The Complexity of Consumer Identity: How Consumer Choices and Outcomes are Driven by the Dynamic and Multi-Faceted Self

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Paper #1: Don't Forget the Accountant: Role-Integration Increases the Fungibility of Mentally Accounted Resources

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Paper #2: Placing Identity into the Self-Concept: The Role of Causal Beliefs in Identity-Based Consumption

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Paper #3: Examining the Link between Predicted Identity Change and Future Well-Being

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Paper #4: When Prominent Logos Make You Feel Competent

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SESSION OVERVIEW

Much research in consumer behavior has embraced the idea that identity drives choice. Consumers like and choose products associated with the soci++al categories that they belong to (Escalas and Bettmen 2003; Reed 2004), and use brands and product choices to build and express their identities (Belk 1988; Berger and Heath 2007). In contrast to theoretical perspectives on the self-concept that construe it as dynamic and multi-faceted (Chen, Urminsky, and Bartels 2016; Markus and Wurf 1987), much work on how identity influences consumption has examined a single, stable identity's (i.e., a social category's) influence on choice. While recent calls have been made to examine identity-based consumption from a perspective more in line with a dynamic, multifaceted view of the self-concept (Reed and Forehand 2016), explorations of how multiple parts of or changes to the self-concept influence choice are relatively rare. Further, even though theoretical approaches to the self-concept include aspects of the self that are not social categories (e.g., Chen et al. 2016; Linville 1987; Strohminger and Nichols 2014; 2015), most work on identity-based consumption has focused on social categories as the driver of choice.

This session addresses the need to understand identity-based consumption with a more complex approach to the self-concept. These papers examine open questions in the identity-based consumption literature that cannot be addressed by considering identities in isolation and treating the self-concept as static. How do beliefs about the interactions and relationships between various parts of the self-concept influence identity-based choices? How do beliefs about how the self will change over time relate to future well-being? And, how do individual-level aspects of the self influence decisions?

Taken together these papers seek to answer the question of how the complex and dynamic self-concept influences choice. The first two papers in the session examine how the various identities, roles, and personal characteristics that make up the self-concept influence the use of mentally accounted funds and likelihood of displaying identity-consistent behaviors. The third paper examines how beliefs about the dynamic nature of the self-concept—beliefs about how one might change over time—are related to future life satisfaction. The second and fourth papers examine how aspects of the self-concept beyond social categories, individual-level traits like goals and desires, and the need for self-efficacy, drive consumption decisions.

By embracing the perspective that identity-based consumption is influenced by a complex and dynamic self-concept, these papers provide valuable insights into how consumers' beliefs about the self drive their choices and outcomes. The research in this session also expands the study of identity-based consumption into new areas; it examines not only preferences for products and behaviors associated with the social groups that consumers belong to, but also use of budgeted funds, life satisfaction, and preferences for brand logos. Further, this session raises important questions regarding the relationship between identity-based choice and satisfaction, and category-level and individual-level aspects of the self. Overall, these papers provide both a more sophisticated view of how consumers think about the self and broaden the scope of identity-based consumption research.

Don't Forget the Accountant: Role-Integration Increases the Fungibility of Mentally Accounted Resources

EXTENDED ABSTRACT

Inherent in any instance of mental accounting (Thaler 1985, 1999) is the accountant: the individual who is labeling and tracking personal expenses. While this seems obvious when explicitly stated, most mental accounting research largely takes the accountant for granted and, instead, focuses on how manipulating specific components of the mental accounting process (e.g., the relevant or active mental account, the potential expense being considered, or the source of the funds in the account) can influence consumers' spending or consumption decisions.

In contrast, the current research focuses on the accountant and builds on two empirically established premises: (i) many mental accounts are constructed around goals (Brendl et al. 1998) and (ii) integrated roles (i.e., roles that are overlapping and influenced by each other), versus segmented roles (i.e., roles that are separate and uninfluenced by each other), have a higher degree of hedonic spillover. In combination, these two premises lead to the prediction that life roles being more integrated (vs. segmented) will result in greater fungibility of resources allocated to mental accounts corresponding with those roles. Thus, individuals with integrated life roles will be more likely to use funds allocated to a specific role-aligned account in pursuit of goals associated with a distinct, yet integrated life role. This prediction is supported across six studies.

In study 1, participants (N = 100) were given descriptions of two common life roles: the (i) work-life role and (ii) home-life role. Participants then indicated the extent to which they integrated/segmented their work and home roles using a slightly modified version of the Work-Family Role Integration-Blurring Scale (Ilies et al. 2009). Lastly, participants were asked to imagine that they maintained a home-expense and work-expense budget (similar to Cheema and Soman 2006) and were asked the extent to which spending money from one account on expenses related to the other account would feel "right," "good," and "easy to justify" (which were combined into a single measure of resource fungibility). A linear regression revealed that the work-home role-integration measures significantly predicted the perceived fungibility of funds between participants' work-expense and home-expense budgets (β = .283, t = 3.10, p < .003), as predicted.

Study 2, examining the mentally-budgeted resource of time, asked participants (N = 194) to explicitly categorize themselves as having either integrated or segmented work-life and home-life roles. They were then asked to imagine that they were supposed to attend a family barbecue (in other words, they had budgeted time for their home role), but had decided to go to work to help with an emergency project. It was found that those with integrated (vs. segmented) roles (i) found it easier to justify this decision (p < .03), (ii) would experience less regret about this decision (p < .001), and (iii) would consider this decision "right" and be more likely to make the "same" decision (items combined; p < .031). Thus, integrated participants treated their home-budgeted time as being more fungible.

Study 3 (N = 100) replicated the main results of study 2 using the same decision context (the choice to leave the family barbecue), but did so by manipulating participants' perceptions that their work-life and home-life roles were integrated. This was done by having participants explain ways in which they either (i) allowed these two roles to overlap with each other or (ii) kept these roles separate and distinct.

While studies 1-3 all examined first-person effects, they were limited in the breadth of life roles that could be examined—those studies needed to rely on roles that most, if not all, participants would have. Study 4 turned to a third-person design to generalize the results to a broader set of life roles. First, participants' (N = 160) personal perceived life-role integration/segmentation (using work-life and home-life roles as examples) were manipulated as in study 3. Then participants were told of another person, Sally, that was a student athlete. They learned that Sally, like themselves (per the role-integration manipulation) either integrated or segmented her student and athlete life roles. They were then told that she had allocated time for one role or the other (studying or practice), but that she had received a request to use that time for the other role (by a team captain or study group, respectively). As expected, participants indicated that Sally was more likely to change plans (i.e., treat her budgeted time as being more fungible) when she was integrated versus segmented (p < .04).

Studies 5 and 6 replicated the basic effect using third-person scenarios examining purchase decisions. In short, study 5 found that participants (N = 165) believed another person's likelihood of purchasing a summer dress (an expense more linked with one's home-life versus work-life) was unaffected by role integration when that person had a budget surplus in her role-aligned, "home clothing" budget (and, concurrently, a depleted "work clothing" budget). However, when this other person's "home clothing" budget was depleted but her "work clothing" budget had a surplus (which would force her to purchase the dress from the "wrong" account), participants believed that she would be less likely to purchase the dress if her roles were segmented versus integrated (p < .001).

Similarly, study 6 (N = 172) found that the source of funds (which has been shown to influence spending decisions in previous research: Reinholtz et al. 2015) impacted the expected likelihood of another person making a purchase only when that person maintained segmented (vs. integrated) roles (p < .001). This is consistent with the previous findings since role integration makes mentally-accounted funds more fungible and, thus, less constrained in use by their source.

In sum, six studies using both first-person and third-person tasks find reliable and robust evidence that mentally-accounted for resources (be it money or time) are treated as being more fungible when (i) the focal mental accounts correspond with salient or active life roles and (ii) the individual integrates (vs. segments) those roles. Thus, this research expands our understanding of both the boundaries of mental accounting and the consequences roles have on consumption decisions.

Placing Identity into the Self-Concept: The Role of Causal Beliefs in Identity-Based Consumption

EXTENDED ABSTRACT

It is well established that consumers' identities, the social categories they belong to, are a key driver of choice. Much of this research focuses on situational factors, particularly salience of an identity, to explain differences in consumers' likelihood of acting in identity-consistent ways (Forehand et al. 2002; Reed and Forehand 2016). However, within the same situation, consumers who consider themselves members of a given social category vary in their likelihood of engaging in identity-consistent behaviors. Thus, explaining these differences requires a focus on consumer's internal beliefs about these identities.

A recent theoretical account of self-concept representation (Chen et al. 2016) suggests that subjective beliefs about the causal relationships between aspects of the self-concept (including social categories but also individual-level characteristics like personality traits, morals, etc.) are a critical part of the self-concept. More specifically, Chen et al. (2016) found that people who see an aspect of their self-concept as more *causally central* (linked to many other features of the self-concept) perceive it as more defining of who they are as individuals than those who see the same aspect as more *causally peripheral*. Thus, our prediction is that consumers who believe that an aspect of their self-concept (e.g., being a football fan) is more causally central are more likely to behave in ways that are consistent (e.g., pay more to see their team play) with that aspect than those who believe that the same aspect is more peripheral.

In Studies 1A and 1B, we examined whether the causal centrality of being a fan of a football team related to an identity-consistent behavior, willingness to pay for tickets to see the team play. The studies were conducted with football fans at a time when the identity of being a football fan was very salient, during the 2016 (Study 1A) and 2017 (Study 1B) Super Bowls. So, differences in willingness to pay cannot be attributed to differences in salience of the football fan identity. In Study 1A (N = 253), to measure causal centrality, we had participants report which other important aspects of their self-concepts caused them to be football fans (e.g., a participant might report that she was a football fan because of some of her important childhood memories) or were caused by them being football fans (e.g., a participant might report that some of his close friendships were a result of his football fandom). As predicted, participants who perceived fandom as causally central (involved in more causal relationships) reported greater willingness to pay (β = 57.74, p < .01). The effect of causal centrality on willingness to pay persisted when controlling for income (β = 57.64, p < .01).

In Study 1B (N = 242), we replicated the effect found in Study 1A (β = 33.74, p = .027) and examined the relationship between identity importance and causal centrality. We found that importance of being a football fan mediated the effect of causal centrality on willingness to pay (β = 11.34, 95% Bootstrapped CI = [4.76 20.87]), suggesting that causal centrality contributes to identity importance and causal centrality may drive behavior via importance. This result is consistent with theoretical accounts that suggest that important aspects of the self-concept influence behavior more (Markus and Wurf

1987) and provides a novel psychological explanation for what it means for an aspect to be important to the self-concept.

In Studies 2A and 2B, we expanded our exploration into an aspect of the self-concept that is not a social category, the desire to buy environmentally-friendly products. We measured the causality centrality of the desire and had participants complete a series of hypothetical purchase decisions in which they chose between two versions of a product: an expensive environmentally-friendly version and a cheap conventional version. Replicating the results of Studies 1A and 1B, we found that people who perceived their desire to buy environmentally-friendly products as more causally central chose more environmentally-friendly products ($\beta = .127$, $p < .01$).

In Study 2B (N = 300), we examined the relationship between salience, the focus of much research on identity-based consumption, and causal centrality. In a 2 × 2 design, participants were randomly assigned to a salience manipulation (a writing task about what being frugal or environmentally friendly meant to them) and we measured the causal centrality of their goal to be environmentally friendly. We found a main effect of causal centrality (replicating the results of Study 2A, $t(298) = 2.66$, $p < .01$) and of salience such that people who wrote about environmental friendliness selected more environmentally-friendly products ($t(298) = 2.43$, $p = .016$). There was no significant interaction ($F_{(1, 290)} = .18$, $p > .05$) suggesting that causal centrality and salience independently influence choice.

Finally, in Study 3 (N = 243), we examined political identity (being a Democrat or Republican) during a time when it was very salient, the 2016 Presidential election. A logistic regression predicting whether participants voted for their party's candidate based on causal centrality of political party (the number of causal links political party had to other features) revealed that, as predicted, people who believed that their political party was more causally central were more likely to vote with their party than those who saw political party as more causally peripheral ($\beta = .099$, Wald $\chi^2(1) = 8.67$, $p < .01$). Further, the relationship between causal centrality and voting held even controlling for satisfaction with the party's candidate and ideology (liberal vs conservative) ($\beta = 1.54$, Wald $\chi^2(1) = 6.99$, $p < .01$), suggesting that causal centrality predicts identity-consistent behavior above and beyond simple preference (satisfaction and ideology).

In five studies we find evidence that consumers who perceive an aspect of their self-concept as more causally central are more likely to engage in identity-consistent behaviors. Further, we find evidence that causal centrality predicts these behaviors above and beyond simple measures of preference and the salience of an identity. Thus, the research provides a more nuanced understanding of identity-based consumption and highlights the need to understand how consumers think about their identities in the context of the broader self-concept.

Examining the Link between Predicted Identity Change and Future Well-Being

EXTENDED ABSTRACT

The relationships that people have with their future selves can be important predictors of the decisions they make in intertemporal contexts, where decisions have consequences at multiple points in time (Hershfield and Bartels 2018). Greater continuity with one's future self, for example, has been associated with lower discount rates (e.g., Bartels and Rips 2010), greater accrual of financial assets (Ersner-Hershfield et al. 2009), more ethical decision-making (Hershfield, Cohen, and Thompson 2012)and that the consideration of future consequences mediates the extent to which people regard inappropriate negotiation strategies as unethical (Study 2, and better health (Rutchick et al. 2018).

Crucially, this growing body of work has examined the link between future self-continuity and outcomes in a *cross-sectional* context: feelings about the future self, in other words, are always linked to current outcomes. In theory, if feeling more connected to one's future self results in decisions that are more patient in nature (e.g., choosing to save now rather than spend), then feeling connected to one's future self should also result in more positive outcomes at distant points in time. However, an alternative possibility may exist: disconnection from the future self could shield individuals from continually denying themselves pleasures in the present, allowing them to experience sustained satisfaction over time (Keinan and Kivetz 2008). Whichever the case, research has yet to examine whether heightened future self-continuity actually affects the well-being that the future self experiences.

The current research is the first to check in with the future self. Using a 10-year longitudinal dataset of thousands of Americans, we estimate how thoughts about one's future self in an initial survey correspond with life satisfaction 10 years later.

Method

Participants

We use 10-year panel dataset from the first two waves of the National Survey of Midlife Development in the United States (MIDUS). 4,963 respondents were surveyed in both the first wave (MIDUS I, 1994-1995; MIDUS I age range 20-75, $M_{age} = 46.5$ years; 53.3% Female) and the second wave (MIDUS II, 2004-2006).

Questions and Measures

Our main independent variable is a bottom-up measure of predicted identity change constructed from questions in MIDUS I regarding present and predicted traits. The 1995 survey asks "How calm and even-tempered are you now?" (*MIDUS I present trait*) and "How calm and even-tempered do you think you will be 10 years from now?" (*MIDUS I predicted trait*). The survey includes similar questions for caring, wise, willingness to learn, and energetic. Using methodology from Quoidbach, Gilbert, and Wilson (2013), we calculate the absolute predicted change for the five traits:

predicted change in [trait] = | MIDUS I predicted [trait] – MIDUS I present [trait] |.

Next, we take the sum of the absolute predicted changes of the five traits to get our primary independent variable, *Predicted Identity Change.*

The dependent variable, life satisfaction, is a combined 5-item response (where individuals rate on a 0-10 scale their life overall, work, health, relationship with spouse or partner, and relationship with children).

Results

As our main analytical strategy, we regress life satisfaction in MIDUS II on predicted identity change from MIDUS I (with controls including age, gender, income, and education). For a conservative estimate, we further include life satisfaction from MIDUS I as a control. After controlling for the concurrent relationship between identity predictions and wellbeing, greater predicted identity change significantly predicts less life satisfaction ten years later (β=-0.07, t = -4.39, p<0.001; See table 1). Note, the standardized coefficient is interpreted such that a 1 SD increase in predicted identity change in 1995 is associated with a .07 SD decrease in life satisfaction in 2005. The general result implies that after controlling for wellbeing in 1995, those that predict greater identity change experience less life satisfaction ten years after the original prediction.

These results holds after a number of robustness checks—using various controls, including alternate dependent variables, and running the analyses on predicted changes for each trait separately. Furthermore, we decompose the effect into predictions of trait improvement and predictions of trait decline, and show that predicted ID change *in either direction* is associated with less future life satisfaction.

We acknowledge that we measure predicted identity change differently than the previous research on psychological connectedness (Hershfield and Bartels 2018). However, a post-test validation study (N = 300) indicates that the bottom-up measure of predicted identity change is similar to the top-down, global assessment of future self similarity commonly used in previous research. Namely, bottom-up predicted identity change significantly correlates with a common top-down measure from the literature ($r = .39$, $p < 0.001$), has moderately high test-retest reliability, as shown over a two-week period of time (N = 237; $r = 0.64$, $p < 0.001$), and shows strong convergent validity in that it correlates with various outcome measures at similar magnitudes compared to the top-down measure.

Conclusion

The research to date on the future self examines how measuring and manipulating predicted identity change corresponds with *current* outcomes. That said, the intertemporal decisions that are affected by impoverished relationships with the future self, such as inflated discount rates, lower asset accrual, and worse ethicality, should most profoundly negatively affect *future* wellbeing. We present the first project that demonstrates how greater predicted identity change corresponds with less subjective wellbeing ten years after the original prediction.

When Prominent Logos Make You Feel Competent

EXTENDED ABSTRACT

People want to feel good about their abilities, especially when they engage in performance-related activities that require skill (Alicke and Sedikides 2009, Leary 2007). We posit that when consumers engage in performance-related activities, brand logos displayed prominently (vs. subtly) on products help consumers feel more efficacious.

To conceptualize our research, we build on recent work examining whether, when, and why consumers prefer products prominent versus subtle logos (e.g., Han et al. 2010, Berger and Ward 2010). In contrast to that work's examination of this issue through the lens of social signaling, we study consumers' preferences for prominent versus subtle logos through an alternative theoretical lens of self-efficacy, which can enrich our understanding of logo preferences and yield novel predictions.

Self-efficacy refers to people's beliefs about their capabilities or competence to perform a specific task (Bandura 1994). Feeling good about one's ability to perform tasks is a fundamental psychological need (Alicke and Sedikides 2009). We posit that consumers prefer products with prominent (vs. subtle) logos as a strategy to enhance their feelings of efficacy. We argue that our proposed effect should materialize in product categories that have a performance-related component and thus involve consumer activities that require a certain level of skill and ability. Examples of such consumer activities include playing an instrument, doing sports, cooking, or home improvement.

We tested our proposed effect, the underlying process, and boundary conditions in nine studies that used diverse product categories, contexts, and samples.

In a pilot study, we examined the relationship between the size of brand logos and price in performance-related product categories. In contrast to the previously observed negative price-logo size relationship for non-performance products (i.e., that more expensive products have less prominent logos; e.g., Han et al. 2010), we observed a significant *positive* price-logo size relationship for performance products (i.e., that more expensive products have *more* prominent logos).

In Study 1A (N = 240), we tested whether consumers have a stronger preference for products with prominent (vs. subtle) logos for performance- versus non-performance products. Participants were randomly assigned to one of three product categories (gloves, backpacks, T-shirts) and one of two performance conditions (performance vs. non-performance). Participants were either told that the product was intended for a performance situation (e.g., gloves were intended for skiing) or a non-performance situation (e.g., gloves were intended for going out in winter). After choosing a brand for the product, participants customized their product by drawing the brand logo on a plain picture of the product. Participants drew (and hence preferred) bigger logos in the performance (vs. the non-performance) condition (effect of performance: $F_{(1, 205)} = 9.45$, $p < .05$; other effects *NS*). In Study 1B, we replicated these results using choices between products with prominent logos versus no logo as the dependent variable ($F_{(1, 1120)} = 24.44$, $p < .001$).

In Studies 2A and 2B (N = 529), we tested whether self-efficacy mediates this effect. Participants were assigned to a performance- versus a non-performance context and were asked to choose between a product with a prominent versus a subtle logo. Preferences for the product with a prominent (vs. subtle) logo were stronger in a performance context than in a non-performance context ($\beta = 0.62$, $p < .05$ for choice in Study 2A; $F_{(1, 242)} = 25.15$, $p < .001$ for preference in Study 2B). This effect was mediated by feelings of efficacy ($CI_{95\%}$ [0.03, 0.65] in Study 2A; $CI_{95\%}$ [-0.68, -0.26] in Study 2B). In Study 2C, we examined preferences for prominent (vs. subtle) logos in a private versus public performance-related setting, and we found that people preferred a prominent logo in both private and public settings (effect of public vs. private setting: $F_{(1, 201)} = 1.64$, $p > .05$), showing that social signaling (present only in public settings) does not prevail over self-efficacy motives in driving the effect (present in both public and private settings).

In Study 3 (N = 322), we examined the first boundary condition of the effect – whether the brand is specialized in the activity versus not (i.e., a generic brand that also produces products for other activities). Since a generic brand is not specifically focused on performance in the focal activity, its logo should not promote an efficacious self-view in the activity. Accordingly, preferences for prominent logos for performance products were reduced when the focal brand was generic rather than specialized ($F_{(1, 318)} = 7.47$, $p < .05$).

In Study 4 (N = 243), we tested whether the preference for a prominent (vs. subtle) logo for performance products is reduced when consumers are not motivated to improve in the given activity. If consumers are not motivated to improve their skills, they are also not motivated to feel efficacious; therefore, they should not look for products to enhance their feelings of efficacy. As predicted, we found that preferences for prominent logos for performance products were reduced when participants were not motivated to improve their skill in the activity vs. when they were motivated ($F_{(1, 160)} = 9.29$, $p < .01$).

Finally in Study 5 (N = 147), we tested whether the preference for a prominent (vs. subtle) logo for performance products is reduced when the product is used for an activity that is easy, and hence requires little skill and involves low desire to feel efficacious (vs. difficult, and hence involves a lot of skill and high desire to feel efficacious). Our effect held when the activity was difficult ($F_{(1, 97)} = 8.69$, $p < .01$), but not when the activity was easy ($F<1$, *NS*).

In sum, this research broadens the existing knowledge connecting brand logo prominence to consumers' product preferences. Our research contributes to the literature on self-efficacy by proposing a new antecedent of self-efficacy, consumption choices. Moreover, the conceptual distinction between performance- and non-performance related products may improve the understanding of specific consumer phenomena (such as product preference for prominent logos). Apart from its theoretical value, this distinction is also relevant from a substantive perspective as performance products account for a large share of the consumer goods market.

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