

Exploring the Sources of Self-Efficacy in Consumer Behavior

Francine Garlin, University of Technology, Sydney, Australia

Robyn McGuiggan, University of Technology, Sydney, Australia

ABSTRACT

This article presents the findings of an exploratory investigation into the sources of self-efficacy in consumer behavior—an area virtually ignored in previous research. Ten depth interviews were conducted with a relatively heterogeneous sample of informants to explore the nature of, and the extent to which consumers draw on the sources of self-efficacy information proposed by Bandura (1977): performance attainments, vicarious experience, verbal persuasion, and physiological and affective states.

The findings revealed various consumer task-related variables that triggered informants' need to access efficacy beliefs. The data demonstrated each source of efficacy put forward by Bandura (1977), and provided evidence to support the significance of their impact on an individual's sense of self-efficacy in the course of consumption.

Exploring the Sources of Self-Efficacy in Consumer Behavior

Consumers encounter a range of tasks relating to decision-making, purchase and consumption in pursuit of their goals. Most everyday consumer activities require little cognitive effort, and are accomplished by simply enlisting automatic, habitual or routine behaviors. On other occasions consumers may face a task that is novel in some way, or one that needs to be undertaken in a demanding situation. If the task is perceived to challenge one's abilities, consumers with an enabling self-belief system may be more likely to demonstrate a motivation to attempt and persist in the task, to perform successfully, and to experience greater levels of satisfaction. Among the theoretical bases underpinning such suppositions is Bandura's (1977) concept of self-efficacy.

Perceived self-efficacy represents an individual's appraisal of their capability to perform the actions that are necessary to achieve an outcome in a given situation. Self-efficacy forms part of an individual's self-belief system used to exert control over one's environment. The contextual nature of self-efficacy judgments differentiates it from related concepts of personal competence that are central to other theories of perceived control (Pajares 1997). This also distinguishes it from self-confidence, which is a global, trait-like, and hence relatively stable, individual-difference variable (Bandura 1997; Chase 1998). Bandura (1977) posits that self-efficacy develops primarily, and most powerfully, through personal attainments from direct experience, but can also arise indirectly from vicarious experience (i.e., modelling), verbal persuasion and related social influences indicating that one has particular capabilities, and from physiological or affective states. It is through the cognitive processing and integration of this experiential information that self-efficacy beliefs are eventually determined (Bandura 1997). The sources of self-efficacy and the processes by which they form beliefs of capability remain under-researched, and have been virtually neglected in the marketing domain. Therefore, a model of self-efficacy belief formation and the appraisal process (figure 1) was developed to guide the empirical enquiry in this study. It depicts one interpretation from the literature of how self-efficacy beliefs are established and accessed when an individual is confronted with a task in a particular situation.

Although not central to this study, the model in figure 1 incorporates goals. It is important to include goals in any model of self-efficacy, as they are the *raison d'être* for action as well as being subject to the consequences of self-efficacy appraisal (e.g. goal

setting, goal level, and goal commitment and persistence) (see Bandura and Cervone 1983; Zimmerman 2000). In order to achieve a desired outcome and move towards goal attainment, individuals may progress through a series of three assessments: What tasks need to be accomplished to achieve the outcome? (Task Identification), Is the task easy or difficult? (Task Evaluation), and Do I have the ability to successfully perform the tasks? (Ability Evaluation/Self-efficacy Appraisal). When assessing the ease/difficulty of a task, individuals will attend to any one or more characteristics of the task and/or situation, and will determine the levels of knowledge and skills that are required. However, self-efficacy appraisal will likely be bypassed when confronted with repeat tasks enacted under invariant circumstances. In this case, the outcome is achieved, although not perceived to result from effortful performance. On the other hand, where tasks are perceived to be demanding, self-efficacy appraisals may be considered, and individuals will draw on one or more of the four sources of self-efficacy information. The ensuing self-efficacy appraisal plays a significant role in one's performance towards the outcome. The success or failure of both performance and outcome is judged, providing further self-efficacy information via enactive mastery; and resulting in other goal-related outcomes (e.g. persistence).

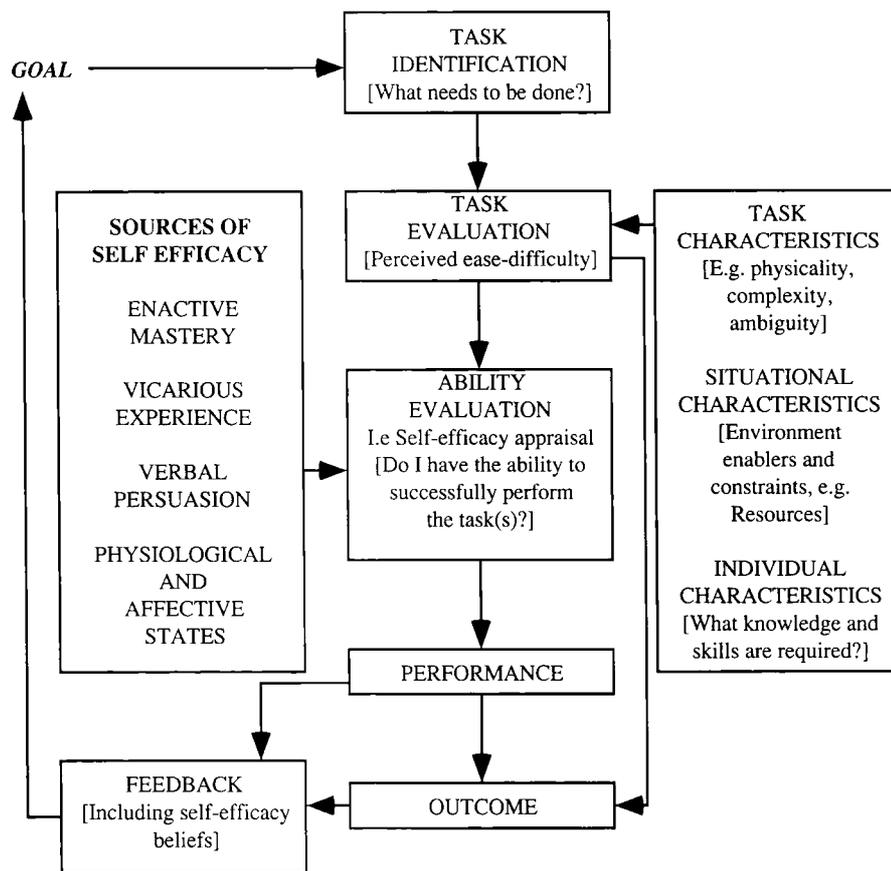
While each element of the model is relatively discrete, individual and situational variation is likely in terms of the differential influence and weight applied to its various factors.

Self-Efficacy and Consumer Behavior

In the context of consumer behavior, routine or habitual behavior (e.g. the weekly fill of the petrol tank) does not induce self-reminders of capability. However, if significant changes in task demands occur in the situation (e.g. the introduction of automatic pay-at-pump devices) self-efficacy beliefs may be re-evaluated. Self-efficacy appraisals are more readily applicable to consumer behaviors related to product or service categories that involve complex decision-making (e.g. choosing a car to purchase), require skilful performance in consumption (e.g. the adoption of new technology or other "really new" products), or that arouse the need for self-regulatory skills such as the management of thoughts and feelings to cope with consumption activities (e.g. maintaining a gym membership). A small number of empirical studies in marketing have tested the impact of self-efficacy on a variety of consumer responses. For example, self-efficacy has been reported to play a role in an individual's adherence to health care regimes (Jayanti and Burns 1998), general coping strategies (Sujan, *et al.* 1999), mood and decision effort (Hill and Ward 1989), evaluative and behavioral response to new technology (Ellen, Bearden, and Sharma 1991), and the persuasiveness of different marketing communication executions (Block and Keller 1997; Rummel, Goodwin, and Shepherd 1990).

A better understanding of self-efficacy in consumer behavior should be of concern because overall the theory and empirical evidence suggests self-efficacy exerts influence in many areas of interest, such as what activities consumers pursue and avoid (see Bagozzi and Lee 1999; Lawson 2001). Additionally, it may impact how consumers plan and implement various stages of decision-making, and the processing of information (see Duhan *et al.* 1997). Self-efficacy could be associated with the extent to which consumers manage and overcome challenges or impediments to their

FIGURE 1
A Model of Self-Efficacy Belief Formation and Appraisal Process



consumption goals and marketplace interactions. Finally, self-efficacy can be related to the degree to which consumers experience performance satisfaction (Bozoian, Rejeski and McAuley 1994) or apply positive evaluations to a product (Ellen, Bearden and Sharma 1991).

These studies combine with many others across several social science disciplines in diverse research settings which have consistently verified the influence of self-efficacy on various outcomes, such as an individual's choices, goals, emotional reactions, effort, coping and persistence (Gist and Mitchell, 1992). Relatively few of these studies have focused on the sources of self-efficacy beliefs, and no marketing study has endeavoured to explore the gamut of self-efficacy sources in consumer behavior. Since the sources of self-efficacy information are conceptually tied to self-efficacy development, it makes sense to attempt to understand how these sources may contribute to a consumer's confidence in their ability to undertake various purchase and consumption related tasks. This in turn may have implications for marketer interventions.

For example Celuch, Lust and Showers (1995) looked at the relationship between self-efficacy and the effectiveness of product manuals. They noted that instructions in product manuals not only provide product usage information; they provide a form of verbal persuasion against which consumers interpret their ability to use the product. If poorly designed product manuals have a negative impact

on consumers' perceptions of their ability to use the product, this may lead to behaviors such as non-use, unsafe use, disposal, use of customer service resources, and feelings of dissatisfaction. In another example, Sujan et al's (1999) study into coping strategies identified a range of "in-store stressors". These may serve to impact the affective state of shoppers, which in turn may affect their sense of ability to cope.

Purpose of the Study

This study is the initial exploratory phase of an ongoing enquiry into what, how and why consumers process efficacy information in undertaking decision-making, purchase and consumption tasks. Although the four sources of self-efficacy are theoretically well established, a better understanding of how individuals cognitively process and integrate self-efficacy information is warranted (Bandura 1997; Gist & Mitchell 1992). Bandura (1997) notes that the cognitive processing of self-efficacy information occurs via two functions. Firstly, what types of information do people pay attention to and utilize to gauge their self-efficacy? Secondly, what heuristics do people apply in determining the significance of different sources of efficacy information, and how do they integrate this information to form self-efficacy beliefs? The preliminary questions addressed in this study relate to the first function:

1. What factors give rise to consumers' self-efficacy appraisals in the course of purchase and consumption?
2. What sources of information do consumers use to assess their ability to undertake purchase and consumption-related tasks?

RESEARCH METHOD

Given the lack of prior consumer research into the sources of self-efficacy, a qualitative design was developed to explore the research questions. More specifically, in-depth interviews introduced the researchers to the individuals' experiences of the tasks faced in achieving consumption goals, eliminating the need for prior assumptions. This also provided the researchers with the opportunity to probe the salience and meanings applied to cues that may have impacted on an individual's sense of ability to perform consumer tasks.

Depth interviews were judged to be the most suitable form of data collection, given the possibility that informants would be sensitive to discussions of self-confidence and ability perceptions in a group situation. In addition, there would be little benefit from group dynamics, since the theory of self-efficacy indicates that both inter- and intra-individual variation may occur across contexts.

Ten semi-structured, face-to-face interviews lasting 30 to 90 minutes were conducted with informants recruited by referral and not known to the interviewer. The sample was designed to maximize heterogeneity, and included a mix of demographic profiles by age, gender, occupation and education. Three different nationalities in the Asia-Pacific region were also represented in the sample. The variation in the sample was appropriate as interest lay in identifying the range of possible elements in the self-efficacy formation process, as well as ascertaining whether patterns occur cross-case despite heterogeneity (Patton 1990). It was determined that ten interviews were sufficient for purposes of analysis, given that no significantly new insights were emerging after the first seven.

The interview guide was designed to elicit open-ended responses and encourage conversation. Informants were introduced to the nature and purpose of the study, without use of the unfamiliar term "self-efficacy". Instead the interviewer used phrases such as "confidence in your ability"; "confident that you can ...". The interviewer commenced by presenting informants with a set of randomly sorted images of different product categories¹. The categories included products and services that varied by purchase cycle, likely level of involvement and likely level of purchase or consumption experience. Informants were asked to sort the images into products that were easy to purchase or consume, and those that were more difficult. This activity was used to stimulate discourse, but discussion was not confined to these product categories. Informants were encouraged to discuss any products, or service situations that came to mind. Explanations were sought as to why informants regarded a product as easy or difficult: the similarities and differences between products that were easy to purchase or use and those perceived as more difficult; which categories they had experienced/not experienced; what they believed they needed to do in order to acquire or consume the product; and whether they felt confident in their ability to do so. Indirect questioning was used to explore the reasons for their level of confidence. Finally, infor-

ants were asked to complete a brief questionnaire which allowed standard demographic information to be collected.

Each interview was conducted at a time and place convenient to the informant and tape-recorded with the consent of the participant. The interview tapes were transcribed verbatim for analysis. The data was first analysed by case, and then by cross-case analysis. Guided by the research questions and conceptual model, themes emerging from the data were identified through content analysis and interrogated for patterns within and between cases. The results of this analysis will be discussed in relation to the research questions, and allude to elements in the conceptual model (figure 1) as appropriate.

FINDINGS AND DISCUSSION

Self-efficacy cues

The tasks required to achieve outcomes were divided into three general categories: decision-making tasks (e.g. information search, information evaluation, attribute/brand comparison, negotiation), consumption-related tasks (e.g. product installation and use, use of self-service technology, product disposal), and consumer self-regulation tasks (e.g. managing thoughts and feelings during decision-making, consumption and post-purchase service encounters). The scope of tasks reported by informants depended on the product category (e.g. fruit and vegetables v overseas holiday), the situation (e.g. conflict in a service encounter) and the individual. For example, some informants' information searches contained tasks relating to the use of the Internet, whereas others would not consider including this means in their information search repertoire.

The tasks most commonly cited by the informants in order of frequency were information search tasks, attribute/brand comparison, coping and brand choice. With the exception of coping, the tasks nominated did not vary between informants when discussing comparatively high involvement products. Informants elaborated little on tasks that are "something you do all the time". Unprompted, informants also tended not to expand on the tasks required for products they perceived to be irrelevant and with which they had little or no experience.

You know, it's irrelevant at my age....You get to a point in your life where you don't waste time on things that have no interest....I certainly wouldn't make any effort whatsoever to do much research on the purchase of those things myself. (Female Retiree, 65-70 years)

Home insurance. It's not that I don't know anything about insurance ... but I don't have a home so it seems sort of distant and hard. (Male, Self-employed, 20-24 years)

Situations do not provide any challenge to consumers' abilities where they are not motivated by a need to enter a product category. Bandura (1997) notes that people can be high in self-efficacy, but may not perform activities or pursue goals simply because they have no incentive to do so. Therefore, examining product or service categories that are not salient to the consumer are unlikely to yield valid indicators of their perceived abilities.

Perhaps one of the most unequivocal findings from the data was the role of knowledge as a trigger for the appraisal of informants' confidence in their ability to undertake tasks such as information search, attribute/brand comparison and brand choice, as well as their ability to negotiate in sales encounters or cope with conflict in other customer service situations. Along with the need to engage extensive decision-making tasks, informants' level of knowl-

¹Product categories represented in stimulus images: wine, automatic teller machine service, coffee at a café, fruit and vegetables, restaurant meal, digital camera, movie tickets, palmtop computer, home insurance, leisure boat, petrol, home maintenance services, male or female fragrances, paying-by-phone services, new kitchen, mobile phone, overseas holiday, children's toys, credit card.

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edge was the most commonly cited reason why a task was perceived to be easy or difficult.

In reference to an easy, routine task: "There's a whole heap of stuff you just automatically know"; but the same informant hesitated when faced with decision-making tasks relating to an unfamiliar category, such as a digital camera: "I have never used one I don't know what the features are. I don't know what it can do [In choosing among brands] I wouldn't have the faintest" (Female Manager, 50-54 years). Note that the scope of knowledge extends to the consumption of the product, its attributes, its function and knowledge of which brand to choose. This informant's account supported the more general interpretation that some references to knowledge actually reflected a much broader concept, like perceived expertise (see Alba & Hutchinson 2000). Knowledge may refer to the informant's subjective knowledge of a product or category, but it also encompasses consumption contexts and one's overall experience of a particular product market. This may be significant where it impacts the consumer's task evaluation.

The data suggests that consumer task evaluations may vary between countries where there are significantly different market structures. An informant from China provided several examples. She explained that there were no mobile phone contracts in the government-operated Chinese market, and thus no need to choose between mobile phone providers. The highly competitive Australian mobile phone market was totally unfamiliar. The task of choosing clothes is perceived to be more difficult in China because of a lack of an unconditional return policy. There are also fewer opportunities to experience product markets such as credit cards, due to the low penetration of credit cards in China. In contrast, this informant was the only one to suggest the purchase and installation of a new kitchen would be an easy undertaking. In probing for an explanation, it became apparent that the Chinese idea of a kitchen is very different from that of an Australian:

It's not very hard In China we don't have so big kitchens ... usually microwave, refrigerators [Just the appliances in enough area to hold them?] Yeah. (Female Student, 20-24 years)

Thus as Bandura (1997, 65) notes, "Optimistic judgments of self-efficacy do not necessarily mean that individuals have inflated views of their capabilities... Such disparities may [alternatively] stem from inadequate knowledge of task demands". The data suggests that consumer tasks do not vary greatly across product categories that are similarly involving, but product or market experience/knowledge changes are enough to stimulate a perceptual shift in task demands, which may in turn impact the extent to which self-efficacy appraisals are likely to occur.

Knowledge themes emerged during the course of data collection and analysis, which have been termed knowledge acquisition (an outcome), knowledge application (a task) and knowledge integration (a process). Each knowledge theme can be related to self-efficacy evaluations.

Knowledge acquisition is an outcome of information search tasks. A number of informants articulated a connection between this outcome and their information search and evaluation performance. Indeed some informants appeared to go on a 'learning spree' when it came to brand evaluation of major purchases, and demonstrated high levels of learning efficacy in the process. Hoch and Deighton (1989) note that consumers will take pride in this type of learning and develop internal attributions about personal efficacy as a result.

With every big purchase I probably wouldn't even talk to anyone for a while. I'd probably use the internet and talk to people. Because I don't want to go in there sort of cold and have them tell me this is good because of this. I want to feel like I know what I'm talking about when I go in. I just wanted the books, go away and then learn more. (Male, Self-employed, 20-24 years)

[Would there have been things which made you feel less confident in your ability to make the right choice?] If I knew nothing about what I was going to buy. Probably why with these sorts of things I go and research them, so that I do know, or try and be as informed as I can. (Male, Manager, 45-49 years)

Acquired knowledge becomes applied knowledge in other consumer tasks. The more efficiently knowledge can be utilized in skilful negotiation tactics, the more likely informants are to believe they will get the "absolute best deal they can".

I think consumers are now more clued up than they've ever been. Obviously with things like the Internet, more consumer magazines ... They're going in knowing probably product detail more than the retailers themselves and they're going in actually trying to catch them out and then trying to get the absolute best deal that they can, knowing full well what the retailers are going to go down to. (Male, Business Consultant, 30-34 years)

Knowledge application ability is significant for consumers' coping and assertive efficacy. While knowledge itself is important, it is the ability to communicate and assert oneself that is the key to achieving the desired outcome. Performance in this area is clearly linked to effort and perceptions of ability to do this.

People are becoming more aware of their rights ... And I suppose I am aware of it because I am part of Customer Service here, and I would not treat one of my customers that way [so I] chucked a tantrum and got threatening. (Male, Manager, 45-49 years)

It nearly brings you to tears having to deal with these people I was determined because, if I know I'm right, I won't give up... Otherwise that's how people like these horrible people at the council get away with it.... If you're right and you know that you've got your facts straight... I just think go for it... I'm a fighter. (Female, Self-employed, 40-44 years).

The persistence of the latter informant is a strong indicator of high assertive efficacy in this situation. In other situations, impediments create task demands that generate feelings which are more difficult for her to regulate. The stress this informant feels when shopping for clothes with her son challenges her sense of coping efficacy: "I will do my block ... It's hard".

Another possible trigger of consumers' coping efficacy may reside in the sense of volition associated with purchases. Evidence for this was drawn from only one informant in describing the purchase of a replacement battery for his new car. Nevertheless, there was a clear relationship between this unplanned, inconvenient and 'forced' purchase and a need to cope with the annoyance, the frustration, and the "lump in your throat". Purchases that are functional and not volitional may be evaluated differently when

compared with those that represent some intrinsic motivation and enjoyment. The latter type of purchase (e.g. leisure boat, new kitchen) while perceived as difficult does not include a sense of also having to cope with negative emotions.

Finally, the need for knowledge integration ability was evident from the data when informants' self-efficacy appraisals were triggered with market changes that involved new technology. This calls on consumers' innovative and adaptive efficacy, where "knowledge is synthesised into new ways of thinking and doing.... Any insecurity people have about learning capabilities are reactivated when learning new ways of thinking and doing things" (Bandura 1997, 449). This is best illustrated by an informant's experience with her new videocassette recorder (VCR), which had "too many features". She appeared to be self-deprecating, explaining her failure to use it as, "I'm an idiot". She attributed her failure to inability—typical with a low self-efficacy appraisal. "I'm not a computer user so it's not easy for me." (Female, Home Duties, 55-59 years).

In sum, the most significant underlying factors emerging from the data which give rise to self-efficacy appraisals include the nature of the consumer's goal (relevance, proximity), perceived need and sense of volition. Level of knowledge, or perceived expertise with tasks and the object of the task (eg product) is another important self-efficacy trigger because it impacts on perceptions of task demands. More specifically, evaluations of self-ability are linked to the tasks necessary to obtain, use and synthesise knowledge in the course of consumption.

Sources of self-efficacy

The data revealed evidence of all four sources of self-efficacy proposed by Bandura (1977). These findings are presented descriptively to illustrate the ways in which consumers may derive their efficacy beliefs.

Enactive Mastery.

The findings confirm that enactive mastery is the principal source of self-efficacy for the consumers in the sample. This often includes an expression of knowledge of a particular product category.

Past performance is not always a good indicator of consumers' ability to undertake tasks such as brand evaluation and comparison. One informant noted that in some product categories the markets were particularly dynamic and things "change so dramatically so quickly". Similarly any perceived abilities gained from prior experience may be less useful with products that have long purchase cycles and that are noted for continuous innovation, such as VCRs.

There is much evidence to suggest that consumers consider a range of experiences in forming beliefs about their ability to undertake consumer tasks in different contexts. For example, a young male informant expressed confidence in his ability to manage sales encounters to his advantage, and attributed this ability to his vocation: "I'm in sales, so I'm anti- anti- anti-sale. I'm the worst customer ever. People like to start laying it on me and I just put up a defence. Must be my job or something".

Bandura (1997) states that applicable metastrategies that have been mastered in one domain of activity tend to be utilized in other areas of functioning. This was apparent for a number of informants who lacked direct experience of a particular product market. The interviewer asked a young female student who has not previously purchased a digital camera how she knew she had the capability to compare and analyze information about different brands. "The ability that I can write assignments... I think that's the greatest thing that Uni has taught me. How to ...analyse the information and looking at a problem and being ableto solve it....I've got the capacity to make a big decision from that experience".

Vicarious Experience. Performance attainments are not the only source of efficacy information accessed by consumers. Vicarious experience was evident across a number of cases. The situations where this type of information received most attention appeared to relate to novel or first-time tasks, or where informants had fallen out of the way of carrying out particular tasks. In all instances, models were family members.

Vicarious modelling was most significant for a widowed informant when she needed to try new tasks on the death of her husband, such as paying by phone: "That's what [he] did because [he] always paid all the bills. But when [he] died, it was so easy. I mean, you're prompted along the way so it's no problem for me". Another informant would repair her own television sets and knew how to do so because "My grandfather was very clever and I used to watch him when I was a kid so there's no fear there."

Parents act as important models for younger consumers. A young male informant agreed his mother—an information scientist who was "right into [the internet] from the word go"—was a role model that encouraged him to try the technology, now a significant tool in his decision-making and purchase behavior. Even in high involvement categories where the informants had no experience, they expressed confidence in their ability to carry out decision-making tasks because of modelled performances:

I haven't bought a home insurance product before but I've seen [my father] go about it. He is a broker so I've seen everything that he has done I don't think that would be a problem at all. (Female Student, 20-24 years)

Verbal Persuasion: Marketing communications are persuasive communications, but can also serve as a source of self-efficacy if consumers use the information to assess their ability to use a product, make a purchase decision or undertake other tasks (e.g. Celuch, Lust and Showers 1995). The data indicates that verbal persuasion can be particularly significant efficacy information for consumers in customer service encounters.

...Dealing with a computer person who was very high tech I would have to say to them "Look I don't know what you are talking about. Please can you explain it in a way that I realise" ... I know from experience ... you just don't understand a word [our computer person] is saying, and I have to be able to understand it if I want to know how to use the computer properly. (Female student, 20-24 years)

Such a situation for this informant would challenge her ability to cope with negative emotions, and she would seek support from another person "to help me stay in control and not to get angry". An older female informant expressed the impact of a negative service encounter on her coping and assertive efficacy more explicitly:

You lose your self-confidence dealing with service industries. The can make you feel like a total idiot ... they can even put the doubts into your mind and you think 'well heck—am I wrong? Maybe I am'. (Female, Self-employed, 40-44 years)

In contrast a positive service encounter for this informant was laden with efficacy-enhancing information. This was most evident when a financial services provider empathised with her personal situation, and expressed his belief in her ability to manage and regulate her financial affairs to pay a mortgage. This greatly reduced her pre-encounter anxiety and consequent lack of self-efficacy that had arisen because other banks had told her "I don't think you will do it".

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Significant others are also a major source of efficacy information through verbal persuasion. An older respondent recounted the purchase of her first computer, the success of which she credited to the external aid she received from her daughter. However on probing, this respondent did in fact undertake many of the decision-making tasks and appeared to take some pride in the fact that her daughter "is looking to update [her computer] and she's told me to look out now for one for her. Would you believe it?" It appeared that this informant placed more emphasis on this performance feedback and less on her enacted mastery of the decision-making experience in this product category.

Physiological and affective states: While there were a number of examples of situations that aroused anxiety (e.g. gift buying), these were generally not interpreted by the informant as a source of efficacy information. The most explicit example of an informant drawing on physiological states occurred during a professional health consultation.

I had to go to the doctors this morning ... and I just wanted someone else there [to provide] me with a bit more confidence [to communicate with the doctor]. I just wasn't really thinking clearly at the time. (Female student, 20-24 years)

The same informant also referred to her physiological state in other service situations. This interfered with her performance and reduced her sense of ability to problem-solve.

... when I am tired and I just don't feel like dealing with someone...I know that I am more aggressive [towards] an annoying salesperson ... my emotional feelings ... that seems to become an issue when I really don't want to be concentrating on it, I want to be concentrating on fixing the actual problem if there is a problem

In a subtler instance, another female informant expressed how she hated "these saleswomen that hover around you. They just make me feel uncomfortable..."; and she saw this as an obstruction to her ability to make a decision.

CONCLUSION

The importance of understanding the triggers and sources of self-efficacy appraisals in consumer behavior is reflected in what the informants themselves identified as outcomes of their level of task performance. These included economic outcomes ("best price", the "best deal", "ripped off", "maximise benefit"), psychological outcomes ("fun", "keep up image", "enjoyment", "feel better", "sense of justice") as well as sub-outcomes from decision-making tasks such as knowledge gains, risk reduction, choice reduction and evaluation criteria. There were also some significant negative outcomes due to a lack of consumer efficacy, including product non-use, the inability to complete a transaction and lack of satisfaction.

Consumers learn something about their capabilities in the course of their decision-making, consumption and self-regulation activities. Understanding how self-efficacy develops and the impact it has on consumer experiences has practical implications for marketers. It may be more important for marketers in high involvement product categories that have long purchase cycles to emphasize the compatibility of new innovations with consumers' past experience in their marketing communications rather than merely highlighting its novelty. As another example, conscious effort by sales and service providers to express confidence in a customer's ability to choose and to use products and services may result in a

more disposed customer. The role of family reference group members in vicarious modelling cannot be over-emphasized, and might be usefully applied in marketing communications for some categories. A recent Australian financial provider's advertising campaign that encouraged parents to teach their children the value and means of investment decisions illustrates this.

A rich field of enquiry is open to consumer researchers interested in exploring and extending these findings in more specific contexts. Much work remains to be done to develop an understanding of how the sources of self-efficacy are integrated to form the self-efficacy beliefs that may be linked to consumers' performance and goal attainment.

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