

# Coupon Usage and the Theory of Reasoned Action

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## INTRODUCTION

Coupon usage behavior is a widespread phenomenon in today's consumer society. According to recent statistics (Adweek's Marketing Week 1990), 273.4 billion coupons (more than 3,000 per household) were issued in 1989, at an average face value of 49.7 cents. Of these, 7.1 billion were actually redeemed, for a total of about \$3.5 billion. In addition, it has been estimated that 97 percent of all households use coupons in a given month (Teinowitz 1988). Clearly, these figures indicate that it is important for consumer researchers to understand why people use coupons.

In a pioneering study, Shimp and Kavas (1984) have shown that the theory of reasoned action (Fishbein and Ajzen 1975) is useful in specifying the antecedents of coupon usage for grocery shopping. Specifically, these authors found that the cognitive (expectancy-value) structure underlying consumers' attitude toward using coupons was best represented as a multi-dimensional construct, that attitudes and subjective norms influenced behavioral intentions but had no direct effects on behavior, and that self-reported coupon usage was a function of people's intentions to use coupons.

In this paper we extend Shimp and Kavas' (1984) work on the determinants of coupon usage behavior in two ways. First, we hypothesize that a consumer's prior history of using coupons for grocery shopping will serve an important role in influencing intentions and possibly behavior. Second, we hypothesize that the individual difference variable of state- vs. action-orientation will influence the extent to which intentions are formed on the basis of attitudes or subjective norms. Each of these issues will be dealt with in turn.

## PAST BEHAVIOR

The theory of reasoned action posits that attitudes and subjective norms are sufficient to predict intentions. That is, other variables are expected to influence intentions only indirectly through their impact on attitudes and/or subjective norms. Because intentions are hypothesized to mediate all of the effects of attitudes and subjective norms on behavior, the influence of other variables on behavior is also expected to be mediated by intentions. However, researchers have found that some variables have direct effects on intentions and/or behavior, unmediated by attitudes and subjective norms or intentions.

Past behavior is a case in point. Several studies have shown that the effects of past behavior on behavioral intentions are sometimes not mediated by attitudes and/or subjective norms (e.g., Bagozzi 1981; Bentler and Speckart 1979, 1981; Fredricks and Dossett 1983) and that prior behavior at times

has direct effects on present behavior which are not mediated by behavioral intentions (e.g., Ajzen and Madden 1986; Bagozzi 1981; Bentler and Speckart 1979, 1981; Fredricks and Dossett 1983). Whether or not past behavior should be accommodated in the theory of reasoned action probably depends on the behavior of interest. However, particularly in the context of coupon usage past behavior would seem to be an important antecedent of behavioral intentions and possibly of behavior.

It should be noted that the inclusion of a prior behavior construct in a theory presumably dealing with reasoned behaviors is not a contradiction in terms. First, proposing a dichotomy between volitional and nonvolitional behaviors is at best an oversimplification, at worst a misrepresentation. Most behaviors contain volitional elements to a greater or lesser extent. Second, even if behavior were determined, either directly or indirectly (i.e., through behavioral intentions), by past behavior, it does not follow that such behavior is necessarily habitual (Triandis 1977, 1979), scripted (Abelson 1976, 1981), or mindless (Langer 1978). This is especially true whenever there are no direct effects of prior behavior on subsequent behavior and the intention-behavior link is significant. In this case a reasonable interpretation may be that past behavior serves as one type of informational input to the decision to act in addition to attitudes and subjective norms. For example, prior behavior may reflect an individual's assessment of the extent of perceived behavioral control, a construct suggested by Ajzen and Madden (1986). Another way to think about the inclusion of past behavior as a predictor is that it serves as a covariate controlling for the effects of omitted variables. By including past behavior in a test of the theory of reasoned action, one can discover whether attitudes and subjective norms influence intention after controlling for the effects of omitted variables. Whatever the exact mechanism may be, finding a significant effect for past behavior in the context of consumers' usage of coupons for grocery shopping would call for additional research on the nature of the underlying process.

## STATE- VS. ACTION-ORIENTATION

Kuhl's (1981, 1982a, 1984, 1985, 1986) work on state- vs. action-orientation is part of his more general theory of action control. Action control refers to self-regulatory mechanisms that mediate (i.e., help overcome the difficulties inherent in) the enactment of action-related mental structures, particularly intentions (cf. Kuhl 1984, 1986). Kuhl (1982a) hypothesizes that people differ in their disposition toward, or capacity for, action control. People with low self-regulatory capacity are called

state-oriented, and people with high self-regulatory capacity are called action-oriented. In a sense, state- vs. action-orientation refers to a person's general tendency to approach or avoid things in a static (passive) or dynamic (active) fashion. State-orientation reflects inertia to act; action-orientation indicates readiness to act. Kuhl (1985) developed a scale measuring decision-related action- vs. state-orientation. The scale consists of 20 forced-choice items, one response alternative in each case reflecting state-orientation (SO), the other action-orientation (AO). A representative item from the scale is, "When I want to see someone again, (a) I plan to do it some day (SO), or (b) I try to set a date for the visit right away (AO)."

Based on previous research with other individual difference variables such as locus of control (e.g., Saltzer 1978, 1981) and self-monitoring (Ajzen, Timko, and White 1982; Bearden and Rose 1989) and Kuhl's own research, it may be hypothesized that state- vs. action-orientation will (a) affect the relative weighting of attitudinal and normative considerations in the formation of behavioral intentions and/or (b) moderate the strength of the intention-behavior relationship.

One study reported by Kuhl (1982b) directly supports the latter hypothesis. Students in a German secondary school were asked for their intentions to engage in a series of after-school activities, and the next day they reported the extent to which they had actually engaged in these activities. The findings showed that the correspondence between behavioral intentions and actual behavior was significantly greater for action-oriented than for state-oriented subjects. Interestingly, the reverse result obtained for some routinized activities (e.g., cleaning one's shoes) that may be largely under situational control. Kuhl (1982a, 1982b, 1985) explains this by hypothesizing that performing socially expected behaviors may be a way for state-oriented people to overcome deficits in self-regulatory capacity. Kuhl (1982b) did not collect attitudinal or normative measures, but in the context of the theory of reasoned action the aforementioned results may suggest that state-oriented subjects form their intentions on the basis of normative expectations, while action-oriented subjects arrive at their intentions through attitudinal considerations. There are thus at least two ways in which the construct of state- vs. action-orientation may moderate the pattern of relationships in the theory of reasoned action: either in the manner in which intentions are formed and/or in how strongly behavioral intentions are related to actual behavior. Both issues were investigated in the present study.

#### **METHOD**

Female staff members at a major university participated in a study on people's "attitudes toward coupons and their redemption practices." Two questionnaires, separated by one week, were sent to potential participants. The first questionnaire contained the measures of past coupon usage,

attitude toward using coupons, subjective norms, and behavioral intentions, as well as the state- vs. action-orientation scale. The second questionnaire was mailed to those people who had participated in the first wave of data collection and assessed people's coupon usage during the past week. A total of 198 subjects participated in the first wave of data collection, 163 of whom also completed the second questionnaire. After discarding cases with missing values, 149 subjects remained with complete data.

Multiple indicators were used for the attitude, subjective norm, and behavioral intention constructs so that the unreliability of measurements could be taken into account. The responses to the 20 items of the state- vs. action-orientation scale were summed up and the sample was split at the median. This resulted in sample sizes of 64 and 85 subjects, respectively, for the state- and action-oriented groups. The data were analyzed with the LISREL 7 program (Joreskog and Sorbom 1989), and both individual- and multiple-group analyses were performed to test the hypotheses stated earlier.

#### **RESULTS AND DISCUSSION**

The importance of past coupon usage behavior for subsequent decisions to use coupons for grocery shopping was confirmed. Past behavior was the most important determinant of behavioral intentions for both state- and action-oriented subjects. Furthermore, the proportion of variance in intentions accounted for by attitudes, subjective norms, and prior behavior was 63 and 68 percent, respectively, for state- and action-oriented subjects. This compares with 40 and 54 percent when prior behavior was not included as an antecedent. The latter figures are similar to the 48 percent value reported by Shimp and Kavas (1984) for one of their better-fitting models. These findings show that, even though attitudes and subjective norms (the two constructs posited as the only direct antecedents of intentions by the theory of reasoned action) explain a fair amount of the variance in behavioral intentions, past behavior adds a sizable increment, particularly in the case of state-oriented people.

Although a person's prior history of using coupons was the major determinant of behavioral intentions for both state- and action-oriented subjects, it should not be concluded that people use coupons solely out of habit or even mindlessly. The findings revealed that the effects of past behavior were primarily on intentions and not directly on future behavior, and behavioral intentions significantly influenced subsequent behavior. Thus, behavior was under volitional control. It seems more likely that people's prior experiences with coupons serve as one informational input to the decision to use coupons, reflecting in part perhaps the extent of perceived behavioral control, as suggested by Ajzen (1987).

The findings also showed that the behavioral intentions of state-oriented people were a function of subjective norms but not of attitudes, while the behavioral intentions of action-oriented people were a function of attitudes but not of subjective norms.

Thus, action-oriented people, who are characterized by a general readiness to act, seem to form their intentions on the basis of attitudinal (i.e., personal) considerations, whereas state-oriented people, who are in general not easily moved to act, appear to be influenced by normative (i.e., nonpersonal) considerations when forming intentions. For the latter group, the known expectations of significant others are apparently a strong enough influence to trigger the formation of intentions, even when personal factors are not powerful enough.

The hypothesis that state- vs. action-orientation would affect the degree of correspondence between intentions and behavior was rejected. The effects of intentions on behavior were statistically significant for both groups, confirming that coupon usage behavior is indeed under volitional control. However, the effects did not differ between the two groups.

One strength of the study is that it was not conducted with student subjects, but with female staff members, for whom the task should have been meaningful. Respondents ranged in age from 18 to 63 years, which indicates that the sample comprised a fairly broad spectrum of the population, and this contributes to the external validity of the study. Another strength might be the measurement of self-reported behavior. Subjects were presented with a table that had 21 product categories for which coupons are most commonly used as its rows (e.g., cereal, juice drinks, paper towels, snack foods, canned goods) and six sources of coupons as its columns (i.e., direct mail, newspapers, magazines, in or on packages, from store displays or flyers, from relatives or friends). By listing the product categories and incorporating alternative sources of coupons, the measurement procedure should provide more accurate estimates of coupon usage behavior than a single-item scale.

Some shortcomings of the present study should also be mentioned. One of the limitations is that the sample size in neither the state- nor action-oriented groups was very large. Fortunately, this did not lead to nonconvergence or improper solutions. In our study the most serious consequence of small sample size is probably lack of statistical power. However, the differences found between groups in the individual analyses were confirmed by multiple-group analyses, and one's confidence in the reality of the reported effects should therefore be strengthened, as a lack of statistical power works against finding significant differences. Another limitation of the study is that not everybody who filled out the first questionnaire also responded to the second questionnaire. However, the drop-out rate was fairly small at 18 percent. Most of this attrition is attributable to the time of year of the study, summer, where some respondents were absent at the second questioning due to vacations. Finally, the study relied on self-reports of coupon usage. Since reported and actual coupon usage are likely to differ, this could be another limitation of the study. However, our focus was not on how well coupon usage behavior could be explained per se, but on

how state- vs. action-orientation influenced the pattern of relationships among constructs in the theory of reasoned action. From this perspective discrepancies between reported and actual coupon usage are not that important, unless state- vs. action-orientation leads to systematic over- or underreporting of actual coupon usage, which is unlikely. Furthermore, the breakdown of coupon usage by source and product category should have reduced the error in reporting actual usage.

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