicevic et al., 2018; Sreen, Purbey, and Sadarangani, 2018). Some studies found that males who are non-minorities with a higher level of education are more likely to purchase a house than women (Manrique and Ojah, 2003 as cited in Gan et al., 2013) while some studies proved that there is only a joint effect on gender when concerned with real estate decision-making (Oumlil and Erdem, 1997; Gibler and Nelson, 2003). Similarly, in Asian countries like Singapore, husband and wife tend to make joint decisions on the other hand, in western countries, households will have an individual purchase decision subject to their culture (Plabdaeng, 2010). Thus, there is uncertainty and ambiguity related to the gender influence on buying decisions, which is similar to the context of house-buying decision-making. Therefore, this study intends to find out whether gender moderates the relationship between self-image and house purchase intention in the luxury housing market in Sri Lanka.

2. Literature Review

Home is the social entity formed by a family residing together. It is said that a house presents as a symbol of status/ achievement or social acceptance and stimulates capital investment of the people (Ariyawansa, 2007). Additionally, Niriella (2013) says, "from a contemporary viewpoint a person's house is the visible evidence of his/her income level or class, his/her lifestyle, his/her family relationships, his/her aspirations and his/her feelings about his/her fellow men". Therefore, it is important to realize that people expect to encode their human qualities and some other environmental qualities in the places they live. According to Luo and James (2013) and Ariyawansa (2007), real estate is considered as a subgroup of durables and, real estate consisting of residential, commercial, industrial, public, and special purpose properties (Ariyawansa, 2007). Hence, Koklic and Vida (2009) also have stated that a house is identified as the most durable and valuable product of the household and requires strategic decision-making.

Consumer decision-making is one of the most influential areas of consumer behaviour (Simonson et al., 2001; Bargh, 2002; Koklic & Vida, 2011) and the concept of consumer decision-making is one of the key research areas. Gibler and Nelson (2011) have significantly emphasized the importance of understanding individual decision-making in the real estate context. Further, Karunarathne and Ariyawansa (2015) and Gibler (1998) pointed out that the study of real estate would aid by integrating consumer behaviour concepts from sociology and psychology. Incorporating these concepts will assist real estate analysts in better predicting the behaviour of real estate buyers in real estate markets.

Gibler and Nelson (2003) identified several concepts that can determine a person's diversified behaviour with respect to house-buying decisions. They are

motivation, attitudes, perception, personality, self-concept, lifestyle, and external factors such as culture, social class, reference groups, and family. Additionally, Belk (1988) proposed that purchases and ownership that seem economically irrational may be explained through the concept of self-image. This perspective made a significant change to the academic understanding of consumer behaviour that consumers will buy products that consist of their self-image (self-concept).

There are several ways to discuss self-concept in the literature, including self-identity, identity, self, and sense of self (Kettle and Häubl, 2011; Belk 1988). There are several dimensions in the Self-concept/Self-image: real self, self in context, ideal self, and extended self (Walker, 1992). In the housing market, people consider houses should be symbols of experiences and relationships to make an identity (Luo and James, 2013). According to Belk (1988) and Koklic and Vida, (2009), a house is identified as a strong source of personal identity. There, the extended self as part of the self-concept plays a major role in the custom-made house. Additionally, Sirgy (1982) specified that; the consumer behaviour of an individual will be directed towards enhancing self-concept through the consumption of goods as symbols. House is a place where a person can express himself or herself and a person can develop his or her identity and provide a continuous sense of identity over time (Shafiei, 2010). Moreover, a house can be viewed as part of the extended self, an object that helps to form an identity and present that identity to the world (Luo, 2012). Therefore, consumers will choose to purchase real estate that either fits with their current self-image or is associated with the ideal image they want to achieve (Gibler and Nelson, 1998). Findings of analyses of Koklic and Vida, (2011) therefore confirm the notion that a house is a product closely related to the homeowner's self-image. According to Malhotra (1988) and Hosany and Martin (2011) house choice was studied as the actual self, ideal self, and social self.

Self-concept and product-image congruity were introduced by Gardner and Levy (1959) (Abdallat, 2012). It mainly focuses on the image projected by different products. Consumers prefer products that have product images that are congruent with their self-concept. Self-image/product-image congruity specifically refers to the match or mismatch of one or more actual self-images, ideal self-image, social self-image, or ideal social self-image with the corresponding personality images of the designated product. The match between actual self-image and product image has been referred to as —self-congruity; between ideal self-image and product image, —ideal congruity; between social self-image and product image as —social congruity; and between ideal social self-image and product image as —ideal social congruity (Abdallat, 2012).

Self-image is defined in the study as the person's perception of himself and also defined as the totality of the individual's thoughts and feelings with reference to themselves as subjects and objects (Malhotra, 1988; Karunaratne & Ariyawansa, 2015). Self-image is consisting of two elements: actual self-image and ideal self-image. Actual self-image refers to individuals' concepts of

themselves based on who they think they are while ideal self-image refers to the concept based on their expectations of who they think they like to be (Oumlil & Erdem, 1997).

Karunarathne and Ariyawansa (2015) postulated whether there is a significant relationship between house consumers' actual self-image and house purchase intention as well as ideal self-image and house purchase intention. Results showed that there is a significant relationship between actual self-image and house purchase intention. But the study failed to validate the significant relationship between ideal self-image and house purchase intention. However, Gibler (1998) stated that consumers will choose to purchase real estate that is either congruent with their current self-image or is associated with the ideal image they expect to achieve.

Purchase intention can be defined as the probability of customers' readiness to purchase a particular product or service in the future (Wu, Yeh & Hsiao, 2011). Further, purchase intention is defined as an individual's motivation to enact particular behaviour (Conner & Armitage, 1998). Person behaviour is determined by the intention to perform that certain behaviour. Although both purchasing intention and purchase decision is two different phenomena, there is a significant relationship between both, especially in relation to house purchases. This has been proved by Choen et al, (2009) in their study that homeownership intentions are related to the actual purchasing of a home during the next year. According to Ajzen (1991), intention is the best predictor of behaviour and intention is associated with the person's attitude toward behaviour depending on subjective norms influencing such behaviours. Moreover, according to Wee et al., (2014), higher purchase intention for a particular product will induce more customers to purchase the particular product or service. Similarly, the study done by Karunarathne and Ariyawansa (2015) pointed out that there is a significant relationship between house consumers' self-image and house purchase intention.

Traditionally, age and gender have been utilized by researchers as the key moderating socio-economic constructs to investigate research problems (Oumlil & Erdem, 1997; Law & Ng, 2016; Bogicevic et al., 2018; Sreen, Purbey & Sadarangani, 2018). Further, existing literature on gender influence reveals that there is a significant difference between male and female consumers in relation to both ideal self-image indicators and actual self-image indicators, however, both male and female respondents rated most of the actual and ideal self-image descriptors equally (Oumlil & Erdem, 1997). Generally, it is identified that women are more concerned about social relations than men while men's behaviour is based on benefit and utilitarian motivation (Citrin, Stem, Spangenberg, & Clark, 2003; Steenkamp, Hofstede, & Wedel, 1999 as cited in Law & Ng, 2016). Moreover, gender socialization theorized that males and females undergo different socialization processes from early childhood and develop different social expectations and values (Chodorow, 1978; Gilligan, 1982 as cited in Sreen, Purbey & Sadarangani, 2018). Based on the perception differences, researchers are always interested to study the behaviours of consumers in terms of males and females in product purchasing. Thus, this study focused on

finding whether there is a moderating impact of gender on self-image and house purchasing intention.

Based on the above-mentioned discussion following hypotheses are formulated.

- H1:** There is a significant relationship between actual self-image and house purchasing intention
- H2:** There is a significant relationship between ideal self-image and house purchasing intention
- H3:** Gender moderates the relationship between ideal self-image and house purchasing intention
- H4:** Gender moderates the relationship between actual self-image and house purchasing intention

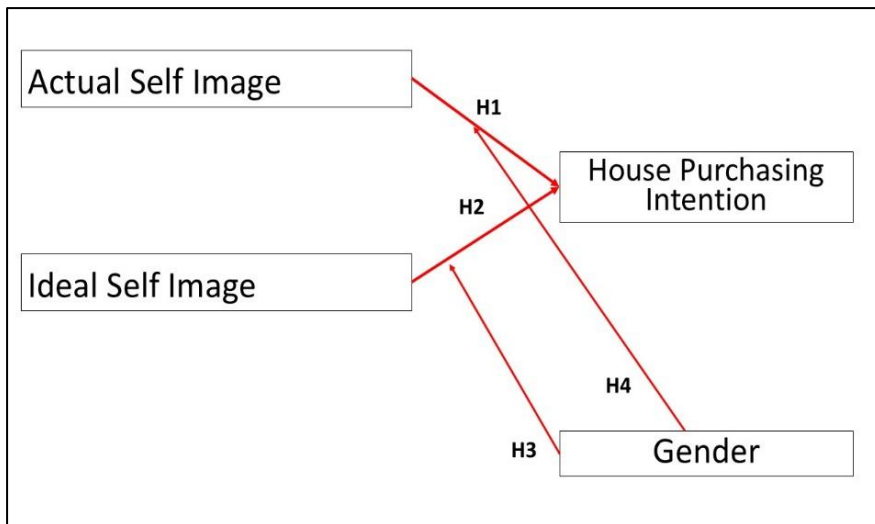


Figure 01: Conceptual Framework

3. Methodology

The study is based on the positivistic paradigm, and quantitative research approach and the population of the study is individuals who have the intention of buying luxury housing units in Sri Lanka. Researchers identified housing units based on the market value between Rs. 30 – 60 million as luxury houses in this context. The purposive sampling approach has been used to identify potential house buyers who intend to buy housing units between the above-mentioned value range. Self-administrated questionnaires were distributed to the selected sample and out of 150 self-administered questionnaires and only 100 of them were acknowledged, depicting a 66.7 percent response rate.

To test the hypothesized relationships between the variables of the study, the Partial Least Squares (PLS) analysis through path strengths was used to determine the nature of the relationships between the constructs. PLS is an

appropriate method since PLS can be handled in a relatively small sample, and data doesn't need to be normally distributed (Hair et al., 2011) Additionally, Jayakody, (2011) have recommended PLS for the early stages of theory-building and testing. Accordingly, the above literature provides a justification for using PLS for

3.1. Sample Profile

Table 01: Sample Profile
Source: Authors (2022)

	Demographics	Percentage (%)
Gender	Male	57
	Female	43
Age	Between 20-30 years	23
	Between 31-40 years	54
	Between 41-50 years	23
Income	Between Rs.50,000 – 100,000	17
	Between Rs.100,000 – 150,000	32
	Between Rs.150,000 – 200,000	30
	Between Rs.200,000 or above	21
Occupation	First line Management	50
	Second line Management	30
	Top-level Management	20

As illustrated in Table 1, the majority of respondents were males (57%), while (43%) were females. Most of the respondents' age were ranging from 31-41 years old. Most of the respondents occupied as first-line managers (50%). On the other hand, (32%) of the respondents' monthly income is within the range of Rs.100,000-150,000, while (21%) of respondents earn more than Rs.200,000 per month.

3.2. Measures

Table 02: Measurements Description
Source: Authors (2022)

Variables	Indicators		
House Purchase Intention	<ul style="list-style-type: none"> • I want to buy a new house • I intend to buy a new home • I expect to buy a new house • I plan to buy a new house 		
	Actual Self-image	<ul style="list-style-type: none"> • the house I prefer to buy is consistent with how I see myself • house is a mirror image of me • the house design reflects who I am • People who are like me live in such a house 	
		Ideal Self-	<ul style="list-style-type: none"> • I like to be known as a person who lives in good

image	<p>quality house</p> <ul style="list-style-type: none"> • house is a mirror image of person I would like to be • the house I prefer to buy is consistent with how I like to see myself • owning good quality house show me as an economically stable person I would like to be
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3.3. Reliability and Validity

Variables of the study were assessed using a 5-point Likert scale ranging from 1 to 5 (strongly disagree to strongly agree). Sampling adequacy was measured through Kaiser-Meyer-Olkin (KMO) and Bartlett's Tests and the results show KMO scores representing an adequate level of sample adequacy greater than 0.8. Further, factor loadings of all the constructs were higher than 0.7 with significant P-values (Figure 02). Reliability was assessed through Cronbach's Alpha and composite reliability and both scores were higher than 0.7 (Hair et al., 2010) (Table 3). Convergent validity is measured through the Average Variance Extracted (AVE) method and all the constructs' scores were above the threshold of 0.5 (Hair et al., 2010) (Table 3). R Square and R Square Adjusted values of 0.595 and 0.587 indicate a good level of model fit in this study.

Table 03: Sampling Adequacy, Reliability, and Validity
Source: Authors (2022)

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Actual Self-image	0.837	0.887	0.664
Ideal Self-image	0.772	0.762	0.591
House Purchase Intention	0.862	0.906	0.707

In order to explore the gender moderation impact on the relationship between self-image and house-purchasing intention, four hypotheses have been developed. The Bootstrapping function is employed in this study's structural model analysis. The computed values are shown in table 4 under a 95 percent confidence level.

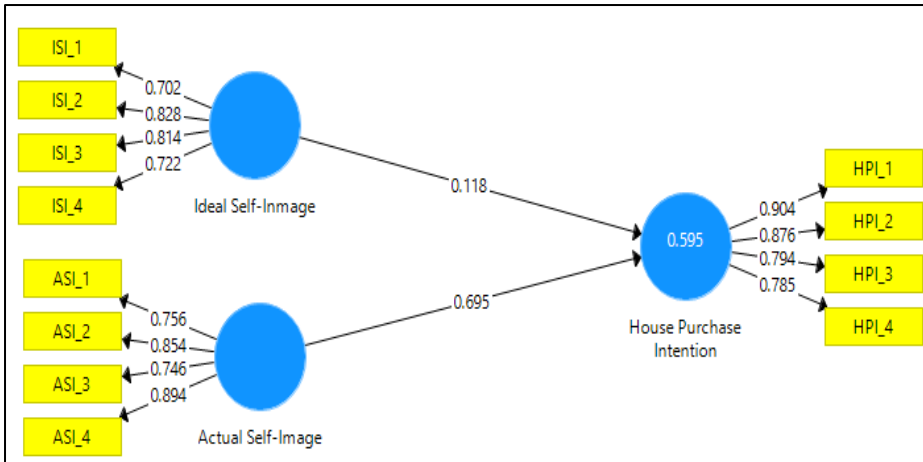


Figure 02: Measurement Model
Source: Authors (2022)

4. Results and Discussion

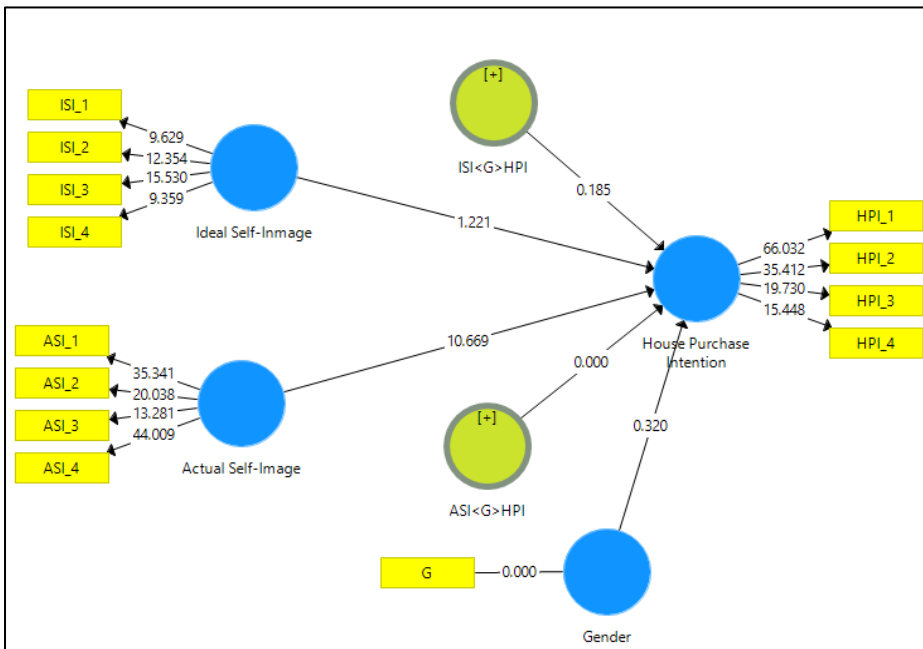


Figure 03: Path PLS Moderation Model
Source: Authors (2022)

Table 04: Path Coefficients and Hypotheses Testing
 Source: Authors (2022)

Hypothesis	Path	Path Coefficient	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result (Support / Reject)
Without Moderation							
H1	Actual Self-Image → House Purchase Intention	0.695	0.694	0.060	11.494	0.000	Supported
H2	Ideal Self-Image → House Purchase Intention	0.118	0.129	0.087	1.364	0.173	Rejected
Moderation							
H1	Actual Self-Image → House Purchase Intention	0.698	0.705	0.065	10.669	0.000	Supported
H4	Actual Self-Image → Gender → House Purchase Intention	0.000	0.006	0.102	0.000	1.000	Rejected
H2	Ideal Self-Image → House Purchase Intention	0.111	0.117	0.091	1.221	0.222	Rejected
H3	Ideal Self-Image → Gender → House Purchase Intention	-0.018	-0.014	0.098	0.185	0.853	Rejected

According to table 4, only one hypothesis has been supported out of four hypotheses, where there is a positive relationship between actual self-image and house purchase intention on luxury houses ($t = 11.494$, $p = 0.001$ for significance at 95% level) and rejected the hypothesis on the impact of the ideal self-image to house purchase intention on luxury houses ($t = 1.364$, $p = 0.173$

for significance at 95% level). Hence the first hypothesis (H1) has been supported by the literature where housing can be viewed as an object that assists to form an identity and present that identity to the world (Marsh & Gibb, 2011). In this context, individuals prefer to purchase houses that are congruent with their actual self-image which is the image that the buyer reflects of himself/herself (Karunaratne & Ariyawansa, 2015). Although the second hypothesis has been not supported by empirical data, similar results were indicated in the study of Karunaratne and Ariyawansa (2015).

After moderating with the gender, none of the hypotheses has been supported where the gender had no moderating relationship between self-image (actual and ideal) and house purchasing intention. This may be due to the fact that the intention of buying a luxury house in Sri Lankan context is subject to collective decision-making rather than individual decision-making. This argument is supported by Oumlil and Erdem (1997), who showed that regardless of gender both groups desire to have the same personality attributes (i.e. real and ideal self-image) which may be due to more emphasis being placed on social and economic equality among genders in the society. Similarly, Gibler and Nelson (2003) stated that when it comes to housing and financing related decision makings are joint decisions of husband and wife making. Hence it is can be implied that in the Sri Lankan context luxury house purchasing decisions followed by intention is made collectively where the households select a house that meets their ideal and actual self-image attributes at a common point.

5. Conclusion

The purpose of the study is to expand the existing theoretical understanding of consumer behaviour in the housing market arena. Generally, the available theoretical housing models showed economically biased theoretical discussions which are based on utility maximization and rational thinking, and this study developed to diverge from this rational behaviour and focused on psychological aspects that affect house purchasing intention in the luxury housing market in Sri Lanka. Accordingly, two variables have been identified namely, ideal self-image and actual self-image. Results of the analysis indicated that there is a positive relationship between the actual self-image and house-purchasing intention. The further study extended to find out the moderated effect of gender on the relationship between self-image and house purchase intention and findings showed that there is no significant effect of gender on this relationship. Even though the literature highlighted that gender has a significant influence over self-image and house purchase intention, house buying is a complex buying decision, it may not influence in terms of individual's self-image whereas, in the Sri Lankan context, house purchasing is a family or collective decision making. However, the study highlighted that self-image is playing a major role in house buyers' behavior thus this study intends to provide crucial insight for the development of marketing and management strategies to clearly understand the requirements of potential buyers in the housing market and also to congruent buyers' self-image with house image when dealing with promotional activities of selling houses. The generalizability of the finding is limited by the utilization of

the purposive

future researchers can study this self-image in the context of the housing market by utilizing a qualitative research approach to get an in-depth understanding of the concept.

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