



***UNCOVERING ONLINE LIFESTYLE SEGMENTS USING THE
MOTIVATION SEQUENCE MODEL***

YVONNE ANG SU MING

FEP 2018 46



**UNCOVERING ONLINE LIFESTYLE SEGMENTS USING THE
MOTIVATION SEQUENCE MODEL**

By

YVONNE ANG SU MING

**Thesis Submitted to the School of Graduate Studies, Universiti Putra
Malaysia in Fulfilment of the Requirements for the Doctor of Philosophy**

November 2018

All materials contained within the thesis, including without limitation text, logos, icons, photographs and all other artwork, is copyright material of Universiti Putra Malaysia unless otherwise stated. Use may of any material contained within the thesis for non-commercial purposes from the copyright holder. Commercial use of material may only be made with the express, prior written permission of Universiti Putra Malaysia.

Copyright © Universiti Putra Malaysia



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in
fulfilment of the requirements for the degree of Doctor of Philosophy

UNCOVERING ONLINE SEGMENTS USING THE MOTIVATION SEQUENCE MODEL

By

YVONNE ANG SU MING

November 2018

Chair: Kenny Teoh Guang Cheng, PhD
Faculty: Economics and Management

Online lifestyle market segmentation provides essential understanding of the marketplace and consumer lifestyle. Being able to identify and differentiate consumers can directly contribute to the structure and efficacy of market strategies. However, limited work has been done so far, mostly drawing on work in the early 2000s. Since then, the marketplace has transformed quickly, and in particular, there is a need to investigate the use theoretical model specification and update the approach to online lifestyle market segmentation. In this research, the Motivation Sequence Model (MSM) functions as a means to understand consumer lifestyle from a goal-directed behaviour viewpoint. Underpinned by the macro-framework, the Theory of Basic Human Values and the Unified Theory of Acceptance and the Use of Technology 2 (UTAUT2) represent the motivational process of the consumer. Given this scenario, this research sets out to 1) identify consumer segments for online lifestyle market segmentation, 2) examine the Value → Behaviour link, 3) examine the effects of Values on the framework and, 4) examine the effects of Personality as a moderator. Results from an online survey of 403 online consumers using judgemental sampling revealed: 1) three consumer segments; namely, Resolute, Established and Spontaneous consumers; 2) the affirmation of the Value → Behaviour link, where values act as antecedents for Effort Expectancy, Facilitating Conditions, Hedonic Motivation and Habit, which then influence Behavioural Intention and Purchase Behaviour; 3) the impact of Self-Direction, Security, Hedonic Motivation and Achievement on UTAUT2 reflects on the multiple value influence on one behaviour and; 4) Emotional Stability to be not significant as a moderator. The research concludes by discussing the theoretical and practical implications, limitations and future directions for online lifestyle market segmentation.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia
sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

MEGENALI SEGMENT PENGUNJA DALAM TALIAN MENGGUNAKAN MODEL MOTIVASI TERATUR

Oleh

YVONNE ANG SU MING

November 2018

Pengerusi: Kenny Teoh Guan Cheng, PhD
Fakulti: Ekonomi dan Pengurusan

Segmen gaya hidup pengguna memberi pemahaman penting mengenai tempat pasaran dan cara hidup pengguna. Kebolehan untuk mengenali dan membezakan pengguna boleh menyumbang secara terus kepada penstrukturan dan pencapaian strategi pemasaran. Akan tetapi, penyelidikan mengenai segmentasi gaya hidup pengguna dalam talian adalah terhad dan hanya dimulakan pada tahun 2000-an. Semenjak daripada itu, pasaran dalam talian telah berubah dengan pantas, oleh itu, penyelidikan terhadap kegunaan model teori dan cara untuk mensegmentasi pengguna dalam talian menggunakan pendekatan yang terkini diperlukan. Untuk penyelidikan ini, Model Motivasi Teratur (MSM) menjadi dasar untuk memahami gaya hidup pengguna dari sudut pandangan gelagat matlamat teratur. Berteraskan rangka makro MSM, Teori Nilai Hidup Manusia dan Teori Penerimaan dan Penggunaan Teknologi 2 (UTAUT2), menyifatkan proses motivasi pengguna. Penyelidikan ini bertujuan untuk 1) menentukan segmen gaya hidup pengguna atas talian, 2) memeriksa hubungan Nilai Hidup → Tingkah Laku, 3) memeriksa kesan Nilai Hidup kepada rangkakerja teori dan, 4) memeriksa kesan Keperibadian sebagai moderator. Melalui survey dalam talian dengan 403 pengguna, penyelidikan ini menghasilkan 1) tiga segmen pengguna yang dikenali sebagai Tegar, Mantap dan Spontan; 2) pengesahan hubungan antara Nilai Hidup sehingga ke Tingkah Laku, dimana Nilai Hidup bertindak sebagai antecedent untuk Jangka Upaya, Faktor Membantu, Motivasi Hedonisme and Kebiasaan, yang kemudiannya mempengaruhi Keinginan dan Tingkah Laku; 3) impak Nilai Hidup Arah Tuju Sendiri, Keselamatan, Motivasi Hedonisme and Pencapaian kepada UTAUT2 mencerminkan kesan pelbagai Nilai Hidup pada Tingkah Laku dan; 4) Kestabilan Emosi adalah tidak signifikan sebagai moderator. Penyelidikan ini diakhiri dengan perbincangan mengenai implikasi teori dan praktikal, kekurangan penyelidikan dan arah penyelidikan untuk masa depan untuk segmen gaya hidup dalam talian.

ACKNOWLEDGEMENT

I am completely indebted to kind souls who have walked with me through the length of this journey. In particular, I would like record my appreciation to my family for their love and support. One of the greatest blessings one can be bestowed is to belong to a family with a sense of humour.

No postgraduate journey would be complete without comrades in arms, thus, I would like to record my gratitude to the PostGrad Family and O.R.G.A.N. for the many hours of dialogue and coffee. Thank you for the camaraderie and the sheer joy of your company.

My appreciation also goes out to Associate Professor Dr. Zaiton Samdin for stressing the importance of perseverance and for the delight of knowing you! In addition, I'd like to thank Dr. Evelyn Lim and Associate Professor Dr. Mano Mariapan for having me on your wonderful projects. For the wise words, my gratitude goes out to members of my supervisory committee, Dr. Haslinda Hashim and Dr. Noor Azlin Ismail.

Finally, to the incomparable Associate Prof. Dr. Kenny Teoh Guan Cheng - for your patience, wisdom, tenacity and mirth. This journey has only been possible because of your guidance and support. Agape.

This thesis was submitted to the Senate of Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

Kenny Teoh Guan Cheng, PhD

Associate Professor
Faculty of Economics and Management
Universiti Putra Malaysia
(Chairman)

Haslinda Binti Hashim, PhD

Senior Lecturer
Faculty of Economics and Management
Universiti Putra Malaysia
(Member)

Noor Azlin Binti Ismail, PhD

Senior Lecturer
Faculty of Economics and Management
Universiti Putra Malaysia
(Member)

ROBIAH BINTI YUNUS, PhD

Professor and Dean
School of Graduate Studies
Universiti Putra Malaysia

Date:

Declaration by Graduate Student

I hereby confirm that:

- this thesis is my original work;
- quotations, illustrations and citations have been duly referenced;
- this thesis has not been submitted previously or concurrently for any degree at any institutions;
- intellectual property from the thesis and copyright of the thesis are fully-owned by Universiti Putra Malaysia, as according to the Universiti Putra Malaysia (Research) Rules 2012;
- written permission must be obtained from the supervisor and the office of the Deputy Vice-Chancellor (Research and Innovation) before thesis is published (in the form of written, printed or in electronic form) including books, journals, modules, proceedings, popular writings, seminar papers, manuscripts, posters, reports, lecturer notes, learning modules or any other materials as stated in the Universiti Putra (Research) Rules 2012;
- there is no plagiarism or data falsification/Fabrication in the thesis, and scholarly integrity is uphold as according to the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) and the Universiti Putra Malaysia (Research) Rules 2012. The thesis has undergone plagiarism detection software.

Signature: _____

Date: _____

Name and Matric No.: Yvonne Ang Su Ming (GS42318)

Declaration by Members of Supervisory Committee

This is to confirm that:

- the research conducted and the writing of this thesis was under our supervision;
- supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) are adhered to.

Signature: _____

Name of
Chairman of
Supervisory

Committee: Associate Professor Dr. Kenny Teoh Guan Cheng

Signature: _____

Name of
Member of
Supervisory

Committee: Dr. Haslinda binti Hashim

Signature: _____

Name of
Member of
Supervisory

Committee: Dr. Noor Azlin binti Ismail

TABLE OF CONTENTS

		Page
	ABSTRACT	i
	ABSTRAK	ii
	ACKNOWLEDGEMENT	iii
	APPROVAL	iv
	DECLARATION	vi
	LIST OF FIGURES	xii
	LIST OF TABLES	xiii
	LIST OF APPENDICES	xv
CHAPTER		
1	INTRODUCTION OF THE STUDY	
	1.1 Context of Study	1
	1.2 Problem Statement	4
	1.3 Aim of Study	7
	1.4 Scope of Study	8
	1.5 Significance of Study	9
	1.6 Definition of Constructs	10
	1.7 Overview of Study	11
2	LITERATURE REVIEW	
	2.1 Introduction to Market Segmentation	13
	2.1.1 Definition of Market Segmentation	13
	2.1.2 Market Segmentation and Marketing Strategy	15
	2.1.3 Overview of Market Segmentation	16
	2.1.3.1 Behavioural Market Segmentation: Bases Used	17
	2.1.3.2 Analytical Approaches and Methods Used in Segmentation	23
	2.2 Issues in Market Segmentation	26
	2.3 Online Lifestyle Segmentation Studies	32
	2.4 Overview of Lifestyle Segmentation and Psychographic Segmentation	35
	2.4.1 Five Traditions in Lifestyle and Psychographic Segmentation	35
	2.4.2 Lifestyle Segmentation	36
	2.4.3 Psychographic Segmentation	39
	2.4.4 Synthesizing Lifestyle and Psychographic Segmentation Definitions	41
	2.5 Activities, Interests and Opinions (AIO)	41
	2.5.1 Integration of Attitudes in AIO	43
	2.5.2 Lifestyle Segmentation Studies and Variables Used	43
	2.5.3 Lifestyle Segmentation Beyond AIO: The Advent of Values	45
	2.5.4 Model-Based Segmentation Centred on Values: A Synthesis of Lifestyle	48

	Segmentation Studies	
2.5.5	The Use of Portrait Value Questionnaire over List Of Values	51
2.6	Consumer Behaviour as Goal-Directed Behaviour	52
2.7	Goal Setting Theory and the Motivation Sequence Model	55
2.8	Situating the Context for Online Market Segmentation	60
2.8.1	Understanding Diffusion of Innovation	61
2.8.2	Innovation and Ecommerce	62
2.8.3	Governmental Perspective: Implications of Policy	64
2.8.4	Business Perspective: Implications of the Big Middle Theory	64
2.8.5	Individual Perspective: Factors Leading to Adoption	66
2.8.6	Technology Acceptance Model (TAM) and Innovation of Diffusion Theory (IDT)	67
2.8.7	An Overview of the Technology Acceptance Model—TAM, TAM2 and TAM3	68
2.8.8	Overview of the Unified Theory of Acceptance and the Use of Technology (UTAUT) and UTAUT2	71
2.8.9	The Acceptance of Technology as Goal-Directed Behaviour	76
2.9	An Overview of the Big Five Personality Traits	78
2.10	Summary of Chapter Two	80
3	THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT	
3.1	A Broader Perspective: Goal-Directed Behaviour	85
3.2	Underlying Concept for Lifestyle Market Segmentation	86
3.3	Theoretical Framework: The Motivation Core, The Motivation Hub and Their Consonant Theories	87
3.4	Variables and Hypotheses	90
3.4.1	Values	92
3.4.2	Performance Expectancy	94
3.4.3	Effort Expectancy	95
3.4.4	Social Influence	96
3.4.5	Hedonic Motivation	97
3.4.6	Price Value	98
3.4.7	Facilitating Conditions	98
3.4.8	Habit	99
3.4.9	Behavioural Intention	100
3.4.10	Personality Traits	100
3.4.11	Segmenting Online Consumers	101
3.5	Summary of Chapter Three	103

4	METHODOLOGY	
4.1	Philosophical Paradigm: Ontology and Epistemology	107
4.2	Research Design	109
4.2.1	Research Method	110
4.2.2	Research Population and Sampling Technique	111
4.2.3	Sample Size	113
4.2.4	Data Collection Procedure	116
4.3	Research Instrument	117
4.3.1	Pretesting and Pilot Testing the Questionnaire	123
4.4	Data Entry and Data Preparation	124
4.5	Data Analysis	125
4.5.1	Applying PLS-SEM	127
4.5.1.1	Reflective Measurement Model Assessment	128
4.5.1.2	Structural Model Assessment	130
4.5.1.3	Moderator Analysis	131
4.5.2	Segment Formation	132
4.6	Summary of Chapter Four	134
5	DATA ANALYSIS	
5.1	Data Entry and Data Preparation	137
5.2	Common Factor Variance	137
5.3	Respondent Profile	138
5.4	Assessing the Model Using Structural Equation Modelling	145
5.4.1	Measurement Model Assessment	145
5.4.2	Goodness-of-Fit	154
5.4.3	Structural Model Assessment	154
5.4.4	The Assessment of the Structural Model Collinearity	154
5.4.5	Structural Model Path Coefficients	155
5.4.6	Coefficient of Determination, R^2	160
5.4.7	Effect Size, f^2	160
5.4.8	Predictive Relevance, Q^2	162
5.5	Moderation Effect	163
5.6	Segmentation Procedure	165
5.7	Summary of Chapter Five	176
6	DISCUSSION AND CONCLUSION	
6.1	Major Findings	179
6.1.1	Identify Consumer Segments for Online Lifestyle Market Segmentation	179
6.1.2	Examining the Value → Behaviour Link	180
6.1.3	Examining the Effects of Values in MSM and on UTAUT2	181
6.1.4	Examining the Effects of Personality as a Moderator	183
6.2	Theoretical Contribution	184

6.3	Practical Contribution	186
6.4	Conclusion	189
6.5	Limitations of Study	189
6.6	Directions for Future Research	190
REFERENCES		193
APPENDICES		227
BIODATA OF STUDENT		257
LIST OF PUBLICATIONS		258



LIST OF FIGURES

Figure		Page
2.0	Three Phases of Market Segmentation	16
2.1	Hierarchy of Lifestyles	38
2.2	Circular Motivation Continuum of 19 Values in the Refined Value Theory	47
2.3	Integration of the Constituent Elements in Lifestyle	50
2.4	Goal Setting Theory	56
2.5	Model of the High-Performance Cycle	57
2.6	Motivation Sequence Model	58
2.7	Technology Acceptance Model (TAM)	68
2.8	Conceptual Model for Technology Acceptance	68
2.9	TAM, TAM2 and TAM3	70
2.10	Unified Theory of Acceptance and the Use of Technology (UTAUT)	71
2.11	Basic Concept Underlying User Acceptance Models	72
2.12	Unified Theory of Acceptance and the Use of Technology 2 (UTAUT2)	75
3.1	The Motivation Sequence Model	86
3.2	Component of the Motivation Sequence Model that is Used in this Study	88
3.3	Theoretical Framework	90
3.4	Uncovering Online Lifestyle Segments as Per the Motivation Sequence Model	102
4.1	Sample Size and Power in Graphical Form	115
5.1	IPMA for Segment 1, 2 and 3	173

LIST OF TABLES

Table		Page
1.0	Definition of Constructs	10
2.0	Bases for Market Segmentation	19
2.1	Classification of Segmentation Bases	22
2.2	Classification of Methods Used for Segmentation	24
2.3	Major Considerations Involved in Segmentation Research Studies	27
2.4	A Comparative Review of Research Priorities in Market Segmentation	28
2.5a	Theoretical Gaps	34
2.5b	Theoretical Gaps	60
2.5c	Theoretical Gaps	78
2.5d	Theoretical Gaps	81
2.6	Five Traditions in Lifestyle Segmentation and Psychographic Segmentation	36
2.7	Lifestyle Dimensions	42
2.8	E-commerce Relationships	63
2.9	Diffusion Attributes Contributing to the Adoption of E-commerce	66
2.10	UTAUT constructs	73
2.11	Constructs Included in UTAUT to Form UTAUT2	74
3.1	Definition of Constructs	90
3.2	Definition of Self-Direction, Security, Achievement and Hedonism	93
3.3	Summary of Study	105
4.1	Sample Size Recommendation for PLS-SEM for a Statistical Power of 80% (Cohen's Rules of Thumb)	114
4.2	Sample Size and Power	115
4.3	Constructs and Items for UTAUT2	117
4.4	Ten Item Personality Inventory	120
4.5	Portrait Value Questionnaire 40	121
4.6	Demographic Questions	122
4.7	Comparison between CB-SEM and PLS-SEM	126
5.1	Respondent Profile	138
5.2	Time Spent Online Per Day	140
5.3	Online Activities	141
5.4	E-commerce Sites Used by Respondents	142
5.5	Products and Services Bought Online	144
5.6	Reflective Measurement Model Assessment – CR, AVE and Outer Loadings	146
5.7a,b	Reflective Measurement Model Assessment – Cross-loading Criterion	149
5.8	Reflective Measurement Model Assessment – Fornell and Larcker's Criterion	151
5.9a, b	Reflective Measurement Model Assessment – HTMT ratio of correlations	152
5.10	Structural Model Assessment – Lateral Collinearity	155
5.11	Structural Model Assessment – Path Coefficient and	156

	Effect Size (f^2)	
5.12	Structural Model Assessment – Coefficient of Determination (R^2) and Predictive Relevance (Q^2)	162
5.13	Moderator Measurement Model Assessment - CR, AVE and Outer Loadings	163
5.14	Segment Sizes	166
5.15	Segmentation Information Criteria from FIMIX-PLS	167
5.16	PLS-POS R^2 Based on Average Weighted R-Squares for Three Segment Solution	168
5.17	Path Coefficient and R^2 for All Segments	170



LIST OF APPENDICES

Appendix		Page
A	Lifestyle Segmentation Studies Without Values	227
B	Lifestyle Segmentation Studies Using Values	235
C	Research Questionnaire	240
D1	Fornell Larcker Criterion for Moderator Measurement Model Assessment	250
D2	Cross-Loading Criterion for Moderator Measurement Model Assessment	252
D3	HTMT Criterion for Moderator Measurement Model Assessment	255





© COPYRIGHT UPM

CHAPTER 1

INTRODUCTION OF THE STUDY

This chapter provides an overview of this research. In the first section, the context of the study is revealed, situating the focus of this research on online lifestyle market segmentation. Following the presentation of the context, Section 1.3 outlines the gaps that motivate this research, leading to the presentation of the Research Aims and Research Scope. The Research Aim which is to examine and apply online lifestyle market segmentation, is directed by the Research Objectives. In the following section, the significance of the study is presented followed by the definition of constructs. Finally, the last section explains how the thesis is organised.

1.1 Context of Study

First introduced in 1956 (Smith, 1956), market segmentation refers to the act of splitting consumers, or potential consumers into different segments (McDonald & Dunbar, 2004). Consumers in a segment have similar, even homogenous, characteristics (Dibb, 1998). Market segmentation is essentially part of marketing strategy, forming one part of the Segmentation, Targeting and Positioning (STP) approach espoused by Kotler & Keller(2011). Various ways exist to segment the market (e.g. Demographic, Geographic, Benefit, Image, Psychographics and so on) (McDonald & Dunbar, 2004) depending on the objective of the study. The choice of the segmentation base used will determine how the market is segmented. A business can then use this information to decide on marketing planning (Dibb, 1998).

Research in market segmentation extends into various key areas which include: managerial relevance and implementation, value of segmentation, segmentation variables, new methods/conceptualisation (use of internet in business), stability and change, and segmentation strategies (Quinn & Dibb, 2010). Various sub-topics have been further identified under these key areas; however, this research will look at new methods/conceptualisation (use of internet in business) and better theoretical model specification or variable selection; specifically from the perspective of online lifestyle segmentation.

Lifestyle segmentation is reported to be one of the most frequently used segmentation bases because it serves multiple purposes. Lifestyle segmentation is useful for the motivational insights it can provide, applicability to a great number of products and services, flexibility for application in different domains (Raaij & Verhallen, 1994) and the segment profiles are easy to implement (Wedel & Kamakura, 2000). Essentially, lifestyle segmentation is an instrument for understanding the internal motivations of consumer behaviour (McDonald & Dunbar, 2004), thus, forming lifestyles. Principally, the understanding of lifestyles is achieved through the integration of an individual's system of values, attitudes, activities and consumption methods (Kahle & Valette-Florence, 2012). Therefore, with the advent of e-commerce, there is a need for comprehensive online lifestyle market segmentation research (Cummins, Peltier, Schibrowsky, & Nil, 2014).

In this vein, it is pivotal to draw attention to the amount of change in society brought forth by the Information and Communication Technology (ICT) revolution which is akin a new Industrial Revolution (Meier & Stormer, 2009). E-commerce relationships have disrupted lifestyles through numerous innovations introduced. In developed countries, e-commerce has greatly altered the way people live (Macgregor & Vrazalic, 2005); hence, it is also pertinent to understand how ICT has shaped lifestyles through e-commerce in a developing nation such as Malaysia.

Since the turn of the millennium, Malaysia's e-commerce landscape has grown continuously. Progress in infrastructure, government policy and innovation has propelled Malaysia to be identified as a country with high digital advancement and high growth momentum, based on the Digital Evolution Index. In Asia, Malaysia and China's digital landscape is expected to attract entrepreneurial and investor interest (Chakravorti & Chaturvedi, 2017).

Interestingly, Malaysia now ranks at 31 out of 148 countries on the Network Readiness Index which measures the current state of internet and communications technology (ICT) readiness in the world (World Economic Forum, 2016). Malaysia is reported to have high consumer and business infrastructure; and business usage and skills in regards to internet connectivity in an index measuring how countries use connectivity technology to enhance social and economic prosperity (Connectivity Scorecard, 2015).

On a local level, the Malaysian Communications and Multimedia Commission (MCMC) reported internet penetration rate via broadband (includes fixed and mobile-broadband) to be 117.3 households per 100 inhabitants. In addition to that, the internet penetration rate via mobile phone was reported to be 131.2

inhabitants per 100 inhabitants. Statistics by the MCMC show that Malaysians have varying access to a computer, laptop, tablet or mobile device with the mobile device being the most common (MCMC, 2018).

Malaysia's projected revenue in e-commerce in 2018 is USD\$ 1,380 million and is expected to increase to USD\$ 2,635 million by 2022. User penetration is currently at 61.6% and is forecasted to grow to 63.2% (Statista, 2018) while the most frequent users of the internet are between the ages 18 to 44 years (Statista, 2018). The largest segment of purchase by Malaysian consumers are for electronics and media items, valued at USD\$ 477 million while furniture and appliances place second, valued at USD\$ 356 million. Toys, hobbies and DIY products follow next, valued at USD\$ 300 million, while consumers spend USD\$ 155 million on fashion items and USD\$ 91 million on food and personal care products. Even so, Malaysian online consumers have been described to be infrequent online consumers who purchase online only a few times a year (MCMC, 2017). Instead, Malaysian internet users are largely found using social media and texting applications and it has been discovered that the main reason that deters Malaysians from being online is their lack of confidence or skills in dealing with all things internet (MCMC, 2017).

Furthermore, Malaysia's sustained efforts in encouraging participation in e-commerce has led to the formation of the Digital Free Trade Zone (DFTZ). One of the first in the region, after China, the DTFZ is one of multiple strategies to address the Fourth Industrial Revolution and the Digital Economy. The DFTZ's purpose is to enable small medium industries (SMEs) to capitalize on cross-border economic activities, especially in the ASEAN region. Thus, Malaysian policies facilitate Malaysia's involvement in e-commerce activities.

The National E-commerce Strategic Roadmap by the National E-commerce Council (NeCC) under the Ministry of International Trade and Industry (MITI) has been proposed to accelerate the growth of e-commerce in Malaysia. In 2015, MITI planned to move Malaysia's e-commerce industry from being a nascent player to one in the growth segment. In order to double Malaysia's e-commerce growth (Y: 2015 – 2020), six thrusts with eleven programs have been proposed by NeCC based on issues that have been identified by consultation with major industry players.

Issues that have been identified in the B2C sector include minimal offerings, unclear value proposition and poor fulfilment experience (last mile). The report eludes that minimal offerings were the result of poor participation by businesses and low adoption by consumers. Additionally, unclear value proposition entails that the product offering was poorly or not communicated

due to the low adoption levels. Finally, poor fulfilment are issues in regards to the last mile connectivity (NeCC, 2016).

In order to address the gap elucidated by the industry players and policymakers, there needs to be better understanding of how consumers perceive, behave and react to the marketplace offerings. Understanding consumer perception and behaviour in this context can elucidate further how practitioners can encourage e-commerce adoption and better inform their online strategies. However, concrete details on online consumer behaviour pertaining to e-commerce use is still inadequate based on official published reports from the MCMC—the primary multimedia governing body in Malaysia. As such, there is a need to study online consumer lifestyle to understand how technology has permeated through their lives. This is especially important because segmentation provides understanding of the heterogeneity in consumer behaviour across the marketplace. The ability to identify the nuance in consumer lifestyles in the e-commerce landscape can result in differentiated strategies for practitioners. For this reason, online lifestyle studies should be further emphasized and given due scrutiny.

1.2 Problem Statement

Since it was first introduced, the magnitude of the internet's influence on e-commerce has grown extensively. There are countless e-commerce products and services for consumers to choose from in the marketplace. Thus, consumers do not only patronise brick-and-mortar stores but also brick-and-click stores. Market segmentation for online consumers is crucial for differentiating the behaviour of consumer groups which in turn, translates into understanding the profit potential of core, fringe and future consumers (Cummins et al., 2014). Quinn & Dibb (2010) also identified the need to investigate the role of the internet in segmentation. In lieu of the extant effect of the internet in consumer lives, researchers have called for better understanding of online segmentation (Dibb, 2004; Quinn & Dibb, 2010). There have been numerous attempts at online segmentation, from using demographics (Banerjee & Dholakia, 2008) to using multiculturalism (Friedman, 2005). However, there is insufficient investigation into online lifestyle segmentation, even though lifestyle segmentation is vital for understanding the marketplace and consumer lifestyles (Cummins, Peltier, Schibrowsky & Nill, 2014). The heterogeneity of consumers in e-commerce necessitates having the right tool to identify and distinguish segments. Intelligence from lifestyle market segmentation provides practitioners with much needed information to structure marketing strategies and offerings (Yu, 2011; Chen & He, 2006). Consequently, there needs to be more investigation into tools which can be used to test for meaningful relationships on a local and global context, resulting in efficient targeting and segmenting of consumers (Cummins et al., 2014).

Even though lifestyle segmentation studies are crucial to understand the minutiae of the online market, limited work has been done thus far (Cummins et al., 2014). Only a few studies are available, mostly drawing from the work of Swinyard & Smith (2003). Despite their comprehensive attempt, the authors themselves recognised that e-commerce was still at its infancy when the study was carried out (Swinyard & Smith, 2003). In addition to that, Ye, Li & Gu (2011) asserted the need for an online lifestyle instrument that could account for subtleties among different cultures. In response, Cummins et al. (2014) suggested the use of up-to-date approaches that drew on hypotheses testing to produce insightful studies.

In order to address these limitations, online lifestyle market segmentation research would require the development of better theoretical underpinning and model specification (Wedel & Kamakura, 2000, 2002). The use of a theoretical model must necessarily entail the examination of a nomological network and the use of a current model to account for e-commerce scenario and its cultural nuances. As such, this research will examine the use of a theoretical model for online lifestyle market segmentation.

Given this scenario, it is pertinent to articulate that the development of better theoretical underpinning for appropriate model selection requires examination of variable choice (Wedel & Kamakura, 2000). The use of a theoretical framework will anchor the market segmentation exercise on tested relationships; a practice that has not always been evident. Due to crucial role of variables, it would be unsurprising to note that research on segmentation variables has been imperative to market segmentation (Foedermayr & Diamantopoulos, 2008; Quinn & Dibb, 2010; Tynan & Drayton, 1987; Wedel & Kamakura, 2000; Wind, 1978). Despite segmentation variables being one of the top research agendas in market segmentation (Wedel & Kamakura, 2000, 2002; Foedermayr & Diamantopoulos, 2008; Quinn, 2004; Quinn & Dibb, 2010), it still requires considerable investigation.

Therefore, the gaps that have been discussed thus far necessitate the creation of a theoretical framework for online lifestyle market segmentation to address the shortcomings of prior work. Prior segmentation literature suggest the use of a value-centred theoretical model (Allen, 2001; Homer & Kahle, 1988; Kahle & Valette-Florence, 2012; Kahle & Xie, 2008; Maio & Olson, 1994; Steenkamp & Ter Hofstede, 2002; Torelli & Kaikati, 2009; Valette-Florence & Jolibert, 1990, 1985, 1987, 1988; Vyncke, 2002). Also suggested is the utilisation of contextual constructs for better understanding of consumer behaviour (Homer & Kahle, 1988; Raaij & Verhallen, 1994; Valette-Florence & Jolibert, 1990); similarly too, the integration of marketing theory with sound statistical methods (Steenkamp & Ter Hofstede, 2002). Given the abovementioned criteria, the Value → Behaviour link (Brunsø, Scholderer, & Grunert, 2004) indicates the

way forward for online lifestyle segmentation. The Value → Behaviour link connotes that lifestyle are expressed through a value-centred model with contextual constructs explaining the link between Value and Behaviour. Thereby, through the Motivation Sequence Model (MSM) (Locke, 1991), the Value → Behaviour link espoused by previous literature (Brunsø et al., 2004) can be satisfied.

From the perspective of goal-directed behaviour, the MSM, and specifically the Motivation Core and Motivation Hub, explicates the motivational process or internal drivers of goal-directed behaviour. The Motivation Core refers to values which guide the motivational process while the Motivation Hub refers to the center of activity (Locke, 1991) or in other words, the Motivation Hub constituting contextual constructs which lead to the performance of a behaviour.

Within this setting, the Theory of Basic Human Values (Schwartz, 1992) and the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) (Venkatesh, Thong, & Xu, 2012) represent the Motivation Core and Motivation Hub, respectively. Evidence shows that the Theory of Basic Human Values (Schwartz, 1992) has been used widely in lifestyle segmentation studies to describe consumer behaviour (Brunsø et al., 2004; Del Giudice et al., 2016; Fotopoulos, Krystallis, & Anastasios, 2011; Grunert et al., 2011). Similarly, the UTAUT2 has also been used extensively in varying e-commerce contexts to explain technology acceptance (Alalwan, Dwivedi, & Rana, 2017; Baptista & Oliveira, 2015; Dwivedi, Shareef, Simintiras, Lal, & Weerakkody, 2016; Herrero & San Martin, 2017; Lallmahomed, Lallmahomed, & Lallmahomed, 2017; Lian, 2015; Morosan & DeFranco, 2016; Oliveira, Thomas, Baptista, & Campos, 2016; Rodriguez & Trujillo, 2013).

As earlier asserted, the theoretical framework for online lifestyle segmentation in this research will be based on the Value → Behaviour link. In this respect, each relationship between values (i.e., Achievement, Security, Self-Direction and Hedonism) and the factors in UTAUT2 (i.e., Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Price Value, Facilitating Conditions and Habit) and their concurrent effects on Behavioural Intention, and then, Purchase Behaviour will be investigated.

In addition to those aforementioned, two more gaps motivate this research. These gaps are the consequence of this line of inquiry in online lifestyle segmentation. These gaps are endemic to the MSM and the UTAUT2. The effects of Values and Personality Traits in goal-directed behaviour based on the MSM requires further investigation (Miner, 2005). Furthermore, the

influence of values (Bagozzi, 2007) and personality (Parks & Guay, 2009) in technology acceptance also requires further clarification. In all, the inter-relation of values, motivation, goals and personality is a research area that requires further investigation (Kahle & Xie, 2008).

The only research that has addressed the influence of values on online shopping behaviour posits the effect of Achievement, Security, Self-Direction and Hedonism on online shopping (Jayawardhena, 2004). If it has not been explicitly stated, values has been shown to affect consumption behaviour (Becker & Connor, 1981; Donthu & Cherian, 1994; Valencia, 1989) because it guides the motivation of consumer goals. Thus, it is pertinent to understand the influence of values in consumer behaviour. As such, there is a need to investigate the role of values as antecedents to technology acceptance and in the MSM.

In regard to Personality Traits, Bosnjak, Galesic, & Tuten (2007) asserted the role of personality traits as a moderator in online shopping. While the influence of personality traits on online purchase behaviour is understudied, related literature do suggest the influence of personality in online purchase behaviour (Bosnjak et al., 2007; Donthu & Garcia, 1999; LaRose & Eastin, 2002; Mooradian & Olver, 1996). Hence, it is important in this research to investigate the effect of Personality as a moderator in the relationship between Behavioural Intention and Purchase Behaviour.

On the whole, this research: 1) Identifies online lifestyle market segments; 2) Examines the Value → Behaviour link for online lifestyle market segmentation through the examination of each relationship between Values and the constructs in UTAUT2; 3) Examines the effects of Values in the MSM; and on UTAUT2; and 4) Examines the effects of Personality Traits as moderators in the MSM and UTAUT2.

1.3 Aim of Study

This research aims to examine and apply online lifestyle market segmentation. Essentially, the aim of the research is expressed through the Research Questions and Research Objectives motivated by the research gaps. Thus, the following Research Questions will direct this research:

- 1) What segments can be distinguished from the application of the theoretical approach for online lifestyle segmentation?

- 2) What is the effect of each relationship in the Value → Behaviour link on the consumer's online lifestyle?
- 3) What are the effects of Values and Personality Traits on the MSM and on technology acceptance (i.e. UTAUT2)?

Apropos to the Research Questions, the following Research Objectives will guide this research:

- 1) Identify consumer segments for online lifestyle market segmentation
- 2) Examine the Value → Behaviour link in online lifestyle market segmentation
- 3) Examine the individual effects of Values (i.e., Achievement, Security, Self-Direction and Hedonism) on the determinants of Behavioural Intention in UTAUT2 (i.e., Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Price Value, Facilitating Conditions and Habit) (contributing also to the second objective)
- 4) Assess the role of Personality Traits (i.e., Extraversion, Agreeableness, Conscientiousness, Neuroticism, Openness) as moderators in the relationship between Behavioural Intention and Purchase Behaviour.

1.4 Scope of Study

This research will distinguish segments of consumers who use e-commerce to varying degrees to purchase goods and services. Insight into segments that utilise e-commerce can inform businesses decision making and shape strategies. In particular, by ascertaining the key factors which influence consumer's use of e-commerce, the study is able to identify consumers who are in different segments (e.g., fringe, frequent) and address them accordingly. Also, the target respondents include those who have used e-commerce and will not extend to those who have never used e-commerce.

With regards to the theoretical model, the emphasis of this research will be to examine the effects of UTAUT2 (Venkatesh et al., 2012) model as a starting point in online lifestyle segmentation research. Therefore, other constructs, although possible for inclusion will not be examined in this research. Consequently, at this point in time, this research is necessarily limited to examining the effects of Values and Personality Traits on the model.

1.5 Significance of Study

The implementation of this research is expected to bring about theoretical and practical contributions. The expected theoretical contribution includes the identification of consumer segments for online lifestyle market segmentation; in which, online lifestyle segments describe the consumer landscape based on the application of a sound theoretical framework. In addition, the examination of the Value → Behaviour link in online lifestyle market segmentation investigates the relationships between the constructs within the theoretical framework and this is expected to deepen the understanding of the effect of each construct on purchase behaviour (via e-commerce). In particular, the examination of relationships will reveal the key constructs that influence online consumer lifestyle. Also, the effects of Values and Personality Traits within the theoretical model will lead to further understanding of how these constructs influence goal-directed behaviour and technology acceptance. Therefore, this research furthers lifestyle market segmentation in three ways, 1) assessment of online lifestyle segments using a value-centred theoretical model, 2) examination of the Value → Behaviour link in online lifestyle market segmentation; 3) extension of the theoretical model to understand the role of Values 4) and extension of the theoretical model to understand the role of Personality.

The practical contribution of this research is the identification of online consumer segments, in which, the characteristics of each segment better informs practitioners about their consumers. By unveiling different online consumer groups that subscribe to varying Values, Personality and determinant factors which contribute to the use of e-commerce, practitioners are better able to tailor specific programmes to address consumer needs. One such way is to use the insights obtained to tweak their business strategy. For example, practitioners can ensure that their product offering on online platforms appeal to their consumer segments through understanding consumer habits.

Additionally, advertising practitioners can utilise information on the segments for better targeting and messaging. It is common to find advertising and communication initiatives to be driven solely by descriptive statistics only; on the other hand, it is expected that the information derived from this research can provide even more actionable insights on consumers. With the use of the information on consumer segments in e-commerce derived from this research, businesses can approach consumers by introducing new consumer engagement programmes based on how online consumers digest stimuli from the marketplace.

1.6 Definition of Constructs

The definitions for each construct in this research were derived from the literature discussed in Chapter Two.

Table 1.0: Definition of Constructs

No.	Construct	Definition	Source
1.	Values	Trans-situational goals, with different importance, serving as a guiding principle in the life of a person or a group.	Schwartz (1992)
2.	Personality Traits	Organised mental structures which initiate and guide behaviour.	Allport (1937)
3.	Performance Expectancy	The degree to which using a technology will provide benefit to consumers in performing certain activities.	Venkatesh et al.(2003)
4.	Effort Expectancy	The degree of ease associated with consumer's use of technology.	Venkatesh et al.(2003)
5.	Social Influence	The degree to which the individual perceives that important others believe he or she should use a particular technology.	Venkatesh et al.(2003)
6.	Facilitating Conditions	Consumers' perceptions of the resources and support available to perform a behaviour.	Venkatesh et al.(2003)
7.	Hedonic Motivation	Fun or pleasure derived from using a technology.	Brown & Venkatesh(2005); Childers, Carr, Peck, & Carson(2001)

8.	Habit	The extent to which an individual believes the behaviour is automatic.	Limayem, Hirt, & Cheung(2007)
9.	Price Value	Consumers' cognitive trade-off between the perceived benefits and the monetary costs in using them [product/service].	Dodds, Monroe, & Grewal(1991)

1.7 Overview of Study

This thesis is organised into six chapters. This initial chapter has provided an overview of the proposed research by presenting the motivation for the study, research aims, research scope, and the significance of the research which is centred on online lifestyle market segmentation.

In Chapter Two, the literature review is organised into four themes. The first theme looks at an overview of market segmentation, highlighting issues and key research areas. The second theme provides an overview of lifestyle segmentation and review of previous studies to understand the rationale for a theoretical model. Next, the underpinning theory for this research is presented by drawing parallels to goal-directed behaviour. A presentation of innovation and e-commerce showcases different forms of e-commerce and the key influences on consumer lifestyles are presented in the following section. Finally, theoretical models related to user technology acceptance are presented to supplement the discussion.

Chapter Three explains how all related components of this research fit together in a theoretical framework. This includes the Theory of Basic Human Values (Schwartz, 1992), Personality Traits - Big Five Personality Traits (Goldberg, 1992) and the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)(Venkatesh et al.,2012). These components are underpinned by the Motivation Sequence Model (Locke, 1991) which supports these theories and relationships. Next, eighteen hypotheses are presented to indicate which relationships will be tested in this research. Lastly, the gaps, objectives, proposed resolution and contribution are presented in Table 3.1.

Chapter Four indicates the methodology that guides this research. The critical realist ontology and postpositivism epistemology infers that deductive logic will

be used. Therefore, this research utilises the survey method to explicate a cross-sectional quantitative research focusing on online consumers. The unit of analysis in will be an individual and the sampling technique employed will be non-probability judgmental sampling. The data obtained will be analysed using PLS-SEM (using the SmartPLS3 software) because of the nature of the research which is to identify key drivers in consumer technology acceptance and extend existing structural theory with the addition of two new constructs. Chapter Four will close with the presentation of FIMIX-PLS and POS-PLS used to group the consumers into segments.

Chapter Five presents the results of the research, in which the Respondent Profile was reported followed by the evaluation of the Measurement Model, Goodness of Fit, Structural Model and Moderation Analysis (i.e., Two Stage Analysis) using PLS-SEM. The results depict the influence of Values (i.e., Achievement, Security, Hedonism and Self Direction) on UTAUT2 constructs (i.e., Effort Expectancy, Facilitating Conditions, Hedonic Motivation and Habit) which then influence Behavioural Intention and Purchase Behaviour. The Segmentation Analysis includes the five-step FIMIX-PLS and PLS-POS process. Three segments have been uncovered and have been labelled as Resolute, Established and Spontaneous consumers, based on the prominence of Habit in the models.

Chapter Six discusses the major contributions which include the identification of online lifestyle segments. The theoretical model, underpinned by the Value → Behaviour link, is made explicit. The relationship between each construct is interpreted and presented in Chapter Six under major findings. Finally, the discussion ensues with the presentation of theoretical and practical contribution, limitations and future directions.

REFERENCES

- Aarts, H., Verplanken, B., & Van Knippenberg, A. (1998). Predicting behavior from actions in the past: Repeated decision making or a matter of habit? *Journal of Applied Social Psychology, 28*(15), 1355–1374.
- Adams, J. S. (1963). Towards an understanding of inequity. *The Journal of Abnormal and Social Psychology, 67*(5), 422.
- Adams, J. S. (1965). *Advances in experimental social psychology*. (L. Berkowitz, Ed.) (Vol. 2, pp. 267–299). New York: Academic Press.
- Agag, G., & El-Masry, A. A. (2016). Understanding the determinants of hotel booking intentions and moderating role of habit. *International Journal of Hospitality Management, 54*, 52–67.
- Ahmad, N., Omar, A., & Ramayah, T. (2012). Examining the validity and reliability of e-lifestyles scale in the Malaysian context: a preliminary results. *The 3rd International Conference on Technology and Operations Management (ICTOM) Conference Proceedings* (pp. 589–597).
- Ajzen, I. (1985). *From intentions to actions: A theory of planned behavior. Action control* (pp. 11–39). Springer.
- Ajzen, I. (2002). Residual effects of past on later behavior: Habituation and reasoned action perspectives. *Personality and social psychology review, 6*(2), 107–122.
- Akaike, H. (1973). Maximum likelihood identification of Gaussian autoregressive moving average models. *Biometrika, 60*(2), 255–265.
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management, 37*(3), 99–110.
- Allen, M. W. (2001). A practical method for uncovering the direct and indirect relationships between human values and consumer purchases. *Journal of Consumer Marketing, 18*(2), 102–120.
- Allenby, G., Fennell, G., Bemmaor, A., Bhargava, V., Christen, F., Dawley, J., Dickson, P., et al. (2002). Market segmentation research: Beyond within and across group differences. *Marketing Letters, 13*(3), 233–243.
- Allport, G. W., & Odbert, H. S. (1936). Trait-names: A psycho-lexical study. *Psychological monographs, 47*(1), i.
- Allred, C. R., Smith, S. M., & Swinyard, W. R. (2006). E-shopping lovers and fearful conservatives: a market segmentation analysis. *International Journal of Retail & Distribution Management, 34*(4/5), 308–333.
- Amaro, S., & Duarte, P. (2015). An integrative model of consumers' intentions to purchase travel online. *Tourism management, 46*, 64–79.

- Anderberg, M. R. (1973). Cluster analysis for applications.
- Anderson Jr, W. T., & Golden, L. L. (1984). Lifestyle and psychographics: A critical review and recommendation. *Advances in consumer research*, 11(1).
- Arnould, E. (2005). Animating the big middle. *Journal of Retailing*, 81(2), 89–96.
- Aschhoff, B., & Sofka, W. (2009). Innovation on demand—Can public procurement drive market success of innovations? *Research policy*, 38(8), 1235–1247.
- Aslihan Nasir, V., & Karakaya, F. (2014). Consumer segments in organic foods market. *Journal of Consumer Marketing*, 31(4), 263–277.
- Austin, J. T., & Vancouver, J. B. (1996). Goal constructs in psychology: Structure, process, and content. *Psychological bulletin*, 120(3), 338.
- Babbie, E. (2012). *The Practice of Social Research*. Wadsworth CENGAGE Learning.
- Bagozzi, R. P. (1981). Attitudes, intentions, and behavior: A test of some key hypotheses. *Journal of personality and social psychology*, 41(4), 607.
- Bagozzi, R. P. (2007). The legacy of the technology acceptance model and a proposal for a paradigm shift. *Journal of the association for information systems*, 8(4), 3.
- Bagozzi, R. P., & Dholakia, U. (1999). Goal setting and goal striving in consumer behavior. *The Journal of Marketing*, 19–32.
- Bagozzi, R. P., & Lee, K.-H. (1999). Consumer resistance to, and acceptance of, innovations. *NA-Advances in Consumer Research Volume 26*.
- Bagozzi, R. P., & Yi, Y. (1988). On the evaluation of structural equation models. *Journal of the academy of marketing science*, 16(1), 74–94.
- Bagozzi, R. P., Yi, Y., & Nassen, K. D. (1998). Representation of measurement error in marketing variables: Review of approaches and extension to three-facet designs. *Journal of Econometrics*, 89(1), 393–421.
- Bagozzi, R. P., Yi, Y., & Phillips, L. W. (1991). Assessing construct validity in organizational research. *Administrative science quarterly*, 421–458.
- Baker, S., Thompson, K. E., Engelken, J., & Huntley, K. (2004). Mapping the values driving organic food choice: Germany vs the UK. *European journal of marketing*, 38(8), 995–1012.
- Bandura, A. (1982). Self-efficacy mechanism in human agency. *American psychologist*, 37(2), 122.
- Bandura, A. (1986). *Social foundations of thought and action: a social cognitive theory*. Englewood Cliffs, N.J.: Prentice-Hall.
- Bandura, A. (1986). The explanatory and predictive scope of self-efficacy theory. *Journal of social and clinical psychology*, 4(3), 359–373.
- Baptista, G., & Oliveira, T. (2015). Understanding mobile banking: The unified

- theory of acceptance and use of technology combined with cultural moderators. *Computers in Human Behavior*, 50, 418–430.
- Barclay, D., Higgins, C., & Thompson, R. (1995). The partial least squares (PLS) approach to causal modeling: Personal computer adoption and use as an illustration. *Technology studies*, 2(2), 285–309.
- Bardi, A., & Schwartz, S. H. (2003). Values and behavior: Strength and structure of relations. *Personality and social psychology bulletin*, 29(10), 1207–1220.
- Bargh, J. A. (1994). The four horsemen of automaticity: Awareness, intention, efficiency, and control in social cognition. *Handbook of social cognition*, 1, 1–40.
- Barnett, N. L. (1969). Beyond market segmentation. *Harvard Business Review*, 47(1), 152–166.
- Barnette, J. J. (2000). Effects of stem and Likert response option reversals on survey internal consistency: If you feel the need, there is a better alternative to using those negatively worded stems. *Educational and Psychological Measurement*, 60(3), 361–370.
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of personality and social psychology*, 51(6), 1173.
- Barrick, M. R., Mount, M. K., & Judge, T. A. (2001). Personality and performance at the beginning of the new millennium: What do we know and where do we go next? *Personality and Performance*, 9, 9–30.
- Bass, D. J. F.M. Tigert, & Lonsdale, R. T. (n.d.). Market Segmentation: Group vs. Individual Behaviour. *Journal of Marketing Research*, Vol. 5, 264–70.
- Baum, J. R., Locke, E. A., & Smith, K. G. (2001). A multidimensional model of venture growth. *Academy of management journal*, 44(2), 292–303.
- Baumgartner, H., Pieters, R., Haugtvedt, C., Herr, P., & Kardes, F. (2008). Goal-directed consumer behavior. *Handbook of consumer psychology*.
- Beane, T., & Ennis, D. (1987). Market segmentation: a review. *European Journal of Marketing*, 21(5), 20–42.
- Bearden, W., Netemeyer, R., & Haws, K. (2011). *Values and goals. Handbook of marketing scales: Multi-item measures for marketing and consumer behavior research*.
- Beatty, S. E., Kahle, L. R., & Homer, P. (1991). Personal values and gift-giving behaviors: A study across cultures. *Journal of Business Research*, 22(2), 149–157.
- Beatty, S. E., Kahle, L. R., Homer, P., & Misra, S. (1985). Alternative measurement approaches to consumer values: the list of values and the Rokeach value survey. *Psychology & Marketing*, 2(3), 181–200.
- Becker, B. W., & Connor, P. E. (1981). Personal values of the heavy user of

- mass media. *Journal of Advertising Research*.
- Becker, J.-M., Rai, A., Ringle, C. M., & Völckner, F. (2013). Discovering unobserved heterogeneity in structural equation models to avert validity threats. *Mis Quarterly*, 37(3), 665–694.
- Becker, J.-M., Ringle, C. M., Sarstedt, M., & Völckner, F. (2015). How collinearity affects mixture regression results. *Marketing Letters*, 26(4), 643–659.
- Belch, G. E. (1982). The effects of television commercial repetition on cognitive response and message acceptance. *Journal of Consumer Research*, 9(1), 56–65.
- Benet-Martinez, V., & John, O. P. (1998). Los Cinco Grandes across cultures and ethnic groups: Multitrait-multimethod analyses of the Big Five in Spanish and English. *Journal of personality and social psychology*, 75(3), 729.
- Bergeron, F., Rivard, S., & De Serre, L. (1990). Investigating the support role of the information center. *MIS quarterly*, 247–260.
- Bernard-Becharies, J.-F., & Pinson, C. (1981). *Mode de vie et style de vie: quatre observations sur le fonctionnement des termes*. INSEAD.
- Bernay, E. K. (1971). Life style analysis as a basis for media selection. *Attitude Research Reaches New Heights*. Chicago: American Marketing Association, 189–95.
- Blattberg, R. C., & Sen, S. K. (1974). Market Segmentation Using Models of Multidimensional Purchasing Behavior. *Journal of Marketing*, 38, 17–28.
- Blattberg, P. R.C. Peacock, & Sen, S. K. (n.d.). Purchasing Strategies Across Product Categories. *Journal of Consumer Research*, Vol. 3, 143–154.
- Block, J. (1995). A contrarian view of the five-factor approach to personality description. *Psychological bulletin*, 117(2), 187.
- Bockenholt, U. (1993). A Latent Class Regression Approach for the Analysis of Recurrent Choice Data. *British Journal of Mathematical and Statistical Psychology*, 46, 95–118.
- Bollen, K. A. (1989). A new incremental fit index for general structural equation models. *Sociological Methods & Research*, 17(3), 303-316.
- Borgatta, E. F. (1964). The structure of personality characteristics. *Systems Research and Behavioral Science*, 9(1), 8–17.
- Bosnjak, M., Galesic, M., & Tuten, T. (2007). Personality determinants of online shopping: Explaining online purchase intentions using a hierarchical approach. *Journal of Business Research*, 60(6), 597–605.
- Bourque, L. B., & Shen, H. (2005). Psychometric characteristics of Spanish and English versions of the Civilian Mississippi Scale. *Journal of Traumatic Stress: Official Publication of The International Society for Traumatic Stress Studies*, 18(6), 719–728.

- Bozdogan, H. (1994). Mixture-model cluster analysis using model selection criteria and a new informational measure of complexity. *Proceedings of the first US/Japan conference on the frontiers of statistical modeling: An informational approach* (pp. 69–113). Springer.
- Bradley, J. (2012). If we build it they will come? The technology acceptance model. *Information systems theory*, 19–36.
- Brengman, M., Geuens, M., Weijters, B., Smith, S. M., & Swinyard, W. R. (2005). Segmenting Internet shoppers based on their Web-usage-related lifestyle: a cross-cultural validation. *Journal of Business Research*, 58(1), 79–88.
- Brunso, K., Scholderer, J., & Grunert, K. G. (2004). Closing the gap between values and behavior—a means–end theory of lifestyle. *Journal of business research*, 57(6), 665–670.
- Burisch, M. (1984). Approaches to personality inventory construction: A comparison of merits. *American Psychologist*, 39(3), 214.
- Burisch, M. (1997). Test length and validity revisited. *European Journal of Personality*, 11(4), 303–315.
- Burnett, J. J., & Oliver, R. L. (1979). Fear appeal effects in the field: A segmentation approach. *Journal of Marketing Research*, 181–190.
- Burton, M., Wang, W. C., & Worsley, A. (2015). Demographic and psychographic associations of consumer intentions to purchase healthier food products. *Preventive medicine reports*, 2, 21–26.
- Byrd-Bredbenner, C., Abbot, J. M., & Cussler, E. (2008). Mothers of young children cluster into 4 groups based on psychographic food decision influencers. *Nutrition research*, 28(8), 506–516.
- Byrne, B. M. (2010). *Structural equation modeling with AMOS: Basic concepts, applications, and programming*. Routledge.
- Calatone, J., & Sawyer, A. G. (n.d.). The Stability of Benefit Segments. *Journal of Marketing Research*, Vol. 15, 395–404.
- Carlson, M., Wilcox, R., Chou, C.-P., Chang, M., Yang, F., Blanchard, J., Marterella, A., et al. (2011). Psychometric properties of reverse-scored items on the CES-D in a sample of ethnically diverse older adults. *Psychological assessment*, 23(2), 558.
- Carter, L., & Bélanger, F. (2005). The utilization of e-government services: citizen trust, innovation and acceptance factors. *Information systems journal*, 15(1), 5–25.
- Carter, L., Schaupp, L., & Evans, A. (2008). Antecedents to e-File adoption: the US perspective. *Hawaii International Conference on System Sciences, Proceedings of the 41st Annual*, 216–216.
- Carver, C. S., & Scheier, M. F. (1981). The self-attention-induced feedback loop and social facilitation. *Journal of Experimental Social Psychology*, 17(6), 545–568.
- Cathelet, B. (1977). *Les styles de vie des francais*. (Stanke, Ed.). Montreal,

Quebec.

- Cattell, R. B. (1943). *The description of personality: Basic traits resolved into clusters*. American psychological association.
- Cattell, R. B. (1945). The description of personality: Principles and findings in a factor analysis. *American Journal of Psychology*, 58, 69–90.
- Cattell, R. B., Eber, H. W., & Tatsuoka, M. M. (1970). *Handbook for the sixteen personality factor questionnaire (16 PF): In clinical, educational, industrial, and research psychology, for use with all forms of the test*. Institute for Personality and Ability Testing.
- Cegarra-Navarro, J. G., Jiménez, D. J., & Martínez-Conesa, E. Án. (2007). Implementing e-business through organizational learning: An empirical investigation in SMEs. *International Journal of Information Management*, 27(3), 173–186.
- Chaiken, S., Wood, W., & Eagly, A. H. (1996). *Principles of persuasion*. Guilford Press.
- Chakravorti, B., & Chaturvedi, R. (2017). *Digital planet 2017. How competitiveness and trust in digital economies vary across the world. The Fletcher School. Tufts University. https://sites.tufts.edu/digitalplanet/files/2017/05/Digital_Planet_2017_DINAL.pdf*.
- Chan, F. K., Thong, J. Y., Venkatesh, V., Brown, S. A., Hu, P. J., & Tam, K. Y. (2011). Modeling citizen satisfaction with mandatory adoption of an e-government technology.
- Chang, S.-C., & Tung, F.-C. (2008). An empirical investigation of students' behavioural intentions to use the online learning course websites. *British Journal of Educational Technology*, 39(1), 71–83.
- Chang, S.-J., Van Witteloostuijn, A., & Eden, L. (2010). From the editors: Common method variance in international business research. Springer.
- Chen, L., Gillenson, L., & Sherrell, L. (2002). Enticing online consumers: an extended technology acceptance perspective, 39 (8), 709–719. doi: 10.1016/S0378-7206(01), 127–6.
- Chen, T., & He, Q. (2006). Applying decision tree techniques to segmentation bases for e-marketing. *Management Science Research*, 3(1), 1–25.
- Chéron, E. J., & Kleinschmidt, E. J. (1985). A review of industrial market segmentation research and a proposal for an integrated segmentation framework. *International Journal of Research in Marketing*, 2(2), 101–115.
- Chiavaroni, N. (2017). Negatively-Worded Multiple Choice Questions: An Avoidable Threat to Validity. *Practical Assessment, Research & Evaluation*, 22(3).
- Chin, W. W. (1995). Partial least squares is to LISREL as principal components analysis is to common factor analysis. *Technology Studies*, 2(2), 315–319.
- Chin, W. W. (1998a). Commentary: Issues and opinion on structural equation

modeling.

- Chin, W. W. (1998b). The partial least squares approach to structural equation modeling. *Modern methods for business research*, 295(2), 295–336.
- Chin, W. W. (2010). *How to write up and report PLS analyses*. *Handbook of partial least squares* (pp. 655–690). Springer.
- Chin, W. W., Marcolin, B. L., & Newsted, P. R. (2003). A partial least squares latent variable modeling approach for measuring interaction effects: Results from a Monte Carlo simulation study and an electronic-mail emotion/adoption study. *Information systems research*, 14(2), 189–217.
- Chintagunta, P. K. (1994). Heterogeneous Logit Implications for Brand Positioning. *Journal of Marketing Research*, 31, 304–311.
- Chiu, C.-M., & Wang, E. T. (2008). Understanding Web-based learning continuance intention: The role of subjective task value. *Information & Management*, 45(3), 194–201.
- Chrysosoidis, G. M., & Krystallis, A. (2005). Organic consumers' personal values research: Testing and validating the list of values (LOV) scale and implementing a value-based segmentation task. *Food Quality and Preference*, 16(7), 585–599.
- Chuttur, M. Y. (2009). Overview of the technology acceptance model: Origins, developments and future directions. *Working Papers on Information Systems*, 9(37), 9–37.
- Cieciuch, J., & Schwartz, S. H. (2012). The number of distinct basic values and their structure assessed by PVQ-40. *Journal of personality assessment*, 94(3), 321–328.
- Cieciuch, J., Schwartz, S. H., & Vecchione, M. (2013). Applying the refined values theory to past data: What can researchers gain? *Journal of Cross-Cultural Psychology*, 44(8), 1215–1234.
- Claxton, R. P., McIntyre, R. P., Clow, K. E., & Zemanek Jr, J. E. (1997). Exploratory relationships among cognitive style, values, and selected consumption behaviors. *Psychological reports*, 81(3_suppl), 1347–1360.
- Claycamp, H. J., & Massy, W. F. (1968). A theory of market segmentation. *Journal of Marketing Research*, 388–394.
- Cohen, J. (1988). *Statistical power analysis for the behavioural sciences*. Hillsdale, NJ: Lawrence Earlbaum Associates.
- Cohen, J. (1992). *A power primer*. *Psychological bulletin* (Vol. 112, p. 155). American Psychological Association.
- Cooper, P. S. D.R. Schindler. (2014). *Business Research Methods*. McGraw-Hill Irwin.
- Cosmas, S. C. (1982). Life styles and consumption patterns. *Journal of Consumer Research*, 8(4), 453–455.

- Craft, S. H. (2004). The international consumer market segmentation managerial decision-making process. *SAM Advanced Management Journal*, 69(3), 40.
- Creswell, J. W. (2007). *Qualitative inquiry and research design: Choosing among five approaches*. Thousand Oaks, CA: Sage.
- Creswell, J. W. (2008). *Educational research: Planning, conducting and evaluating quantitative and qualitative research*. Upper Saddle River, NJ: Merrill.
- Creswell, J. W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. Sage Publications.
- Cronbach, L. J., & Meehl, P. E. (1955). Construct validity in psychological tests. *Psychological bulletin*, 52(4), 281.
- Cummins, S., W. Peltier, J., A. Schibrowsky, J., & Nill, A. (2014). Consumer behavior in the online context. *Journal of Research in Interactive Marketing*, 8(3), 169–202.
- Damanpour, F., & Damanpour, J. A. (2001). E-business e-commerce evolution: perspective and strategy. *Managerial finance*, 27(7), 16–33.
- Danes, J. E., & McEwen, W. J. (1981). Message-Market Segmentation: A Method Based on Messages That Change Purchase Intention. *Current Issues and Research in Advertising*, 4(1), 1–16.
- Darden, W. R., French, W. A., & Howell, R. D. (1979). Mapping market mobility: Psychographic profiles and media exposure. *Journal of Business Research*, 7(1), 51–74.
- Davis, F. D. (1985). A technology acceptance model for empirically testing new end-user information systems: Theory and results.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319–340.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Management science*, 35(8), 982–1003.
- De Corte, C. E., & Van Kenhove, P. (2015). One sail fits all? A psychographic segmentation of digital pirates. *Journal of Business Ethics*, 1–25.
- Deci, R. M. E. L. & Ryan. (1991). *A motivational approach to self: Integration in personality*. (R. Dienstbier, Ed.) (Nebraska symposium on motivation: Perspectives on motivation., Vol. Vol. 38, pp. 237–288). Lincoln: University of Nebraska Press.
- Deci, E. L., & Ryan, R. M. (1985). The general causality orientations scale: Self-determination in personality. *Journal of research in personality*, 19(2), 109–134.
- Del Giudice, T., Cicia, G., Grunert, K. G., Krystallis, A. K., Zhou, Y., Cembalo, L., Verneau, F., et al. (2016). New trends in the Chinese diet: cultural influences on consumer behaviour. *Italian journal of food safety*, 5(2).

- Demby, E. (1974). *Life Style and Psychographics*. (W. D. Wells, Ed.) (pp. 9–30). Chicago, IL: American Marketing Association.
- Demby, E. H. (1994). Psychographics revisited: the birth of a technique. *Marketing Research*, 6(2), 26.
- DeSarbo, A. K. M. W. S., & Manrai, L. A. (1993). *Non-Spatial Tree Models for the Assessment of Competitive Market Structure: An Integrated Review of the Marketing and Psychometric Literature*. (J. Eliashberg & G. L. Lilien, Eds.) *Handbooks of Operations Research and Management Science: Marketing* (Vol. 5, pp. 193–257). Amsterdam: North Holland.
- DeSarbo, M. V. W. S. M. Wedel, & Ramaswamy, V. (1992). Latent Class Metric Conjoint Analysis. *Marketing Letters*, 3, 273–288.
- DeSarbo, M. W. W. S. V. Ramaswamy, & Bijmoit, T. H. A. (1996). A Spatial Interaction Model for Deriving Joint Space Maps of Bundle Compositions and Market Segments from Pick-Any/J Data: An Application to New Product Options. *A Marketing Letters*, 7, 131–145.
- Diamantopoulos, A., & Siguaw, J. A. (2006). Formative versus reflective indicators in organizational measure development: A comparison and empirical illustration. *British Journal of Management*, 17(4), 263–282.
- Dibb, S. (1997). How marketing planning builds internal networks. *Long Range Planning*, Vol. 30 No. 1, 53–63.
- Dibb, S. (1998). Market segmentation: strategies for success. *Marketing Intelligence & Planning*, 16(7), 394–406.
- Dibb, S. (2004). Further thoughts on a market segmentation research agenda. *Academy of Marketing SIG Conference Proceedings*.
- Dibb, S., & Simkin, L. (2009). Bridging the segmentation theory/practice divide.
- Dichter, E. (1964). *Handbook of consumer motivations*.
- Dickson, P. R. (1982). Person-situation: Segmentation's missing link. *The Journal of Marketing*, 56–64.
- Dickson, P. R., & Ginter, J. L. (1987). Market segmentation, product differentiation, and marketing strategy. *The Journal of Marketing*, Vol. 51, No. 2, 1–10.
- Digman, J. M., & Inouye, J. (1986). Further specification of the five robust factors of personality. *Journal of personality and social psychology*, 50(1), 116.
- Digman, J. M., & Takemoto-Chock, N. K. (1981). Factors in the natural language of personality: Re-analysis, comparison, and interpretation of six major studies. *Multivariate behavioral research*, 16(2), 149–170.
- Dillon, & Kumar, A. (1994). *Latent Structure and Other Mixture Models in Marketing: An Integrative Survey and Overview*. (R. P. Bagozzi, Ed.) (pp. 295–35). Cambridge, MA: Blackwell,.
- Ding, X. D., Huang, Y., & Verma, R. (2011). Customer experience in online

- financial services: A study of behavioral intentions for techno-ready market segments. *Journal of Service Management*, 22(3), 344–366.
- Dolich, J. (1967). A comparative study of consumer information seeking. *Journal of the Academy of Marketing Science*, 11, 313–322.
- Dolich, J. (n.d.). Congruence Relationships Between Self Image and Product Brands. *Journal of Marketing Research*, Vol. 6, 80–84.
- Dolnicar, S., & Randle, M. (2007). What motivates which volunteers? Psychographic heterogeneity among volunteers in Australia. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, 18(2), 135.
- Donnellan, M. B., Oswald, F. L., Baird, B. M., & Lucas, R. E. (2006). The mini-IPIP scales: tiny-yet-effective measures of the Big Five factors of personality. *Psychological assessment*, 18(2), 192.
- Donthu, N., & Cherian, J. (1994). Impact of strength of ethnic identification on Hispanic shopping behavior. *Journal of Retailing*, 70(4), 383–393.
- Donthu, N., & Garcia, A. (1999). The internet shopper. *Journal of advertising research*, 39(3), 52–52.
- Doran, C. J. (2009). The role of personal values in fair trade consumption. *Journal of Business Ethics*, 84(4), 549–563.
- Dorny, L. R. (1971). Observations on psychographics. *Attitude Research Reaches New Heights*, 200–201.
- Dwivedi, Y. K., Shareef, M. A., Simintiras, A. C., Lal, B., & Weerakkody, V. (2016). A generalised adoption model for services: A cross-country comparison of mobile health (m-health). *Government Information Quarterly*, 33(1), 174–187.
- Eastin, M. S. (2002). Diffusion of e-commerce: an analysis of the adoption of four e-commerce activities. *Telematics and informatics*, 19(3), 251–267.
- Ebesutani, C., Drescher, C. F., Reise, S. P., Heiden, L., Hight, T. L., Damon, J. D., & Young, J. (2012). The loneliness questionnaire—short version: An evaluation of reverse-worded and non-reverse-worded items via item response theory. *Journal of Personality Assessment*, 94(4), 427–437.
- Eckrich, D. W. (1984). Benefits or Problems as Market Segmentation Bases—A Comment. *Journal of Advertising*, 13(2), 57–61.
- Ediciones, T. (1999). Inventario de personalidad NEO revisado (NEO PI-R) e Inventario NEO reducido de cinco factores (NEOFFI)[Revised NEO Personality Inventory and NEO Five Factor Inventory]. *Madrid: TEA*.
- Edler, J., & Georghiou, L. (2007). Public procurement and innovation—Resurrecting the demand side. *Research policy*, 36(7), 949–963.
- Emmons, R. A. (1996). Striving and feeling: Personal goals and subjective well-being.
- Engel, J., Blackwell, R., & Miniard, P. (1986). *Consumer Behavior*. Chicago:

Dryden Press.

- Engel, J. F., Blackwell, R. D., & Kegerreis, R. J. (1969). How information is used to adopt an innovation. *Journal of Advertising Research*, 9(4), 3–8.
- Eveland, J. (1986). Diffusion, technology transfer, and implementation thinking and talking about change. *Science Communication*, 8(2), 303–322.
- Faul, F., Erdfelder, E., Lang, A.-G., & Buchner, A. (2007). G* Power 3: A flexible statistical power analysis program for the social, behavioral, and biomedical sciences. *Behavior research methods*, 39(2), 175–191.
- Feather, N. T. (1975). *Values in education and society*. Free Press.
- Fennell, G., Allenby, G. M., Yang, S., & Edwards, Y. (2003). The effectiveness of demographic and psychographic variables for explaining brand and product category use. *Quantitative Marketing and Economics*, 1(2), 223–244.
- File, K. M., & Prince, R. A. (1996). A psychographic segmentation of industrial family businesses. *Industrial Marketing Management*, 25(3), 223–234.
- Fisher, K., & Bidell, T. (2006). Dynamic development of action, thought and emotion. *Theoretical models of human development: handbook of child psychology/Ed. by w. Damon, rM lerner. 6th ed. Ny, 1*, 313–399.
- Fisher, R. J. (1993). Social desirability bias and the validity of indirect questioning. *Journal of consumer research*, 20(2), 303–315.
- Fisher, R. J., & Katz, J. E. (2000). Social-desirability bias and the validity of self-reported values. *Psychology & marketing*, 17(2), 105–120.
- Fiske, D. W. (1949). Consistency of the factorial structures of personality ratings from different sources. *The Journal of Abnormal and Social Psychology*, 44(3), 329.
- Foedermayr, E. K., & Diamantopoulos, A. (2008). Market segmentation in practice: Review of empirical studies, methodological assessment, and agenda for future research. *Journal of Strategic Marketing*, 16(3), 223–265.
- Fornell, C., & Cha, J. (1994). Partial least squares. *Advanced methods of marketing research*, 407(3), 52–78.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of marketing research*, 39–50.
- Fotopoulos, C., Krystallis, A., & Anastasios, P. (2011). Portrait value questionnaire's (PVQ) usefulness in explaining quality food-related consumer behavior. *British Food Journal*, 113(2), 248–279.
- Frank, R. E., Massy, W. F., & Wind, Y. (1972). *Market segmentation*. Prentice-Hall Englewood Cliffs, NJ.
- Frank, R. E., & Massy, W. illiam F. (1965). Market Segmentation and the Effectiveness of a Brand's Price and Dealing Policies. *Journal of*

- Business* 3, 8 (April), 186–200.
- Fry, J. . (n.d.). Personality Variables and Cigarette Brand Choice. *Journal of Marketing Research*, Vol. 8, 298–304.
- Fullerton, R. A. (2012). The historical development of segmentation: the example of the German book trade 1800-1928. *Journal of Historical Research in Marketing*, Vol. 4 No. 1, 56–67.
- Galloway, G. (2002). Psychographic segmentation of park visitor markets: evidence for the utility of sensation seeking. *Tourism management*, 23(6), 581–596.
- Galton, E. (1884). Measurement of character. *Fortnightly Review*,, 36, 179–185.
- Garda, R. A. (1981). A strategic approach to market segmentation. *The McKinsey Quarterly*, (3), 16–29.
- Gefen, D., Straub, D., & Boudreau, M.-C. (2000). Structural equation modeling and regression: Guidelines for research practice. *Communications of the association for information systems*, 4(1), 7.
- Geisser, S. (1974). A predictive approach to the random effect model. *Biometrika*, 101–107.
- Gohary, A., & Hanzae, K. H. (2014). Personality traits as predictors of shopping motivations and behaviors: a canonical correlation analysis. *Arab Economic and Business Journal*, 9(2), 166–174.
- Goldberg, L. R. (1981). Language and individual differences: The search for universals in personality lexicons. *Review of personality and social psychology*, 2(1), 141–165.
- Goldberg, L. R. (1992). The development of markers for the Big-Five factor structure. *Psychological assessment*, 4(1), 26.
- Goldsmith, R. E., Heitmeyer, J. R., & Freiden, J. B. (1991). Social values and fashion leadership. *Clothing and Textiles Research Journal*, 10(1), 37–45.
- Gollwitzer, P. M. (1990). Action phases and mind-sets. *Handbook of motivation and cognition: Foundations of social behavior*, 2, 53–92.
- Gosling, S. D., Rentfrow, P. J., & Swann, W. B. (2003). A very brief measure of the Big-Five personality domains. *Journal of Research in personality*, 37(6), 504–528.
- Gottlieb, M. (1959). *Advancing Marketing Efficiency*. (L. Stockman, Ed.) (pp. 148–158). Chicago: American Marketing Association.
- Green, & Rao, V. (1969). Self-Concept and Brand Preference: An Empirical Application of Multidimensional Scaling. *Journal of the Market Research Society*, 11, 25–78.
- Green, P. E. (1977). A new approach to market segmentation. *Business Horizons*, Vol. 20, February, 61–73.
- Green, P. E., & Srinivasan, V. (1978). Conjoint Analysis in Consumer

- Research: Issues and Outlook. *Journal of Consumer Research*, 5, 103–123.
- Grunert, K. G., Perrea, T., Zhou, Y., Huang, G., Sørensen, B. T., & Krystallis, A. (2011). Is food-related lifestyle (FRL) able to reveal food consumption patterns in non-Western cultural environments? Its adaptation and application in urban China. *Appetite*, 56(2), 357–367.
- Grunert, S. C., & Juhl, H. J. (1995). Values, environmental attitudes, and buying of organic foods. *Journal of economic psychology*, 16(1), 39–62.
- Gunter, B., & Furnham, A. (1992). *Consumer Profiles: An Introduction to Psychographics*. London: Routledge.
- Gutman, J. (1982). A means-end chain model based on consumer categorization processes. *The Journal of Marketing*, 60–72.
- Gutman, J. (1997). Means–end chains as goal hierarchies. *Psychology & marketing*, 14(6), 545–560.
- Hackman, J. R., & Oldham, G. R. (1976). Motivation through the design of work: Test of a theory. *Organizational behavior and human performance*, 16(2), 250–279.
- Haenlein, M., & Kaplan, A. M. (2004). A beginner's guide to partial least squares analysis. *Understanding statistics*, 3(4), 283–297.
- Hair, J. F., Anderson, R. E., Babin, B. J., & Black, W. C. (2010). *Multivariate data analysis: A global perspective* (Vol. 7). Pearson Upper Saddle River, NJ.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice*, 19(2), 139–152.
- Hair, M. J. F.; Hult G.T.; Ringle C.M.; Sarstedt. (2014). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (1st Edition)*. Sage Publications.
- Hair, M. J.; Hult G.T.M.; Ringle C.M.; Sarstedt. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (2nd Edition)*. Sage Publications.
- Hair, D. J. J.F.; Bush R.P.; Ortinau. (2003). *Marketing Research: Within a Changing Information Environment*. McGraw-Hill/Irwin.
- Hair Jr, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. P. (2018). *Advanced issues in partial least squares structural equation modeling*. SAGE Publications.
- Haley, R. I. (1968). Benefit segmentation: a decision-oriented research tool. *The Journal of Marketing*, 30–35.
- Hardgrave, B. C., Davis, F. D., & Riemenschneider, C. K. (2003). Investigating determinants of software developers' intentions to follow methodologies. *Journal of Management Information Systems*, 20(1), 123–151.

- Hassan, S. (n.d.). Craft, & Kortam, W (2003) Understanding the new bases for global market segmentation. *Journal of Consumer Marketing*, 20(5), 446.
- Hassan, S. S., & Craft, S. H. (2005). Linking global market segmentation decisions with strategic positioning options. *Journal of Consumer Marketing*, 22(2), 81–89.
- Hawkins, D. I., Roupe, D., & Coney, K. A. (1981). The influence of geographic subcultures in the United States. *NA-Advances in Consumer Research Volume 08*.
- Hayes, A. F. (2009). Beyond Baron and Kenny: Statistical mediation analysis in the new millennium. *Communication monographs*, 76(4), 408–420.
- Heckhausen, H., & Gollwitzer, P. M. (1987). Thought contents and cognitive functioning in motivational versus volitional states of mind. *Motivation and emotion*, 11(2), 101–120.
- Henry, W. A. (1976). Cultural values do correlate with consumer behavior. *Journal of Marketing Research*, 121–127.
- Henseler, J., Dijkstra, T. K., Sarstedt, M., Ringle, C. M., Diamantopoulos, A., Straub, D. W., Ketchen Jr, D. J., et al. (2014). Common beliefs and reality about PLS: Comments on Rönkkö and Evermann (2013). *Organizational Research Methods*, 17(2), 182–209.
- Henseler, J., & Fassott, G. (2010). Testing moderating effects in PLS path models: An illustration of available procedures. *Handbook of partial least squares* (pp. 713–735). Springer.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135.
- Herrero, Á., San Martín, H., & others. (2017). Explaining the adoption of social networks sites for sharing user-generated content: A revision of the UTAUT2. *Computers in Human Behavior*, 71, 209–217.
- Hertzog, M. (2008). Considerations in Determining Sample Size for Pilot Studies. *Research in Nursing & Health*, 31, 180–191.
- Herzberg, F. (1959). *The Motivation to Work*. Wiley.
- Hirschman, E. C. (1980). Innovativeness, novelty seeking, and consumer creativity. *Journal of consumer research*, 7(3), 283–295.
- Hoffman, D. L., Kalsbeek, W. D., & Novak, T. P. (1996). Internet and Web use in the US. *Communications of the ACM*, 39(12), 36–46.
- Holt, D. B. (2004). *How brands become icons: The principles of cultural branding*. Harvard Business Press.
- Homer, P. M., & Kahle, L. R. (1988). A structural equation test of the value-attitude-behavior hierarchy. *Journal of Personality and social Psychology*, 54(4), 638.
- Howard, J. A. (1989). *Consumer behavior in marketing strategy*. Prentice Hall.

- Howard, & Sheth, J. N. (1969). *The theory of buyer behaviour*. New York, Wiley.
- Hsiao, C. H., & Yang, C. (2011). The intellectual development of the technology acceptance model: A co-citation analysis. *International Journal of Information Management*, 31(2), 128–136.
- Hughes, G. D. (2009). The Impact of Incorrect Responses to Reverse-Coded Survey Items. *Research in the Schools*, 16(2).
- Hulland, J. (1999). Use of partial least squares (PLS) in strategic management research: A review of four recent studies. *Strategic management journal*, 195–204.
- Hung, Y.-C., Yang, Y.-L., Yang, H.-E., & Chuang, Y.-H. (2011). Factors affecting the adoption of e-commerce for the tourism industry in Taiwan. *Asia Pacific Journal of Tourism Research*, 16(1), 105–119.
- Hustvedt, G., & Dickson, M. A. (2009). Consumer likelihood of purchasing organic cotton apparel: Influence of attitudes and self-identity. *Journal of Fashion Marketing and Management: An International Journal*, 13(1), 49–65.
- Hutt, M., Muse, W., & Kegerreis, R. (1972). Market segmentation using behavioural variables. *Southern Journal of Business*, 7, 55–64.
- Initial broadband packages now start below RM100. The Edge Markets Retrieved on 07 October 2018. <http://www.theedgemarkets.com/article/initial-broadband-packages-now-start-below-rm100>
- J. Paul Peter, J. O. (2009). *Consumer behavior and marketing strategy*. McGraw-Hill Education.
- J.B., C. (1967). An Interpersonal Orientation to the Study of Consumer Behavior. *Journal of Marketing Research*, 7, 270–278.
- Jayawardhena, C. (2004). Personal values' influence on e-shopping attitude and behaviour. *Internet research*, 14(2), 127–138.
- Jensen, J. M. (2009). Travellers' intentions to purchase travel products online: The role of shopping orientation. *Advances in tourism economics*, 203–215.
- Jensen, T. D., Rao, C., & Hilton, R. (1989). Working versus nonworking wives' psychographic profiles: A longitudinal analysis. *Journal of Business Research*, 19(4), 255–265.
- John, O. P., Donahue, E. M., & Kentle, R. L. (1991). The big five inventory: Versions 4a and 54, institute of personality and social research. *University of California, Berkeley, CA*.
- John, O. P., Naumann, L. P., & Soto, C. J. (2008). Paradigm shift to the integrative big five trait taxonomy. *Handbook of personality: Theory and research*, 3, 114–158.
- John, O. P., & Srivastava, S. (1999). The Big Five trait taxonomy: History, measurement, and theoretical perspectives. *Handbook of personality:*

- Theory and research*, 2(1999), 102–138.
- Józsa, K., & Morgan, G. A. (2017). Reversed items in Likert scales: Filtering out invalid responders. *Journal of Psychological and Educational Research*, 25(1), 7.
- Judge, T. A., & Ilies, R. (2002). Relationship of personality to performance motivation: A meta-analytic review. *Journal of Applied Psychology*, 87, 797–807.
- Kahle, L. R. (1983). *Social values and social change: Adaptation to life in America*. Praeger Publishers.
- Kahle, L. R. (1986). The nine nations of North America and the value basis of geographic segmentation. *The Journal of Marketing*, 37–47.
- Kahle, L. R., Beatty, S. E., & Homer, P. (1986). Alternative measurement approaches to consumer values: the list of values (LOV) and values and life style (VALS). *Journal of consumer research*, 13(3), 405–409.
- Kahle, L. R., & Valette-Florence, P. (2012). *Marketplace lifestyles in an age of social media: Theory and methods*. ME Sharpe.
- Kahle, L. R., & Xie, G.-X. (2008). *Social values in consumer psychology*. Routledge Handbooks Online.
- Kalafatis, S. P., & Cheston, V. (1997). Normative models and practical applications of segmentation in business markets. *Industrial Marketing Management*, 26(6), 519–530.
- Kalwani, M. U., & Morrison, D. G. (1977). Some factors in industrial market segmentation. *Industrial Marketing Management*, Vol. 9, 201–5.
- Kamakura, W. A. (1988). A least squares procedure for benefit segmentation with conjoint experiments. *JourrUJI of Marketmg Research*, 25, 157–67.
- Kamakura, B. K. W. A., & Lee, J. (1996). Modeling Preference and Structural Heterogeneity. *Marketing Science*, 15, 152–172.
- Kamakura, M. W. W. A., & Agrawal, J. (1994). Concomitant Variable Latent Class Models for Conjoint Analysis. *International Journal of Research Marketing*, II, 451–464.
- Kamakura, W. A., & Mazzon, J. A. (1991). Value Segmentation: A Model for the Measurement of Values and Value Systems. *Journal of Consumer Research*, 18, 208–218.
- Kamakura, W. A., & Novak, T. P. (1992). Value-System Segmentation: Exploring the Value of LOV. *Journal of Consumer Research*, 19, 119–132.
- Kelly, J. (1955). *The psychology of personal construct theory*, 1-2. New York, NY: Norton.
- Keng, K. A., & Liu, S. (1997). Personal values and complaint behaviour: The case of Singapore consumers. *Journal of retailing and consumer services*, 4(2), 89–97.

- Kennedy, R., & Ehrenberg, A. (2001a). There is no brand segmentation. *Marketing Research*, 13(1), 4.
- Kennedy, R., & Ehrenberg, A. (2001b). There is no brand segmentation. *Marketing Research*, 13(1), 4.
- Kenny, D. A. (1979). *Correlation and causality*. New York: Wiley, 1979.
- Kergoat, M., Giboreau, A., Nicod, H., Faye, P., Diaz, E., Beetschen, M., Gerritsen, N., et al. (2010). Psychographic measures and sensory consumer tests: When emotional experience and feeling-based judgments account for preferences. *Food quality and preference*, 21(2), 178–187.
- Kerin, R. A. (1996). In Pursuit of an Ideal: The Editorial and Literary History of the Journal of Marketing. *Journal of Marketing*, 60(1), 1–13. Retrieved from <http://www.jstor.org/stable/1251883>
- Kerr, S. (1975). On the folly of rewarding A, while hoping for B. *Academy of Management journal*, 18(4), 769–783.
- Kim, H.-S. (2005). Consumer profiles of apparel product involvement and values. *Journal of Fashion Marketing and Management: An International Journal*, 9(2), 207–220.
- Kim, M. J., & Preis, M. W. (2016). Why seniors use mobile devices: Applying an extended model of goal-directed behavior. *Journal of Travel & Tourism Marketing*, 33(3), 404–423.
- Kim, Y. (2011). Understanding green purchase: The influence of collectivism, personal values and environmental attitudes, and the moderating effect of perceived consumer effectiveness.
- King, S. C., Meiselman, H. L., & Henriques, A. (2008). The effect of choice and psychographics on the acceptability of novel flavors. *Food Quality and Preference*, 19(8), 692–696.
- King, W. R., & He, J. (2006). A meta-analysis of the technology acceptance model. *Information & management*, 43(6), 740–755.
- Kinley, T. R. (2010). Fit and shopping preferences by clothing benefits sought. *Journal of Fashion Marketing and Management: An International Journal*, 14(3), 397–411.
- Kline, R. B. (2004). Beyond significance testing: Reforming data analysis methods in behavioral research.
- Kock, N. (2015). Common method bias in PLS-SEM: A full collinearity assessment approach. *International Journal of e-Collaboration (IJeC)*, 11(4), 1-10.
- Kock, N., & Lynn, G. (2012). Lateral collinearity and misleading results in variance-based SEM: An illustration and recommendations.
- Koponen, A. (1960). Personality characteristics of purchasers. *Journal of Advertising Research*.
- Kotler, P., & Keller, K. (2011). *Marketing management 14th edition*. Prentice

Hall.

- Kozinets, R. V., Sherry Jr, J. F., Storm, D., Duhachek, A., Nuttavuthisit, K., & DeBerry-Spence, B. (2004). Ludic agency and retail spectacle. *Journal of Consumer Research*, 31(3), 658–672.
- Krishnan, J., & Murugan, M. S. (2007). Lifestyle analysis—A tool for understanding buyer behavior. *AIMA Journal of Management and Research*, 1(1/4), 1–25.
- Krystallis, A., Vassallo, M., Chryssohoidis, G., & Perrea, T. (2008). Societal and individualistic drivers as predictors of organic purchasing revealed through a portrait value questionnaire (PVQ)-based inventory. *Journal of Consumer Behaviour: An International Research Review*, 7(2), 164–187.
- Kuesten, C., Dang, J., Nakagawa, M., Bi, J., & Meiselman, H. L. (2016). Propensity score analysis (PSA) for sensory causal inference—Global consumer psychographics and applications for phytonutrient supplements. *Food Quality and Preference*, 51, 77–88.
- Kumar, A., & Dillon, W. R. (1987). Constrained discrimination via MDI estimation: The use of additional information in segmentation analysis. *Journal of Marketing Research*, 396–403.
- Kuruvilla, S. J., & Joshi, N. (2010). Influence of demographics, psychographics, shopping orientation, mall shopping attitude and purchase patterns on mall patronage in India. *Journal of Retailing and Consumer Services*, 17(4), 259–269.
- Lackey, A. L. N.R. & Wingate. (1998). *Advanced Design in Nursing Research (2nd Ed.)*. (P. J. B. & M. J. Wood, Ed.). Thousand Oaks, CA: Sage.
- Lallmahomed, M. Z., Lallmahomed, N., & Lallmahomed, G. M. (2017). Factors influencing the adoption of e-Government Services in Mauritius. *Telematics and Informatics*.
- Landon, E. L. (n.d.). Self Concept, Ideal Self Concept, and Consumer Purchase Intentions. *Journal of Consumer Research*, Vol. 1, 44–51.
- LaRose, R., & Eastin, M. S. (2002). Is online buying out of control? Electronic commerce and consumer self-regulation. *Journal of Broadcasting & Electronic Media*, 46(4), 549–564.
- Lastovicka, J. L. (1982). On the validation of lifestyle traits: a review and illustration. *Journal of Marketing Research*, 126–138.
- Lazarsfeld, P. F. (1935). The art of asking WHY in marketing research: three principles underlying the formulation of questionnaires. *National marketing review*, 26–38.
- Lazer, W. (1963). Life style concepts and marketing. *Toward scientific marketing*, 15(4), 130–139.
- Le Maire, & Douglas, S. (1973). Profiling Customers Based on Product Purchasing Characteristics. *In Proceedings of the XXIVth ESOMAR Congress*, 285–300.

- Leder, M. P. A.L.; Maupin D.J.; Sena, & Zhuang, Y. (2000). The technology acceptance model and the World Wide Web. *Decision Support Systems, Vol. 29*, 269–82.
- Lee, H.-J. (2005). *Influence of lifestyle on housing preferences of multifamily housing residents. Unpublished Dissertation, Virginia Polytechnic Institute and State University, Blacksburg, Virginia.*
- Lee, Y., Kozar, K. A., & Larsen, K. R. (2003). The technology acceptance model: Past, present, and future. *Communications of the Association for information systems, 12*(1), 50.
- Lee, Y.-H., Hsieh, Y.-C., Hsu, C.-N., & others. (2011). Adding innovation diffusion theory to the technology acceptance model: Supporting employees' intentions to use e-learning systems. *Educational Technology & Society, 14*(4), 124–137.
- Legris, P., Ingham, J., & Colletette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & management, 40*(3), 191–204.
- Lehmann, D. R., & Winer, R. S. (2006). *Product management*. McGraw-Hill.
- Leong, F. C. . H. (2010). Personal Data Protection Act 2010. *Legal Herald, July-September 2010*.
- Lesser, J. A., & Hughes, M. A. (1986). The generalizability of psychographic market segments across geographic locations. *The journal of Marketing, 18*–27.
- Lessler, & Forsyth, B. H. (1996a). *Answering questions: Methodology for determining cognitive and communicative processes in survey research*. (N. Schwarz & S. Sudman, Eds.). San Francisco: Jossey-Bass.
- Lessler, J. T., & Forsyth, B. H. (1996b). *Answering questions: Methodology for determining cognitive and communicative processes in survey research*. (S. (Ed) Norbert (Ed); Sudman Schwarz, Ed.) (Vol. A coding system for appraising questionnaires., pp. 259–291). San Francisco, CA, US: Jossey-Bass, xi, 469 pp.
- Levy, M., Grewal, D., Peterson, R. A., & Connolly, B. (2005). The concept of the “Big Middle”? *Journal of Retailing, 81*(2), 83–88.
- Levy, S. J. (1963). *Symbolism and Life Style," in Toward Scientific Marketing*. (S. A. Greyser, Ed.) (pp. 140–149). Chicago, IL: American Marketing Association.
- Levy, S. J. (1981). Interpreting consumer mythology: a structural approach to consumer behavior. *The Journal of Marketing, 49*–61.
- Li, R., Chung, T.-L. D., & Fiore, A. M. (2017). Factors affecting current users' attitude towards e-auctions in China: An extended TAM study. *Journal of Retailing and Consumer Services, 34*, 19–29.
- Lian, J.-W. (2015). Critical factors for cloud based e-invoice service adoption in Taiwan: An empirical study. *International Journal of Information*

- Management*, 35(1), 98–109.
- Limayem, M., Hirt, S. G., & Chin, W. W. (2001). Intention does not always matter: the contingent role of habit on IT usage behavior. *ECIS 2001 Proceedings*, 56.
- Lin, C.-F. (2002). Segmenting customer brand preference: demographic or psychographic. *Journal of Product & Brand Management*, 11(4), 249–268.
- Ling, P. M., Neilands, T. B., Nguyen, T. T., & Kaplan, C. P. (2007). Psychographic segments based on attitudes about smoking and lifestyle among Vietnamese-American adolescents. *Journal of adolescent health*, 41(1), 51–60.
- Little, T. D., Lindenberger, U., & Nesselroade, J. R. (1999). On selecting indicators for multivariate measurement and modeling with latent variables: When "good" indicators are bad and "bad" indicators are good. *Psychological Methods*, 4(2), 192.
- Locke, E. A. (1991). The motivation sequence, the motivation hub, and the motivation core. *Organizational behavior and human decision processes*, 50(2), 288–299.
- Locke, E. A., & Henne, D. (1986). Work motivation theories. *International review of industrial and organizational psychology*, 1, 1–35.
- Locke, E. A., & Latham, G. P. (1990). Work motivation and satisfaction: Light at the end of the tunnel. *Psychological science*, 1(4), 240–246.
- Locke, E. A., & Latham, G. P. (2002). Building a practically useful theory of goal setting and task motivation: A 35-year odyssey. *American psychologist*, 57(9), 705.
- Locke, E. A., & Latham, G. P. (2006). New directions in goal-setting theory. *Current directions in psychological science*, 15(5), 265–268.
- Loudon, D. L., & Della Pitta, A. J. (1979). *Consumer Behavior: Concepts and Applications* (pp. 61–118). New York: McGraw-Hill.
- Lu, Y., Yang, S., Chau, P. Y., & Cao, Y. (2011). Dynamics between the trust transfer process and intention to use mobile payment services: A cross-environment perspective. *Information & Management*, 48(8), 393–403.
- Maccoby, E. E., & Maccoby, N. (1954). *The interview: A tool of social science. Handbook of social psychology* (Vol. 1, pp. 449–487).
- MacGregor, R. C., & Vrazalic, L. (2005). A basic model of electronic commerce adoption barriers: A study of regional small businesses in Sweden and Australia. *Journal of small business and enterprise development*, 12(4), 510–527.
- MacLachlan, D. L., & Johansson, J. K. (1981). Market Segmentation with Multivariate AID. *Journal of Marketing*, 45, 74–84.
- Madi, A. (2016). Using values to segment virtual consumers on social networking sites. *Marketing Intelligence & Planning*, 34(5), 623–645.

- Madrigal, R. (1995). Personal values, traveler personality type, and leisure travel style. *Journal of Leisure Research*, 27(2), 125.
- Madrigal, R., & Kahle, L. R. (1994). Predicting vacation activity preferences on the basis of value-system segmentation. *Journal of Travel research*, 32(3), 22–28.
- Magdison, J. (1994). The CAID Approach to Segmentation Modelling: Chi-squares Automatic interaction Detection. *Advanced Methods of Marketing Research*, 118–119.
- Maio, G. R., & Olson, J. M. (1994). Value—attitude-behaviour relations: The moderating role of attitude functions. *British Journal of Social Psychology*, 33(3), 301–312.
- Malhotra, N. K. (2010). *Marketing Research: An Applied Orientation*. Pearson Education.
- Malaysian Communication and Multimedia Commission. (2015). *Communications and Multimedia: Pocket Book of Statistics, Q4 2015*. Retrieved from https://www.mcmc.gov.my/skmmgovmy/media/General/pdf/CM-Q4-2015_BI.pdf
- Malaysian Communication and Multimedia Commission. (2016). *Communications and Multimedia: Facts and Figures , 2Q 2016*. Retrieved from https://www.mcmc.gov.my/skmmgovmy/media/General/pdf/2Q16-infog_04112016.pdf
- Malaysian Communication and Multimedia Commission. (2017). *Internet Users Survey 2017. Statistical Brief Number Twenty One*. Retrived from https://www.mcmc.gov.my/skmmgovmy/media/General/pdf/MCMC-Internet-Users-Survey-2017_v2.pdf
- Maranguni, N., & Grani, A. (2015). Technology acceptance model: a literature review from 1986 to 2013. *Universal Access in the Information Society*, 14(1), 81–95.
- Marcoulides, G. A., & Chin, W. W. (2013). You write, but others read: Common methodological misunderstandings in PLS and related methods. *New perspectives in partial least squares and related methods*, 31–64.
- Martocchio, J. J., Frink, D. D., & others. (1994). A review of the influence of group goals on group performance. *Academy of management journal*, 37(5), 1285–1301.
- Martinez, E., & Montaner, T. (2006). The effect of consumer's psychographic variables upon deal-proneness. *Journal of Retailing and Consumer Services*, 13(3), 157–168.
- Mas'od, A., & Chin, T. A. (2014). Determining socio-demographic, psychographic and religiosity of green hotel consumer in Malaysia. *Procedia-Social and Behavioral Sciences*, 130, 479–489.
- Maslow, A. H. (1954). The instinctoid nature of basic needs. *Journal of Personality*, 22(3), 326–347.

- Matricon, & Cathelat, B. (1974). L'importance de l'environnement socio-culturel. *Compte rendu des journées de l'IREP*, 40–94.
- Mazis, R. M., Ahtola O. & Kippel. (1975). A comparison of four multi attribute models in the prediction of consumer attitudes. *Journal of Consumer Research*, 2, 38–53.
- McClelland, C. (1953). CL McClelland and C. Goodman, *Phys. Rev.* 91, 760 (1953). *Phys. Rev.* (Vol. 91, p. 760).
- McClelland, D. C. (1965). N achievement and entrepreneurship: A longitudinal study. *Journal of personality and Social Psychology*, 1(4), 389.
- McCrae, R. R., & Costa, P. T. (1985). Updating Norman's "adequacy taxonomy": Intelligence and personality dimensions in natural language and in questionnaires. *Journal of personality and social psychology*, 49(3), 710.
- McCrae, R. R., & Costa, P. T. (1987). Validation of the five-factor model of personality across instruments and observers. *Journal of personality and social psychology*, 52(1), 81.
- McDonald, M., & Dunbar, I. (2004). *Market segmentation: How to do it, how to profit from it*. Butterworth-Heinemann.
- McDonald, S. S., & Goldman, A. E. (1979). Strategies of segmentation research. *A Look Back, A Look Ahead, Chicago, American Marketing Association*, 30–42.
- Meier, A., & Stormer, H. (2009). *eBusiness & eCommerce: managing the digital value chain*. Springer Science & Business Media.
- Meyvis, T., & Van Osselaer, S. M. (2017). Increasing the Power of Your Study by Increasing the Effect Size. *Journal of Consumer Research*, 44(5), 1157–1173.
- Miner, J. (2005). *Organizational Behavior 1: Essential Theories of Motivation and Leadership*. ME Sharpe. Inc., New York, NY.
- Miner, J. B. (1960). The effect of a course in psychology on the attitudes of research and development supervisors. *Journal of Applied Psychology*, 44(3), 224.
- Mitchell, A. (1983). *The VALS typology*. Macmillan Publishing Company.
- Mittal, B. (2016). Psychographics of comparison shoppers. *Journal of Consumer Marketing*, 33(1), 20–31.
- Money, K., Hillenbrand, C., Henseler, J., & Da Camara, N. (2012). Exploring unanticipated consequences of strategy amongst stakeholder segments: the case of a European revenue service. *Long Range Planning*, 45(5-6), 395–423.
- Moon, J.-W., & Kim, Y.-G. (2001). Extending the TAM for a World-Wide-Web context. *Information & management*, 38(4), 217–230.
- Mooradian, T. A., & Olver, J. M. (1996). Shopping motives and the five factor model: an integration and preliminary study. *Psychological Reports*,

78(2), 579–592.

- Morosan, C., & DeFranco, A. (2016). It's about time: Revisiting UTAUT2 to examine consumers' intentions to use NFC mobile payments in hotels. *International Journal of Hospitality Management*, 53, 17–29.
- Moskowitz, G. B. (2012). *The representation and regulation of goals. Goal-directed behavior* (pp. 1–47). New York: Psychology Press, Taylor & Francis Group.
- Mostafa, M. M. (2009). Shades of green: A psychographic segmentation of the green consumer in Kuwait using self-organizing maps. *Expert Systems with Applications*, 36(8), 11030–11038.
- Muller, T. E. (1991). Using personal values to define segments in an international tourism market. *International Marketing Review*, 8(1).
- Muller, T. E. (1996). How personal values govern the post-visit attitudes of international tourists. *Journal of Hospitality & Leisure Marketing*, 3(2), 3–24.
- Mullins, J., Walker, O. C., & Boyd Jr, H. W. (2012). *Marketing management: A strategic decision-making approach*. McGraw-Hill Higher Education.
- Munson, J. M., & McIntyre, S. H. (1979). Developing practical procedures for the measurement of personal values in cross-cultural marketing. *Journal of Marketing Research*, 48–52.
- Myers, J. H. (n.d.). Benefit Structure Analysis: A New Tool for Product Planning. *Journal of Marketing*, Vol. 40, 23–32.
- Myers, J. H., & Tauber, E. (1977). *Market Structure Analysis* (pp. 68–90). Chicago: American Marketing Association.
- Nachum, L., & Ayal, I. (1994). Appropriate method for segmentation of the international market: Segmentation of the LDCs. *Journal of International Marketing and Marketing Research*, 19(3), 125–141.
- Naert, P., & Leefang, P. (1978). *Building Implementable Marketing Models*. Leiden: Martinus Nijhoff.
- Narang, R. (2011). Examining the role of various psychographic characteristics in apparel store selection: a study on Indian youth. *Young Consumers*, 12(2), 133–144.
- Neuman, L. W. (2014). *Social Research Methods: Qualitative and Quantitative Approaches*. Pearson Education Limited.
- Nicosia, F. M., & Wind, Y. (1977). Emerging models of organizational buying processes. *Industrial Marketing Management*, 6(5), 353–369.
- Nieswiadomy, R. M. (2002). *Foundations of Nursing Research (4th ed.)*. Upper Saddle River, NJ: Pearson Education.
- Nisbett, R. E., & Wilson, T. D. (1977). Telling more than we can know: Verbal reports on mental processes. *Psychological review*, 84(3), 231.
- Norman, W. T. (1967). 2800 Personality Trait Descriptors–Normative Operating Characteristics for a University Population.

- Nunnally, J. C., & Bernstein, I. (1994). *Psychometric Theory (McGraw-Hill Series in Psychology)* (Vol. 3). McGraw-Hill New York.
- Nuttin, J. (1980). *Théorie de la motivation humaine*. Paris: Puf.
- Oettingen, G., Hönl, G., & Gollwitzer, P. M. (2000). Effective self-regulation of goal attainment. *International journal of educational research*, 33(7-8), 705–732.
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61, 404–414.
- Orbell, S., Blair, C., Sherlock, K., & Conner, M. (2001). The theory of planned behavior and ecstasy use: Roles for habit and perceived control over taking versus obtaining substances. *Journal of Applied Social Psychology*, 31(1), 31–47.
- Ortmeier, B. G., & Perri, M. (1991). An Alternative to Demographic Segmentation: The List of Values Psychographic Measure. *Journal of Pharmaceutical Marketing & Management*, 6(1), 87–106.
- Ostland, L. . (n.d.). Perceived Innovation Attributes as Predictors of Innovativeness. *Journal of Consumer Research*, Vol. 1, 23–29.
- Pallant, J. (2013). *SPSS Survival Manual: A step by step guide to data analysis using IBM SPSS*. McGraw-Hill.
- Pandey, S., & Chawla, D. (2014). E-lifestyles of Indian online shoppers: A scale validation. *Journal of Retailing and Consumer Services*, 21(6), 1068–1074.
- Papazafeiropoulou, A., & Pouloudi, A. (2000). The government's role in improving electronic commerce adoption. *ECIS 2000 Proceedings*, 188.
- Park, J.-Y., & Jang, S. S. (2014). Psychographics: Static or dynamic? *International Journal of Tourism Research*, 16(4), 351–354.
- Parks, L., & Guay, R. P. (2009). Personality, values, and motivation. *Personality and individual differences*, 47(7), 675–684.
- Peltier, B. D., & Walsh, J. A. (1990). An investigation of response bias in the Chapman Scales. *Educational and Psychological Measurement*, 50(4), 803–815.
- Pepper, M., Jackson, T., & Uzzell, D. (2009). An examination of the values that motivate socially conscious and frugal consumer behaviours. *International journal of consumer studies*, 33(2), 126–136.
- Perm III, M. (1990). Application of the list of values alternative psychographic assessment scale. *Psychological Reports*, 66(2), 403–406.
- Pervin, L. A. (1989). 12 Goals Concepts: Themes, Issues, and Questions. *Goal concepts in personality and social psychology*, 473.
- Pessemier, E. A., & Tigert, D. J. (1966). *Personality, Activity, and Attitude*

- Predictors of Consumer Behavior.* (J. S. Wright & J. L. Goldstucker, Eds.) (New Ideas for Successful Marketing., pp. 332–347). Chicago, IL: American Marketing Association.
- Phillips, D. C., & Burbules, N. C. (2000). *Postpositivism and educational research.* Rowman & Littlefield.
- Pitts, R. E., & Woodside, A. G. (1983). Personal value influences on consumer product class and brand preferences. *The Journal of Social Psychology, 119*(1), 37–53.
- Plank, R. E. (1985). A critical review of industrial market segmentation. *Industrial Marketing Management, 14*(2), 79–91.
- Plummer, J. T. (1971). Life style patterns and commercial bank credit card usage. *the Journal of Marketing, 35–41.*
- Plummer, J. T. (1974). The concept and application of life style segmentation. *the Journal of Marketing, 33–37.*
- Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of applied psychology, 88*(5), 879.
- Podsakoff, P. M., & Organ, D. W. (1986). Self-reports in organizational research: Problems and prospects. *Journal of management, 12*(4), 531–544.
- Preacher, K. J., & Hayes, A. F. (2004). SPSS and SAS procedures for estimating indirect effects in simple mediation models. *Behavior research methods, 36*(4), 717–731.
- Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior research methods, 40*(3), 879–891.
- Prescott, P. A., & Soeken, K. L. (1989). The potential uses of pilot work. *Nursing Research, 38*(1), 60.
- Quattrone, G. A. (1985). On the congruity between internal states and action. *Psychological Bulletin, 98*(1), 3.
- Quinn, L., & Dibb, S. (2010). Evaluating market-segmentation research priorities: Targeting re-emancipation. *Journal of Marketing Management, 26*(13-14), 1239–1255.
- Raaij, W. Fred van, & Verhallen, T. M. (1994). Domain-specific market segmentation. *European Journal of Marketing, 28*(10), 49–66.
- Rahayu, R., & Day, J. (2015). Determinant factors of e-commerce adoption by SMEs in developing country: evidence from Indonesia. *Procedia-Social and Behavioral Sciences, 195,* 142–150.
- Rainwater, L., Coleman, R. P., & Handel, G. (1959). *Workingman's Wife: her personality, world and life style.* Oceana Publications New York.
- Ramaswamy, V., DeSarbo, W. S., Reibstein, D. J., & Robinson, W. T. (1993).

- An empirical pooling approach for estimating marketing mix elasticities with PIMS data. *Marketing Science*, 12(1), 103–124.
- Ramaswamy, E. W. A. V., & DeSarbo, W. S. (1993). A Disaggregate Negative Binomial Regression Procedure for Count Data Analysis. *Management Science*, 40, 405–417.
- Ramayah, T. C. C. T. M. (2016). *Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 3.0: An Updated and Practical Guide to Statistical Analysis*. Pearson Malaysia.
- Rammstedt, B., & John, O. P. (2007). Measuring personality in one minute or less: A 10-item short version of the Big Five Inventory in English and German. *Journal of research in Personality*, 41(1), 203–212.
- Razzaque, M. A. (2002). Value-dimensions and performance of retail salespersons: An empirical examination in a developing Asian economy. *Journal of Asia-Pacific Business*, 3(4), 21–44.
- Reynolds, F. D., & Darden, W. R. (1972). Intermarket patronage: A psychographic study of consumer outshoppers. *The Journal of Marketing*, 50–54.
- Reynolds, F. D., Darden, W. R., & Martin, W. S. (1974). Developing an image of store-loyal customer-life-style analysis to probe a neglected market. *Journal of Retailing*, 50(4), 73–84.
- Reynolds, T. J., & Gutman, J. (1988). Laddering theory, method, analysis, and interpretation. *Journal of advertising research*, 28(1), 11–31.
- Ringle, C. M., Sarstedt, M., & Mooi, E. A. (2010). Response-based segmentation using finite mixture partial least squares. *Data Mining* (pp. 19–49). Springer.
- Robinson, J. (1933). *The economics of imperfect competition*.
- Rodgers, R., & Hunter, J. E. (1991). Impact of management by objectives on organizational productivity.
- Rodríguez, T. E., & Trujillo, E. C. (2013). Consumer acceptance and use of airline e-commerce websites to purchase tickets: an application of the Extended UTAUT (UTAUT2). *Descubriendo nuevos horizontes en administración: XXVII Congreso Anual AEDEM, Universidad de Huelva*, 5, 6 y 7 de junio de 2013, 62.
- Rodríguez-Ortega, T., Bernués, A., & Alfnes, F. (2016). Psychographic profile affects willingness to pay for ecosystem services provided by Mediterranean high nature value farmland. *Ecological Economics*, 128, 232–245.
- Rogers, E. M. (1962). *Diffusion of Innovations*. New York, Free Press of Glencoe.
- Rogers, E. M. (2002). Diffusion of preventive innovations. *Addictive behaviors*, 27(6), 989–993.
- Rogers, E. M., & Kincaid, D. L. (1981). Communication networks: toward a new paradigm for research.

- Rogers Everett, M. (1995). *Diffusion of innovations*. New York (Vol. 12).
- Rokeach, M. (1968). Beliefs, attitudes and values: A theory of organization and change.
- Rokeach, M. (1973). *The nature of human values*. Free press.
- Romero, E., Villar, P., Gómez-Fraguela, J. A., & López-Romero, L. (2012). Measuring personality traits with ultra-short scales: A study of the Ten Item Personality Inventory (TIPI) in a Spanish sample. *Personality and Individual Differences*, 53(3), 289–293.
- Roos, J. (1984). *On way of life typologies*. University of Helsinki.
- Rosbergen, F. G. M. P. E. A., & Wedel, M. (1997). Visual Attention to Advertising: A Segment-Level Analysis. *Journal of Consumer Research*, 24, 305–314.
- Rothgeb, J. (2001). Gordon Willis in Barbara Forsyth (2001): Questionnaire Pretesting Methods: Do Different Techniques and Different Organizations Produce Similar Results. *Proceedings of the Section on Survey Research Methods*. American Statistical Association. *Dostopno prek* <http://www.amstat.org/sections/srms/Proceedings/y2001/Proceed/00476.pdf>, 10.
- Roy, S., & Goswami, P. (2007). Structural equation modeling of value-psychographic trait-clothing purchase behavior: a study on the urban college-goers of India. *Young Consumers*, 8(4), 269–277.
- Salazar, M. S. (2015). The dilemma of combining positive and negative items in scales. *Psicothema*, 27(2), 192–200.
- Sánchez-Franco, M. J., & Roldán, J. L. (2005). Web acceptance and usage model: A comparison between goal-directed and experiential web users. *Internet Research*, 15(1), 21–48.
- Sarmaniotis, C., Dr Eugenia Wickens, D., Tilikidou, I., & Delistavrou, A. (2014). Pro-Environmental Purchasing Behaviour during the economic crisis. *Marketing Intelligence & Planning*, 32(2), 160–173.
- Saucier, G., & Goldberg, L. R. (2002). Assessing the big five: Applications of 10 psychometric criteria to the development of marker scales.
- Sarstedt, M., Becker, J.-M., Ringle, C. M., & Schwaiger, M. (2011). Uncovering and treating unobserved heterogeneity with FIMIX-PLS: which model selection criterion provides an appropriate number of segments? *Schmalenbach Business Review*, 63(1), 34–62.
- Sarstedt, M., & Ringle, C. M. (2010). Treating unobserved heterogeneity in PLS path modeling: a comparison of FIMIX-PLS with different data analysis strategies. *Journal of Applied Statistics*, 37(8), 1299–1318.
- Schellinck, T., & Fenwick, I. (1981). TESTING THE STABILITY OF MARKET SEGMENTATION ANALYSIS. *Advances in Consumer Research*, 8(1).
- Schiffman, L. G., Sherman, E., & Long, M. M. (2003). Toward a better understanding of the interplay of personal values and the Internet. *Psychology & Marketing*, 20(2), 169–186.

- Schuster, C. P., & Bodkin, C. D. (1987). Market segmentation practices of exporting companies. *Industrial Marketing Management*, 16(2), 95–102.
- Schwartz, S., & Cieciuch, J. (2017). *Values and the human being*. (E. by Martijn van Zomeren & J. F. Dovidio, Eds.). Oxford University Press.
- Schwartz, S. H. (1992). Universals in the content and structure of values: Theoretical advances and empirical tests in 20 countries. *Advances in experimental social psychology*, 25, 1–65.
- Schwartz, S. H. (1994). Are there universal aspects in the structure and contents of human values? *Journal of social issues*, 50(4), 19–45.
- Schwartz, S. H. (2003). A proposal for measuring value orientations across nations. *Questionnaire Package of the European Social Survey*, 259–290.
- Schwartz, S. H. (2006). A theory of cultural value orientations: Explication and applications. *Comparative sociology*, 5(2), 137–182.
- Schwartz, S. H., & Bilsky, W. (1987). Toward a universal psychological structure of human values. *Journal of personality and social psychology*, 53(3), 550.
- Schwartz, S. H., Cieciuch, J., Vecchione, M., Davidov, E., Fischer, R., Beierlein, C., Ramos, A., et al. (2012). Refining the theory of basic individual values. *Journal of personality and social psychology*, 103(4), 663.
- Schwartz, S. H., Melech, G., Lehmann, A., Burgess, S., Harris, M., & Owens, V. (2001). Extending the cross-cultural validity of the theory of basic human values with a different method of measurement. *Journal of cross-cultural psychology*, 32(5), 519–542.
- Sekaran, U. (2003). *Research Methods for Business: A Skill Building Approach*. John Wiley and Sons.
- Sethuraman, R., & Parasuraman, A. (2005). Succeeding in the Big Middle through technology. *Journal of Retailing*, 81(2), 107–111.
- Sharp, J. H. (2006). Development, extension, and application: a review of the technology acceptance model. *Director*, 7.
- Shaw, D., Grehan, E., Shiu, E., Hassan, L., & Thomson, J. (2005). An exploration of values in ethical consumer decision making. *Journal of Consumer Behaviour: An International Research Review*, 4(3), 185–200.
- Shih, H.-P. (2004). Extended technology acceptance model of Internet utilization behavior. *Information & management*, 41(6), 719–729.
- Shim, S., & Eastlick, M. A. (1998). The hierarchical influence of personal values on mall shopping attitude and behavior. *Journal of Retailing*, 74(1), 139.
- Sirgy, M. J. (n.d.). Self-Concept in Consumer Behavior: A Critical Review. *Journal of Consumer Research*, Vol. 9, 287–300.

- Smith, W. R. (1956). Product differentiation and market segmentation as alternative marketing strategies. *The Journal of Marketing*, 3–8.
- Srihadi, T. F., Sukandar, D., Soehadi, A. W., & others. (2016). Segmentation of the tourism market for Jakarta: Classification of foreign visitors' lifestyle typologies. *Tourism Management Perspectives*, 19, 32–39.
- Statista. (2018). *E-commerce in Malaysia*. Retrieved from <https://www.statista.com/outlook/243/122/ecommerce/malaysia>
- Steenkamp, J. E. B. M., & Wedel, M. (1991). Segmenting Retail Markets on Store Image Using a Consumer-Based Methodology. *Journal of Retailing*, 67, 300–320.
- Steenkamp, J. E. B. M., & Wedel, M. (1993). Fuzzy Clusterwise Regression in Benefit Segmentation: Application and Investigation into its Validity. *Journal of Business Research*, 26, 237–249.
- Steenkamp, J.-B. E., & Ter Hofstede, F. (2002). International market segmentation: issues and perspectives. *International Journal of Research in Marketing*, 19(3), 185–213.
- Stone, M. (1974). Cross-validatory choice and assessment of statistical predictions. *Journal of the royal statistical society. Series B (Methodological)*, 111–147.
- Stout, R. G. et al. (1977). *Moving Ahead with Attitude Research*. (W. Y. & M. Greenberg, Eds.) (pp. 45–49). Chicago: American Marketing Association.
- Straughan, R. D., & Roberts, J. A. (1999). Environmental segmentation alternatives: a look at green consumer behavior in the new millennium. *Journal of consumer marketing*, 16(6), 558–575.
- Suárez-Alvarez, J., Pedrosa, I., Lozano, L. M., García-Cueto, E., Cuesta, M., & Muñiz, J. (2018). Using reversed items in Likert scales: A questionable practice. *Psicothema*, 30(2), 149–158.
- Sudbury, L., & Simcock, P. (2009). Understanding older consumers through cognitive age and the list of values: A UK-based perspective. *Psychology & Marketing*, 26(1), 22–38.
- Sudman, E. S.; Blair. (1998). *Marketing Research: A Problem-solving Approach*. McGraw-Hill.
- Sullivan, P., & Savitt, R. (1997). Store patronage and lifestyle factors: implications for rural grocery retailers. *International Journal of Retail & Distribution Management*, 25(11), 351–364.
- Swinyard, W. R. (1998). Shopping mall customer values: the national mall shopper and the list of values. *Journal of Retailing and Consumer Services*, 5(3), 167–172.
- Swinyard, W. R., & Smith, S. M. (2003). Why people (don't) shop online: A lifestyle study of the internet consumer. *Psychology & marketing*, 20(7), 567–597.
- Szajna, B. (1996). Empirical evaluation of the revised technology acceptance

- model. *Management science*, 42(1), 85–92.
- Teel, W. J.E. Bearden, & Durand, R. M. (1977). Psychographic Profiles of Media Usage Segments. *Journal of the Academy of Marketing Science*, 5, No. 4, 379–388.
- Thomas, P. N., Leeuw, J. de, & MacEvoy, B. (1992). Richness Curves for Evaluating Market. *Journal of Marketing Research*, 29, 254–67.
- Thompson, C. J., & Arsel, Z. (2004). The Starbucks brandscape and consumers' (anticorporate) experiences of glocalization. *Journal of Consumer Research*, 31(3), 631–642.
- Thrane, C. (1997). Vacation motives and personal value systems. *Journal of Vacation Marketing*, 3(3), 234–244.
- Tigert, D. (1973). *Attitude Research Reaches New Heights*. (W. King & D. Tigert, Eds.) (pp. 223–227). Chicago: American Marketing Association.
- Tigert, D. J., Lathrope, R., & Bleeg, M. (1971). Fast Food Franchise-Psychographic And Demographic Segmentation Analysis. *Journal of Retailing*, 47(1), 81–90.
- Torelli, C. J., & Kaikati, A. M. (2009). Values as predictors of judgments and behaviors: the role of abstract and concrete mindsets. *Journal of personality and social psychology*, 96(1), 231.
- Triandis, H. C. (1980). Reflections on trends in cross-cultural research. *Journal of cross-cultural psychology*, 11(1), 35–58.
- Turner, M., Kitchenham, B., Brereton, P., Charters, S., & Budgen, D. (2010). Does the technology acceptance model predict actual use? A systematic literature review. *Information and Software Technology*, 52(5), 463–479.
- Tuten, T. L., & Bosnjak, M. (2001). Understanding differences in web usage: The role of need for cognition and the five factor model of personality. *Social Behavior and Personality: an international journal*, 29(4), 391–398.
- Tynan, A. C., & Drayton, J. (1987). Market segmentation. *Journal of Marketing Management*, 2(3), 301–335.
- Urbach, N., & Ahlemann, F. (2010). Structural equation modeling in information systems research using partial least squares. *JITTA: Journal of Information Technology Theory and Application*, 11(2), 5.
- Valencia, H. (1989). Hispanic values and subcultural research. *Journal of the Academy of Marketing Science*, 17(1), 23–28.
- Valette-Florence, P., & Jolibert, A. (1985). Un essai empirique de clarification des approches de styles de vie.
- Valette-Florence, P., & Jolibert, A. (1987). Life style: an empirical investigation of the relation.
- Valette-Florence, P., & Jolibert, A. (1988). Life-Styles and Consumption Patterns.

- Valette-Florence, P., & Jolibert, A. (1990). Social values, AIO, and consumption patterns: Exploratory findings. *Journal of Business Research*, 20(2), 109–122.
- Van Auken, S., & Lonial, S. C. (1984). Assessing mutual association between alternative market segmentation bases. *Journal of Advertising*, 13(1), 11–16.
- Veal, A. J. (1991). Lifestyle and leisure: a review and bibliography.
- Vecchione, M., Casconi, T., & Barbaranelli, C. (2009). Assessing the circular structure of the Portrait Values Questionnaire: A confirmatory factor analysis approach. *European Journal of Psychological Assessment*, 25(4), 231–238.
- Vellido, A., Lisboa, P., & Meehan, K. (1999). Segmentation of the on-line shopping market using neural networks. *Expert systems with applications*, 17(4), 303–314.
- Venkatesh, V. (1999). Creation of favorable user perceptions: exploring the role of intrinsic motivation. *MIS quarterly*, 239–260.
- Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision sciences*, 39(2), 273–315.
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management science*, 46(2), 186–204.
- Venkatesh, V., Davis, F. D., & Morris, M. G. (2007). Dead or alive? The development, trajectory and future of technology adoption research. *Journal of the association for information systems*, 8(4), 267.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425–478.
- Venkatesh, V., Sykes, T. A., & Venkatraman, S. (2014). Understanding e-Government portal use in rural India: role of demographic and personality characteristics. *Information Systems Journal*, 24(3), 249–269.
- Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology.
- Venkatesh, V., Thong, J. Y., & Xu, X. (2016). Unified theory of acceptance and use of technology: a synthesis and the road ahead.
- Vinson, D. E., Scott, J. E., & Lamont, L. M. (1977). The role of personal values in marketing and consumer behavior. *The Journal of Marketing*, 44–50.
- Vroom, V. (1964). *Motivation and work*. New York: Wiley.
- Vyncke, P. (2002). Lifestyle segmentation: From attitudes, interests and opinions, to values, aesthetic styles, life visions and media preferences. *European journal of communication*. Sage Publications Sage UK: London, England.

- Walters, P. G. (1997). Global market segmentation: methodologies and challenges. *Journal of Marketing Management*, 13(1-3), 165–177.
- Watkins, L., & Gnoth, J. (2005). Methodological issues in using Kahle's list of values scale for Japanese tourism behaviour. *Journal of Vacation Marketing*, 11(3), 225–233.
- Weaver, D. B. (2012). Psychographic insights from a South Carolina protected area. *Tourism Management*, 33(2), 371–379.
- Webster, F. E., & Wind, Y. (1972). *Organizational buying behavior*. Prentice Hall.
- Wedel, M., & DeSarbo, W. S. (1993). A Latent Class Binomial Logit Methodology for the Analysis of Paired Comparison Choice Data: An Application Reinvestigating the Determinants of Perceived Risks. *Decision Sciences*, 24, 1157–1170.
- Wedel, & DeSarbo, W. S. (1995). A Mixture Likelihood Approach for Generalized Linear Models. *Journal of Classification*, 12, 1–35.
- Wedel, M., & Kamakura, W. A. (2000). *Market segmentation: Conceptual and methodological foundations* (Vol. 8). Springer Science & Business Media.
- Wedel, M., & Kamakura, W. A. (2002). Introduction to the special issue on market segmentation.
- Weiner, B. (1972). *Theories of motivation: From mechanism to cognition*. Markham.
- Weiner, B. (1985). An attributional theory of achievement motivation and emotion. *Psychological review*, 92(4), 548.
- Wells, W. . (1974). *Life Style and Psychographics*. ((Ed.) W.D. Wells, Ed.). Chicago, American Marketing Association.
- Wells, W. D., Tigert, D. J., & Activities, I. (1971). Opinions. *Journal of advertising research*, 11(4), 27–35.
- Werts, C. E., Linn, R. L., & Jöreskog, K. G. (1974). Intraclass reliability estimates: Testing structural assumptions. *Educational and Psychological measurement*, 34(1), 25–33.
- Wilkie, W. L., & Cohen, J. B. (1977). *An overview of market segmentation: behavioral concepts and research approaches*. Marketing Science Institute.
- Williams, M. D., Dwivedi, Y. K., Lal, B., & Schwarz, A. (2009). Contemporary trends and issues in IT adoption and diffusion research. *Journal of Information Technology*, 24(1), 1–10.
- Wind, Y. (1978). Issues and advances in segmentation research. *Journal of marketing research*, 317–337.
- Wind, Y., & Cardozo, R. N. (1974). Industrial market segmentation. *Industrial Marketing Management*, 3(3), 153–165.
- Wind, Y., Douglas, S. P., & Perlmutter, H. V. (1973). Guidelines for developing

- international marketing strategies. *The Journal of Marketing*, 14–23.
- Wind, & Green, P. (1974). *Life Style and Psychographics*. (W. Wells, Ed.) (pp. 97–126). Chicago: American Marketing Association.
- Winter, F. W. (1979). A cost-benefit approach to market segmentation. *The Journal of Marketing*, 103–111.
- Worsley, A., Wang, W. C., & Burton, M. (2015). Food concerns and support for environmental food policies and purchasing. *Appetite*, 91, 48–55.
- Wu, J.-H., & Wang, S.-C. (2005). What drives mobile commerce?: An empirical evaluation of the revised technology acceptance model. *Information & management*, 42(5), 719–729.
- Wu, S.-I. (2001). Benefit segmentation: an empirical study for on-line marketing. *Asia Pacific Journal of Marketing and Logistics*, 13(4), 3–18.
- Yan, R.-N., Bae, S. Y., & Xu, H. (2015). Second-hand clothing shopping among college students: the role of psychographic characteristics. *Young Consumers*, 16(1), 85–98.
- Yang, & Kang, Y. (2014). Understanding the adoption of mobile commerce in Singapore with the Technology Acceptance Model (TAM). *Academy of Marketing Science, 2004 Conference Proceedings*, XXVII, 211–215.
- Yankelovich, D. (1964). New criteria for market segmentation. *Harvard Business Review*, 42(2), 83–90.
- Ye, Q., Li, G., & Gu, B. (2011). A cross-cultural validation of the web usage-related lifestyle scale: An empirical investigation in China. *Electronic Commerce Research and Applications*, 10(3), 304–312.
- Yoo, S. J., Han, S., & Huang, W. (2012). The roles of intrinsic motivators and extrinsic motivators in promoting e-learning in the workplace: A case from South Korea. *Computers in Human Behavior*, 28(3), 942–950.
- Yousafzai, S. Y., Foxall, G. R., & Pallister, J. G. (2007). Technology acceptance: a meta-analysis of the TAM: Part 1. *Journal of Modelling in Management*, 2(3), 251–280.
- Yu, C.-S. (2011). Construction and validation of an e-lifestyle instrument. *Internet Research*, 21(3), 214–235.
- Yu, T.-K., & Wu, G.-S. (2007). Determinants of internet shopping behavior: An application of reasoned behaviour theory. *International Journal of Management*, 24(4), 744.
- Zeithaml, V. A. (1985). The new demographics and market fragmentation. *The Journal of Marketing*, 64–75.
- Zhao, X., Lynch Jr, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and truths about mediation analysis. *Journal of consumer research*, 37(2), 197–206.
- Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in human behavior*, 26(4), 760–767.

Ziff, R. (1973). Psychographics for Market Segmentation. *Journal of Marketing Research*, 3–9.

Zikmund, M. W.G.; Babin B.J.; Carr J.C.; Griffin. (2009). *Business Research Methods*. South-Western CENGAGE Learning.

