An Investigation of Self-Image Congruence Differences between Materialistic and Non-Materialistic Consumers

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Abstract

This research aims to determine whether there are differences in the self-image congruence between materialistic and non-materialistic consumers towards different product categories (social and private consumption products). The study was carried out on the students of Erzurum Ataturk University using the survey method. Results indicate that there are significant differences in the self-image congruence between materialistic and non-materialistic consumers. Additionally, non-materialistic consumers choose products that reflect their actual selves, whereas materialistic consumers choose products that support their ideal selves.

Keywords: consumer behavior, self-image congruence, materialistic tendencies, social consumption, private consumption.

Materyalist Olan ve Olmayan Tüketiciler Arasında Benlik İmajı Uyumu Farklılıklarının İncelenmesi

Özet

Bu araştırmada materyalist olan ve olmayan tüketicilerin benlik imajı uyumlarının farklı ürün kategorilerinde (özel ve sosyal ürün) farklılık gösterip göstermediğinin belirlenmesi amaçlanmıştır. Araştırma Erzurum Atatürk Üniversitesi öğrencileri üzerinde anket yöntemi uygulanarak gerçekleştirilmiştir. Sonuçlar, materyalist olan ve olmayan tüketiciler arasında önemli benlik imajı uyumu farklılıklarının olduğunu göstermektedir. Bu doğrultuda, materyalist olmayan tüketicilerin, gerçek benliklerini yansıtan ürünleri; materyalist tüketicilerin ise ideal benliklerini destekleyen ürünleri tercih ettikleri belirlenmiştir.

Anahtar Kelimeler: tüketici davranışı, benlik imajı uyumu, materyalist eğilimler, sosyal tüketim, özel tüketim

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Self-concept is defined as all the thoughts and feelings of an individual, and is one of the personal variables that affect consumers (Sirgy, 1982). The self can also be described as an effective factor in the buying processes of consumers, which is expected to be congruent with the chosen products, is protected by the consumers, and is a tool that might be developed. The self-image congruence is based on an assumption that individuals choose products congruent with their self-image. As is widely recognized, many consumers use products as a means to demonstrate their status in society or to gain a specific status in general. In this way, people benefit from the products and brands by transferring their values to themselves and by projecting a certain message to others around them.

In addition, products are also closely related to the concept of 'materialism' which is based on the relationship between the human and the material. Materialistic individuals consider money and assets as tools for their happiness and social achievements (Richins, 1994). Such individuals have a high propensity to consume and try to increase their social status by consuming social products. The studies conducted in this area show that the individuals with a high materialistic tendency choose products congruent with themselves (e.g. Richins, 2004; Scott et al., 2014). In most of the studies focusing on self-image congruence, the relationship between self-concept and product preferences is investigated. As a result of these studies, it is suggested that the relationship between the self and product preferences may vary depending on different self-forms (actual-ideal) and product categories. However, the effects of personal traits on the self-image congruence for consumers have been ignored. Therefore, in determining the purpose of this study, the aim is to fill these gaps in the literature.

The research consists of two chapters. Chapter one includes a literature review on self-concept and self-ımage congruence and materialism concepts. Chapter two focuses on the survey results and the interpretation of the outcomes of the analysis conducted with the data obtained from this study.

Self-Concept and Self-Image Congruence

Self-concept has been a hotly debated topic in the field of sociology and psychology since the founding of these fields. The first study focused on self-concept was that conducted by William James in 1890. According to James, the self is 'the sum of the things like family, home, clothes, friends, dignity, bank accounts and business that one can say that these belong to me' (James, as cited in Todd, 2001). In addition, James claimed the self to be a multidimensional concept. Accordingly, the self consists of various dimensions such as a 'material self,' 'social self' and 'spiritual self". These distinctions form the basis of contemporary theories about the self (Higgins, 1987). Later on, based on this view, Markus and Nurius (1986) developed the 'possible-self theory'. The possible self-theory consists of such concepts as what the individual wants to be, is expected to be and is afraid to be in the context of self-images. Here it is noteworthy that the individual could have both a positive and a negative self. Discussing self-concept in

various dimensions reveals that it is not a fixed or static concept, but has a structure that is constantly changing (Mittal, 2006). The multidimensional and changing self also affects the behaviors of the individual who is also a consumer.

Self-concept is first discussed in the context of consumerism by Levy (1959). According to Levy, consumers are affected by the purchased products or brands in terms of their functional benefits as well as by some symbolic benefits of the products. When the first studies are examined, it is observed that the self is considered as only one dimension (actual self) (Grubb and Stern, 1971; Grubb and Hupp, 1968; Birdwell, 1968; Üner and Armutlu, 2009). Afterwards, the acceptance of the idea that a single individual may have multiple selves led research to be conducted in this context (e.g. Landon Jr, 1974; Gentry and Doering, 1979; Hong and Zinkhan, 1995; Madrigal, 1995; Graeff, 1996; Sirgy and Su, 2000; Ekinci and Riley, 2003; Kressmann et al., 2006; Beerli et al., 2007; Üner and Armutlu, 2009; Kwak and Kang, 2009; Hosany and Martin, 2012). Accordingly, self-concept is defined under four dimensions: (1) the actual self-concept defines how an individual sees him/herself; (2) the ideal self-concept defines how an individual wants to see him/herself; (3) the social self-concept defines how an individual is seen by others; and (4) the perceived ideal self-concept defines how an individual wants be perceived by others (Kressmann et al., 2006). Munson and Spivey (1980) claim that the actual self also includes the social self-concept. According to this approach, the actual self is the interpretation of an individual that compares her/himself with the surrounding environment. Thus, it can be said that the social self-concept can be described by the actual self-concept, which is defined as an individual who is influenced by the surrounding environment. Therefore, the use of the actual self as well as the social self in the same study leads to an ambiguity (Üner and Armutlu, 2009). However, in most of the studies conducted in recent years, the definition of the self as actual and ideal self-concepts makes the issue easier to deal with and more understandable (Ekinci and Riley, 2003; Kwak and Kang, 2009).

When the relationship between self-concept and consumers' behaviors, researched since the 1950s, is investigated, many different approaches emerge; however, the most prominent one is the cognitive approach. In this approach, investigations focus on how individuals choose and interpret the information they obtain while comparing themselves with the external environment (Sirgy and Samli, 1985). The cognitive approach is also accepted as a predecessor of the self-image congruence theory, which is an important topic in the area of consumer behaviors (Sirgy, 1982). The theory of self-image congruence was first researched by Grubb and Grathwohl (1967). In this study, it is stated that the individuals consume symbolically to protect and improve their selves. The individuals, consuming symbolically, want the products and brands to be congruent with their selves and to be accepted as such by the external environment. Thus, through these actions the individuals both improve and protect their selves (Grubb and Grathwohl, 1967; Grubb and Hupp, 1968; Grubb and Stern, 1971; Üner and Armutlu, 2009). Sirgy (1982) and Sirgy and Samli (1985) have developed the self-image congruence model by combining product or brand image and self-image.

When the consumer behaviors literature is examined, it is observed that the model is known by different names such as self-image congruence, self-congruence, and self-congruity and image congruence (Kressmann et al., 2006). In our model, the aim is to explain the degree of congruence between self-concept and product concepts. Accordingly, it is claimed that the higher the degree of congruence, the higher the intention to purchase would be. This idea has been tested by many studies. For example, E. L. Landon, Jr (1974) has suggested that the relationship between self-concept and product preferences may vary depending on different forms of the self (actual, ideal) and product categories. Accordingly, consumers may prefer products not to reveal their actual identities. Therefore, there might be no relationship between the actual self and product preferences. However, consumers can reflect their ideal selves through product preferences in order to reach the life they desire. In this case, a positive relationship may be revealed between the ideal self and product preferences. In this context, Malhotra (1988) suggested that the actual and the ideal selves play different roles in the product and brand preferences. In this study, it is concluded that the ideal self is effective as concerns the house preferences of the consumers, which is the symbol of their status. Similarly, it is determined that the self-image congruence is effective as concerns the store image (Sirgy and Samli, 1985), brand preferences, brand attitude and purchasing intention (Graeff, 1996) and the satisfaction of holiday destinations (Ekinci and Riley, 2003). Dolich (1969) segmented the products into two groups, social and private consumption products. The social consumption products are referred to as the products considered to be symbolic of the individual's status (ex. cigarettes), while the private consumption products are referred to as those products that are not related to any symbol of the status (ex. shampoo). However, in this study, it is suggested that the actual and the ideal self have no effect on the product or brand preferences. Similarly, according to Gentry and Doering (1979), Shank and Langmeyer (1994) and Madrigal (1995), there is either no relationship or a very weak relationship between the self-image and the product or brand image. Malhotra (1988) suggests that the reason for this conclusion is that there have been some errors in the determination of the effects of product or brand with personality preferences as well as some mistakes that have been made in the methodology or measurements. For example, some of the studies use standard personality scales when comparing the self-concept and product concepts. However, most of these scales are designed for activities other than consumption. In addition, the product preferences might not be suitable to define the self-preferences. For example, a restaurant can be described as a 'large' place, but this is not a very accurate expression to describe an individual's self. Therefore, while making the evaluation, the self should not be described based on the product; instead, the product must be described based on the self (Ekinci and Riley, 2003).

As a result, when the studies focusing on self-image congruence are investigated, it is observed that the extent of the effect of self-concept on consumer behaviors is not crystal clear, and there still remains no consensus on the subject.

Table 1
Summary of Selected Studies on Self-Image Congruence

Author(s)- Date	Study Area	Investigated Self-Concept	Scale Type	Related Variable(s)
Birdwell - 1968	Automobile	Actual Self	Semantic Differential	Owning a Brand
Grubb and Hubb - 1968	Automobile	Actual Self	Semantic Differential	Brand Preference
Dolich - 1969	Various Products	Actual and Ideal Self	Semantic Differential	Product Preference
Grubb and Stern - 1971	Automobile	Actual Self	Semantic Differential	Product Ownership
Landon - 1974	Various Products	Actual and Ideal Self	Semantic Differential	Intention to Buy
Gentry and Doering - 1979	TV Shows	Actual and Ideal Self	Fee scale	Free Time Activities
Sirgy and Samli – 1985	Retail Store	Social and Ideal Social Self	Semantic Differential	Retail Store Royalty
Malhotra - 1988	House	Actual, Ideal and Social Self	Semantic Differential	Product Preference
Shank and Langmeyer – 1993	Restaurant and Sport Shoes	Ideal Self	Semantic Differential	Product Preference
Hong and Zinkhan - 1995	Automobile and Shampoo	Actual and Ideal Self	Likert scale	Product Preference and Intention to Buy
Madrigal - 1995	Tourism	Actual and Ideal Self	Plog scale	Vacation Preference
Graeff - 1996	Sport Shoes	Actual and Ideal Self	Semantic Differential	Product Preference and Intention to Buy
Sirgy and Su – 2000	Tourism	Actual, Ideal, Social and Ideal Social	Semantic Differential	Vacation Behavior
Ekinci and Riley - 2003	Restaurant	Actual and Ideal Self	Semantic Differential	Consumer Satisfaction, Attitude
Kastenholz-2004	Tourism	Actual Self	Semantic Differential	Intention to Recommend
Kressmann et al. - 2006	Automobile	Actual and Ideal Self	Likert scale	Brand Loyalty
Beerli and et al. - 2007	Tourism	Actual and Ideal Self	Semantic Differential	Destination Preference
Üner and Armutlu - 2008	Cell Phone	Actual and Ideal Self	Semantic Differential	Consumer Satisfaction, Brand Loyalty
Kwak and Kang - 2009	Sports Products	Actual and Ideal Self	Likert scale	Perceived Quality, Intention to Buy
Hosany and Martin - 2012	Tourism	Actual and Ideal Self	Semantic Differential	Consumer Satisfaction, Behavioral Intention

Self-Concept and Materialism

Over the past years, materialism has emerged as an important research topic. The concept of materialism is used widely to give importance to material products and has been extensively investigated in many disciplines. In spite of this, a common definition could not be made although Belk (1985) defined this term as 'the importance given to the material by a person, and this definition has been adopted widely in the literature. The concept of materialism is related to the acquisition of material possessions as a means of achieving higher goals such as self-definition and self-enhancement. Performed research across a variety of disciplines like psychology, sociology, and marketing shows that many of the reasons for the acquisition of tangible assets are related to explaining, containing, and signaling one's self-concept to others. Another important goal of materialism is the pursuit of happiness. Materialism provides happiness through acquisition rather than through personal relationships, experiences or achievements (Chaplin and John, 2007).

In all cultures, the decisions made in terms of buying and selecting products by an individual are part of that individual's life. However, this seems to function differently for materialistic individuals. Materialistic individuals gravitate towards tangible assets that help them present themselves more favorably and they feel happy after the purchases. Some other individuals with a low tendency of materialism feel happy by attributing meanings to their assets (Richins, 2004). Also the materialistic individuals canalize an important part of their lives into the acquisition of tangible assets; they transfer their energy and resources to this acquisition which they have determined as an ultimate goal of living (Tatzel, 2003). In particular, a variety of attitudes exist among consumers concerning the social consumption products. While individuals with low materialistic tendencies might be happy with private consumption products, those with high materialistic tendencies prefer the products consumed in social environments and to which some social meanings are attributed. This is because the materialistic individuals consider positive impressions on others both as an important communication method and as a pleasure factor (Fitzmaurice and Comegys, 2006; Segev et al., 2015).

A recent survey shows that the level of materialism is increasing among parents, educators, social scientists and particularly adolescents (Chaplin and John, 2007). Consumers sometimes incorporate product images into their own self-concepts (Schembri et al., 2010), so that the tangible assets help especially young consumers become and express who they are and who they show themselves to be in their surroundings (Sprott et al., 2009). Therefore, product images are important for this consumer group because they show their achievements to all others and they display their achievements through symbolic material items to those surrounding them (Piron, 2000). In other words, such consumers purchase certain products which allow them to be seen more positively within their social groups. Materialistic consumers are possessive and are motivated to

seek attention to their social status (Chan et al., 2015); thus the material items that are being used to help them to gain social status, to be commonly accepted by others and to be eye-catching (Featherstone, 2007).

Levels of materialism and self-concept have been related in many studies (Chaplin and John, 2007; Morrison and Johnson, 2011; Reeves et al., 2012; Sung et al., 2015), and recent research has shown that purchase decisions are often based on more than the functional properties of a product. The meaning of products, along with part of that meaning may be transferred to a consumer via the purchase. Another side of this is that purchase decisions depend on whether the product matches one's self-image (Escalas and Bettman, 2005; Scott et al., 2014).

In fact self-concept has many forms; it especially focuses on material assets in the way that consumers communicate a more positive self-image suggesting a link between self-image congruence and materialism (Escalas and Bettman, 2003; Park and John, 2011). Also there is a match between the material product and the consumer's self-concept or desired social image. Therefore materialism and self-image congruency are important and provide a perfect forecaster of attitudes and intentions concerning a product (Sparks et al., 2011; O'Cass and Muller, 2015).

As previously noted, self-image congruence is a co-predictor of consumer attitudes and intentions. In addition, self-image congruence dimensions are correlated with social and private products in terms of the materialistic tendencies of the consumers (Cass, 2001; Fitzmaurice and Comegys, 2006; Wiedmann et al., 2007; Laisawat et al., 2012; Llamas and Thomsen, 2015). Considering this situation, an evaluation is necessary concerning whether differences in the levels of actual self-image congruence towards social and private products affect the materialistic tendencies of the consumers.

In brief, the tools for happiness may vary under the effect of the self related to individual differences in materialistic tendencies. In this regard, it is suggested that the individuals with high materialistic tendencies are made happy by the external ownership of tangible assets rather than by internal ownerships (Kasser et al., 2004; Van Boven, 2005). However, although the importance given to the material items may differ among individuals, it is possible to see that the material objects gain a special place associated with individuals' selves (Chu et al., 2015).

The Current Research

As mentioned before, this research aims to determine whether there are differences in the self-image congruence between the materialistic and non-materialistic consumers in different product categories (social and private consumption products). The model has been developed with respect to the aim of the research (Figure 1)

Figure 1
The Model of the Research
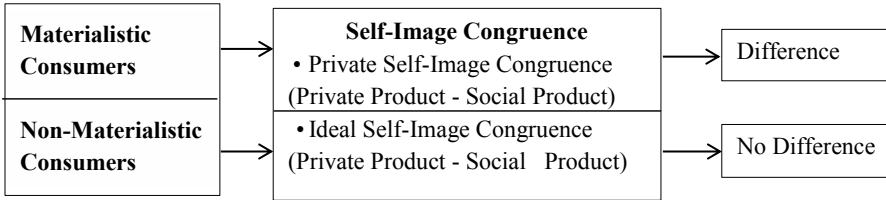
The hypotheses are determined in accordance with the aim and model of the research as follows:

H1: *There are differences in the actual self-image congruence between materialistic and non-materialistic consumers.*

H1a: *There are differences in the actual self-image congruence towards private products between materialistic and non-materialistic consumers.*

H1b: *There are differences in the actual self-image congruence towards social products between materialistic and non-materialistic consumers.*

H2: *There are differences in the ideal self-image congruence between materialistic and non-materialistic consumers.*

H2a: *There are differences in the ideal self-image congruence towards private products between materialistic and non-materialistic consumers.*

H2b: *There are differences in the ideal self-image congruence towards social products between materialistic and non-materialistic consumers.*

Methodology

A survey was conducted in order to gather data with four question groups included in the survey. In the first group, two questions were asked to determine the most frequently used jeans and toothpaste brands by the respondents. In the second group, four questions were asked in order to measure the actual self-image congruence and ideal self-image congruence of the respondents. In the first and second questions, the respondents were requested to describe the most frequently purchased jeans (social product image) and toothpaste (private product image) brands; whereas in the third and fourth questions they were requested to describe their ideal and actual self-images. By this question group order, the aim was to prevent the social desirability effect from influencing the respondents. The questions were prepared according to the Osgood semantic differential scale, rated between +3 and -3 for private and social product image-related questions, and between +1 and +7 for the actual and social self-image questions in order

to eliminate any influence on the respondents from the halo effect. In the third group of questions, a 'Material Values Scale' is used which was developed by Richins and Dawson (1992). There are 18 questions in this scale. All the questions were asked by using a 7-point Likert Scale (1: strongly disagree and 7: totally agree). Eight of these questions are reverse questions. In the fourth group of questions, four questions were asked to determine the demographic characteristics of the respondents.

The measurement of self-image congruence is another topic that has been frequently discussed. When the studies are examined, it is observed that in the determination of self-image congruence, the absolute differences method used by Ericksen and Sirgy (1992) is applied in general. Accordingly, the respondents are expected to evaluate the products or brands they choose in the scope of some personalities and preferences. Then, the self-image congruence of the consumers is determined by calculating the absolute differences between the products or brands and the self-concept. The $SIC_{ik} = \sum_{i=1}^{n} |P_i - S_i|$ formula is employed to calculate the absolute differences (Sirgy, 1982). According to this formula; SIC_{ik} is self-image congruence, P_i is product image and S_i refers to self-image respectively. Lower congruence scores mean a higher congruence.

In the measurement of personality traits, the Osgood semantic differential scale, which is also frequently used in the studies related to self-image congruence, is used (e.g. Beerli et al., 2007; Hosany and Martin, 2012; Kastenholz, 2004; Sirgy, 1982; Malhotra, 1988). In this scale, measurements are carried out by using opposite meanings(good/bad, beautiful/ugly, etc.) (Karagöz and Ekici, 2004).

Before the preparation of the definitive survey for the research, a preliminary survey study was carried out with 40 university students representing the samples in order to determine the personality traits that would be used for the self-image congruence measurements. In the preliminary survey form, the definitions of 70 personality traits, obtained from the Turkish Language Institute to describe a product, are given with their opposite meanings. The respondents were expected to describe their most frequently purchased jeans and toothpaste brands in the scope of the given characters. As a result of the preliminary survey, the 14 pairs of meanings most often selected by the respondents were included in the final survey.. These pairs are as follows: relaxing/disturbing, clean/dirty, colored/colorless, unique/ordinary, successful/unsuccessful, reliable/unreliable, leader/follower, gaudy/ordinary, good-looking/bad-looking, high-quality/low-quality, self-confident/self-reliant, pretentious/ unpretentious, good/bad, original/imitation.

In the analysis of the data, the SPSS 20 statistical software was used. The frequency distribution and means of the data obtained from the survey was calculated, and then the reliability test, Z-test and multiple discriminant analysis were applied.

Participants and Survey Instruments Characteristics

Data was collected using trained student interviewers at Ataturk University. The interviewers successfully contacted 330 respondents to complete the survey instrument. Altogether, the sample age was above 18 (mean = 24). Approximately half of the

respondents were female (48.5%). The majority of the group (79.1%) has a monthly income of less than 1000 TL. Since the research population consisted of university students, these distributions are quite reasonable.

In the survey, the respondents were asked about their most frequently purchased jeans (social product) and toothpaste (private product) brands. Results indicate that the most preferred toothpaste brand is Colgate with 31.5% of the respondents followed by Sensodyne with 21.8%. The most preferred jeans brand is Mavi Jeans with 15.2% followed by Collins with 13.6%.

The variables of the research are as follows: private product image, social product image, actual self-image, ideal self-image and materialistic tendencies. First, the overall average of the private product (toothpaste) ($\alpha = 0.909$) and social product image variables (jeans) ($\alpha = 0.935$) are 4.64 and 4.88 respectively. Secondly, the overall average of the actual self-image variable ($\alpha = 0.862$) and the ideal self-image variable ($\alpha = 0.858$) are 4.78 and 5.51 respectively. Finally, the overall average of the materialistic tendencies variable ($\alpha = 0.914$) is 3.89.

Findings

A multiple discriminant analysis was performed in order to determine whether there is any difference in the self-image congruence between materialistic and non-materialistic consumers. The reason is if a large number of independent variables have been collected, and a useful subset for predicting the dependent variable has been required for selection, it is suggested that Multiple Discriminant Analysis with selection methods can be employed (Hair et al., 2006). In the multiple discriminant analysis, the variable criteria of the materialistic tendencies of the respondents are as follows: actual self-image congruence towards private products (APP), actual self-image congruence towards social products (ASP), ideal self-image congruence towards private products (IPP) and ideal self-image congruence towards social products (ISP).

The Z-test was conducted to determine the materialistic tendencies, which is the criterion variable of the analysis. According to the results of the Z-test, the number of materialistic consumers are 133 (high-materialistic tendency ≥ 4.04), whereas the number of non-materialistic consumers are 167 (low materialist tendency ≤ 3.74).

The absolute differences formula ($\text{SIC}_{ik} = \sum_{i=1}^{n} |P_i - S_i|$) was employed to calculate the self-image congruence which constitutes the estimation variables of the analysis. This formula was adapted for each variable in the following way: actual self-image congruence towards private products, $\text{APP}_{ik} = \sum_{i=1}^{n} |PP_i - AS_i|$; ideal self-image congruence towards social products, $\text{ISP}_{ik} = \sum_{i=1}^{n} |SP_i - AS_i|$; ideal self-image congruence towards private products, $\text{IPP}_{ik} = \sum_{i=1}^{n} |PP_i - IB_i|$; and ideal self-image congruence towards social products, $\text{ISP} = \sum_{i=1}^{n} |SP_i - IB_i|$.

The Box's M test was performed to check the equality of the covariance matrixes of the groups. According to the results of the Box's M test, the homogeneity of the variance-covariance matrix was violated (Box's M = 0.282, F = 0.281, p = 0.596), which demonstrated that the prediction was robust (Tabachnick and Fidell, 1996). The analyses produced one statistically significant discriminant function, indicating that the predicted level of functional performance existed based on materialistic tendencies of consumers.

The structural coefficients for the retained variables showed that significantly contributed to the function (ISP = 903; APP = -675; IPP = 668; ASP = -549, p ≤ 0.001) (Tabachnick and Fidell, 1996). The function accounted for 100% of the between group variability, with a canonical correlation of 0.673 (Wilks λ = 0.547, df = 4, X2 = 179.77, p ≤ 0.01). The overall classification accuracy was 83%, indicating that the group membership predictions regarding the materialistic tendencies scores were correctly classified for the majority of the originally grouped cases (Table 2).

Table 2
Classification Results

Frequency of Usage	Estimated Group Memberships		
	Materialistic Consumers	**Non-Materialistic Consumers**	**Total**
Materialistic Consumers	**126**	15	141
Non-Materialistic Consumers	37	**124**	161
Total	160	170	302
Materialistic Consumers	89.4%	10.6%	100%
Non-Materialistic Consumers	23.0%	77.0%	100%

Bold numbers represent the original grouped cases, which were correctly classified by four predictor variables, which were retained in the model.

In the classification carried out in accordance with the discriminant function that discriminates the respondents as materialistic and non-materialistic consumers, 126 of the materialistic and 124 of the non-materialistic consumers are correctly classified. The Morrison Chance Test was performed to evaluate the accuracy of the classification results. According to the test results, p (correct) is calculated as 0.50. The difference between the value obtained from the discriminant function (0.83) and the value obtained from the Morrison Chance Test (0.50) is checked through the Z-test (p ≤ 0.05). The Z value is found to be 4.07. The calculated Z value is much larger than the theoretical Z value (1.96). Therefore, it is observed that the discriminant function is much better than random separation.

Additionally, the discrimination power of the classification matrix and chance model are compared through Press's Q statistics. As a result of the calculations, the Press's Q value was found to be 131.55. The critical value is 3.84 (p ≤ 0.05). Since the calculated Press's Q value is larger than the critical value (3.84), the classification matrix is better than the chance model at discrimination.

As mentioned before, the lower the scores obtained, the higher the self-image congruence. In this regard, according to the group averages (Table 3), the actual self-image congruence of non-materialistic consumers towards the private and social products is

higher than materialistic consumers. According to this result, H1, H1a and H1b were supported.

The ideal self-image congruence of the materialistic consumers towards the private products and social products is higher than non-materialistic consumers. In sum, H2, H2a and H2b were also supported.

Table 3
Group Averages

Estimation Variables	Materialistic Consumers	Non-Materialistic Consumers
APP	36.39	**17.46**
ASP	36.09	**22.34**
IPP	**22.51**	39.81
ISP	**13.74**	42.73

Bold numbers represent the higher level self-image congruence than the others.

As a result, non-materialistic consumers are in greater compliance with the privately consumed products that reflect their actual selves, while the materialistic consumers are in greater compliance with the socially consumed products that reflect their ideal selves. Thus non-materialistic consumers do not have to be appreciated by the social environments for their tangible assets. On the other hand, the materialistic consumers care about having their tangible assets accepted by their external environments and thereby gaining an increased level of social status in the society.

Discussion

The results of our research, which is aimed at determining whether there are differences in the self-image congruence for different product categories (social and private consumption products) between materialistic and non-materialistic consumers, are as follows:

As a result of the analysis, it is observed that non-materialistic consumers prefer private and social products based on their actual selves. In particular, it is observed that the effect of their actual selves is highest in their private product preferences. For materialistic individuals, the ideal self determines their private and social product choices. It is observed that the effect of their ideal selves is highest in their social product preferences.

In sum, the individuals with low materialistic tendencies prefer the products reflecting their actual selves, while the individuals with high materialistic tendencies support their ideal selves by the consumption of products that are reflected in the social life. This difference reveals the meanings attributed to the social products by materialistic individuals.

The materialistic consumers desire to reach their ideal selves by making their product choices in their social lives. However, they care about having their product or brand preferences accepted by their external environments and gaining a social status in the society. Thus it could be said that the materialistic consumers do not reflect their actual selves in their social product preferences in order to avoid revealing their actual identities. The non-materialistic consumers seek congruence between their actual selves and the products they use in both their social and private lives. This is because these consumers give importance to reflecting themselves in the products or brands instead of the meanings accepted by the society.

Limitations, Future Directions and Practical Implications

The results of this study cannot be generalized, because it was conducted only by university students in Turkey. Therefore, similar studies need to be done in different cultures. Also in this study, toothpaste and jeans were selected as private and social products. The level of self-congruence can be examined for different products and service categories. Finally, the materialistic tendencies in the self-image congruence can be considered in different forms (e.g. moderator effect), or the effect of different personal traits may be investigated.

On the other hand, these findings have important implications for understanding differences between the materialistic and non-materialistic consumers when they are congruent with the evaluator's self-image in different product categories. Another important implication of this research is how materialistic tendencies may impact the choice of products.

It is seen that the materialist consumers who are expressing themselves through tangible assets and symbols pay attention to the products especially used in social life. The non-materialistic consumers want to reflect themselves rather than to project both private and social products and brands for their external environment. In this respect, considering these features that belong to both materialistic and non-materialistic consumers, and especially in marketing the social products, developing positioning strategies to meet with the tastes of both materialistic and non-materialistic consumers will increase the marketers' chances of success.

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