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Theoretical framework for the effect of gender on customer behaviour

This article develops a theoretical framework for the effects of gender on customer behaviour. The article contrasts recent findings from multiple streams of literature, in particular, psychology, marketing and sociology, to develop a conceptual framework for the influence of gender on multiple areas of customer behaviour (e.g., customer decision making, customer loyalty, response to the advertising). Direction for the future research and managerial implications are discussed.

Keywords: gender differences, customer behaviour, marketing, customer loyalty, self-construal.

Recent academic research has discovered important differences in cognitive processes and behaviour of male and female consumers (Fisher and Dubé 2005; Meyers-Levy 1988, 1989; Meyers-Levy and Maheswaran 1991; Melnyk et al. 2009; Melnyk and van Osselaer forthcoming, Meyers-Levy and Sternthal 1991). These differences are reflected in the widespread use of gender as a segmentation variable in marketing practice. Consequently, male and female consumers might require a different selling approach, have different levels of customer value, and may respond differently to loyalty programs and other actions that purport to enhance consumer loyalty.

This article develops theory for the effect of gender on customer behaviour.

Gender Differences. Research on intimate relationships and infidelity, consistent with popular stereotypes, suggests that women are inherently more loyal than men. Research on sexual infidelity suggests that men tend to be much less loyal than women (e.g., Baumeister, Catanese, and Vohs 2001; Buss and Schackelford 1997). For example, Hansen (1987) found that 35.2% of male student vs. 11.9% of female students had sexual intercourse outside a committed dating relationship. In marital heterosexual relationships after ten years of marriage 30% of males and 22% of females reported instances of non-monogamy (Blumstein and Schwartz 1983). If it is indeed "a basic instinct of human nature to be loyal" (Oliver, 1999, p. 42), these findings from the sexual infidelity literature suggest that females might simply have a stronger instinct to be loyal. Thus, given increasingly strong evidence of similarities between interpersonal and consumer relationships (e.g., Aggarwal 2004, Fournier 1998), men just may be less loyal consumers than women. Interestingly, recent findings in the biological literature also may be taken to suggest that females may be more loyal than men. The hormone Oxytocin is present in higher concentrations in females than males and among others effects, increase affiliation, social attachment and trust (Domes et al. 2005; Joung and Wang 2004;

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Kosfeld et al. 2005). These factors may be closely related to customer choices in general and loyalty in particular.

The view of males being less loyal than females would be consistent with a popular agency perspective of the fundamental differences between men and women in Western cultures. Summarizing this perspective, Cross and Madson (1997) argued that women, more than men, see themselves as *interdependent* (Markus and Kitayama 1991). They strive to feel connected to other people. Interrelatedness with society, social relationships, and social groups is a more important part of their identity than it is for men. Women focus on maintaining relationships. In contrast, this theory argues that men in Western cultures, relative to women, see themselves more as *independent*, are more individualistic, and strive for uniqueness and individuality. To men more than to women, the concerns of society, family members, or other people are secondary to the individual's. According to Cross and Madson (1997), these differences in self-construal are the result of differences in socialization of males and females starting in early childhood.

Scattered findings in the marketing literature would seem to support this view. Meyers-Levy (1988) showed that male participants evaluated a mouthwash more positively when its description highlighted medicinal benefits (e.g., preventing tooth decay) than when the description highlighted its cosmetic attributes (e.g., freshening breath). The reverse pattern was found for female participants. This pattern of results obtained only after participants read statements saying, for example, "it's important to stand by your own convictions" or "I try to consider others' feelings in making decisions" with no differences between different types of statements. Meyers-Levy (1988) also found that in a taste test female participants were more influenced by the opinion of another person than males were. The results from both experiments were interpreted in terms of males being self-focused whereas females are focused on both self and others.

In a conceptual article, Baumeister and Sommer (1997), taking an evolutionary perspective, critiqued the distinction between a female focus on interdependence and a male focus on independence. Citing a fundamental human need to belong (Baumeister and Leary 1995), Baumeister and Sommer (1997) proposed a different view on the fundamental distinction between Western men and women. According to this view, men and women are equally *interdependent*, but women tend to focus on establishing and maintaining a small number of close relationships with specific individuals more than men, whereas men tend to focus more than women on establishing and maintaining relationships with more abstract and larger groupings of people. In their article, Baumeister and Sommer (1997) described how many findings that fit the interdependence versus independence view on female and male self-construal are also consistent with the close-individual versus abstract-group relationship, or *relational* versus *collective interdependence*, view.

Consistently, empirical research by Gabriel and Gardner (1999) demonstrated for example, that when men and women were asked to describe an emotional experience, women were more likely than men to describe an event caused by a relational event whereas men were more likely than women to describe an event caused by a collective event.

Further, Melnyk et al. (2009) demonstrated across five studies that the reverse effect can be found, depending on the type of loyalty object. Whereas female customers were relatively more loyal than male customers to individuals such as individual service providers, males were relatively more loyal than females to groups and group-like entities such as companies.

Finally, although not meant to be a test of Baumeister and Sommer's (1997) theory, the theory seems consistent with recent evidence for the *male-warrior hypothesis* (Van Vugt, De

Cremer, and Janssen 2007), suggesting that men's behaviours and cognitions are more intergroup oriented than women's. Van Vugt, De Cremer and Janssen (2007) hypothesized that male group orientation was shaped evolutionary to increase chances of a tribe for survival. They based their hypothesis on Darwin's (1871) suggestion that tribes that included higher numbers of members willing to sacrifice themselves for a common good had a higher chance of survival. In contrast, Van Vugt et al. (2007) argued that female orientation was centered more on interpersonal needs involved in close, one-on-one relationships with family members. Consistent with these general hypotheses, Van Vugt and his colleagues found empirical evidence that men responded more strongly than women to intergroup threats and were also more willing to sacrifice for a group than women. This view was further supported by research by Seeley et al. (2003), who argued that any female attachments to a group can be explained by the relational opportunities derived by them from this group.

Before concluding this discussion of the two streams of literature, it is important to note that both theories make relative predictions. For example, Cross and Madson (1997) would not argue that males define themselves as completely independent. The critical argument is that, on average, males tend more towards independence *than females* on the independence versus interdependence dimension. In Baumeister and Sommer's (1997) theory, the critical conjecture is that female self-construal is centered *more than males'* self-construal on close individual relationships relative to more abstract groups. Thus, they would have no problem with the idea that, for example, most men care more about the relationship with their wife than with a group of occasional hunting buddies. Nevertheless, those relative differences may have systematic effect of customer's choices of the products and services as discussed in the section below.

Gender Differences in Consumer Behaviour. Neither Cross and Madson's (1997) nor Baumeister and Sommer's (1997) theory about male versus female self-construal speaks directly to customer behaviour. A fundamental difference between males and females in terms of their self-construal as being *interdependent* versus *independent* may suggest that Western women would be more likely than Western men to be loyal consumers. If women tend to strive more for establishing and maintaining relationships to people and social contexts, they may do the same for relationships with, for example, service personnel and companies. In contrast, the view of male and female self-construal as characterized by *relational* versus *collective interdependence* may have different implications for customer behaviour. The idea that women, more than men, tend to focus narrowly on intimate dyadic bonds and that men tend to focus more than women on a broader social structure consisting of larger numbers of people suggests a qualification of the hypothesis that females are more loyal consumers than males. It suggests that female consumers are more oriented than male consumers to individuals but that the opposite effect would be found when the object is a group. This, for example, may imply that women are more loyal than men to individual employees, but that men are more likely than women to be loyal to companies, which may be construed as more group-like.

In Baumeister and Sommer's (1997) theory, collective and relational interdependence are always characterized by a combination of the group versus individual nature of relationships and the close versus more distant nature of the relationships. Most consumer relationships (see Fournier 1998, Muñiz and Schau 2005 for exceptions) are much shallower than the close individual relationships discussed by Baumeister and Sommer (1997). Thus, to the extent that the main difference between male and female self-construal is in the closeness of female versus male relationships, the loyalty prediction may be confirmed in general but not in the consumer realm. Nevertheless, there is some evidence suggesting that the individual versus

group factor *per se* is sufficient to obtain gender differences. Recent findings show that even very young human male infants tend to be more attentive to displays showing a group of unfamiliar puppets while female infants tend to attend more to displays of a single unfamiliar puppet (Benenson, Duggan, and Markovits 2004). Similarly, 10-year old boys were more likely than 10-year old girls to withdraw from a task completed in dyads, whereas girls were more likely to withdraw from the same task completed in groups (Benenson and Heath 2006). Taken together these findings do suggest the possibility that, even in relatively shallow consumer relationships, there are significant differences that should not be ignored.

Direction for future research. A goal for future research would be to find out what causes the differences found between males and females. At a fundamental level, it is rather unclear what causes gender differences in self-construal. Many authors have focused on social influences. For example, differences have been documented in parenting styles and other social influences, starting in early childhood, that could cause differences in self-construal (Maccoby 1990). Evolutionary psychologists (Buss and Kenrick 1998) have focused their explanations on an asymmetry between men and women in parental investment. Wood and Eagly (2002) proposed a biosocial account, which attributes gender differences to the combination of physical differences between men and women with the social, economic, technological, and ecological context. Although such an exercise would be beyond the scope of this paper, it is not difficult to think of social constructionist, evolutionary, and biosocial explanations for our findings. Baumeister and Sommer (1997) focused mostly on evolutionary explanations when discussing their relational versus collective interdependence theory but provided no clear evidence for an evolutionary explanation or against other explanations. Thus, the support we find for the relational versus collective interdependence theory does not provide much clarification of what causes differences between male and female self-identity.

At a more proximal level, it would also be interesting to know more about the psychological processes that drive differences in loyalty. For example, it seems unlikely that females and males explicitly think about norms that say they should be loyal to individual service providers versus groups. Thus, it is likely that gendered norms, habits, or ways of interacting influence behaviour in a nonconscious way.

Managerial Implications. Our findings have clear managerial implications in several areas.

Customer Relationship Management. In general, our findings suggest that companies targeting female consumers depend more than companies targeting male consumers on relationships between individual employees and customers. Whereas male consumers may be satisfied with an anonymous relationship with a store or chain, and are less likely to switch their patronage when specific employees leave, female consumers demand more personal, one-to-one relationships. Relative to males, female consumers' allegiances may be more with specific employees than with a store, store chain, or firm.

Store Format. The difference between male and female consumer loyalty may also impact where people shop depending on which format is more conducive to one-to-one relationships. For example, small, boutique, owner-operated stores may be more conducive than larger chain operations when targeting females than when targeting males. Finally, our results suggest that differences occur even at a less abstract level than a store or chain. Merely moving from one contact to a small group of contacts, such as from a personal banker or hairdresser to a team of bankers or hairdressers, may have a more negative effect on females' than on male consumers' loyalty.

Advertising. Companies may consider different way of advertising depending on the share of female and male clients. For companies targeting males, an advertising strategy that stresses group themes may be more suitable, whereas for companies targeting females, advertising themes focusing on personal relationships may be more suitable.

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Теоретическая основа влияния гендерных аспектов на поведение клиентов

Эта статья развивает теоретическую основу для влияния гендерного фактора на поведение клиентов. Статья противопоставляет последние данные из нескольких источников литературы, в частности, психологии, маркетинга и социологии для разработки концептуальной основы влияния пола на несколько областей поведения клиентов (например, клиент при принятии решений, лояльность клиентов, реакция на рекламу). Предложены направления для дальнейших исследований и реализации в управлении.

Ключевые слова: гендерные различия, лояльность клиентов, маркетинг, поведение потребителей, самоконструирование.

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Теоретична основа впливу гендерних аспектів на поведінку клієнтів

Ця стаття розвиває теоретичну основу для впливу гендерного фактору на поведінку клієнтів. Стаття протиставляє останні дані з декількох джерел літератури, зокрема, психології, маркетингу та соціології для розробки концептуальної основи впливу статі на кілька галузей поведінки клієнтів (наприклад, клієнт при прийнятті рішень, лояльність клієнтів, реакція на рекламу). Запропоновано напрями для подальших досліджень і реалізації в управлінні.

Ключові слова: гендерні відмінності, лояльність клієнтів, маркетинг, поведінка споживачів, самоконструювання.