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A Social Cognitive Theory Perspective on Marketing Studies: A Literature Review

Pazarlama Çalışmalarına Sosyal Bilişsel Kuram Perspektifi: Bir Literatür Taraması

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Abstract: Social Cognitive Theory (SCT) is a generally accepted theory that postulates a pivotal perspective for explaining the human behavior. Basically, SCT investigates the formation of human thoughts, feelings, and behavior by analyzing the reciprocal causation among individuals, behaviors and environment. Various disciplines, such as applied psychology, education, health care, communication, technology focus on different aspects of SCT due to its inclusive nature; however number of SCT studies within the marketing field is limited. Aim of this study is to form a clear understating of Social Cognitive Theory, investigate the marketing literature from a SCT perspective, provide theoretical and empirical directions for future research and create a clear path for prospective researchers. Eight databases (Elsevier, Emerald, JSTOR, Sage, Springer, Taylor & Francis, Wiley and Google Scholar) were searched without any time limitation in order to conduct this literature review. As a result of this review, different marketing research directions for marketing scholars within the SCT context are provided.

Keywords: Social Cognitive Theory, Marketing, Literature Review

Öz: Sosyal Bilişsel Kuram (SBK), insan davranışını açıklamak için eleştirel bir bakış açısı öne süren ve yaygın olarak kabul edilen bir kuramdır. Temel olarak, SBK bireyler, davranışlar ve çevre arasındaki karşılıklı nedensellik ilişkisini tanımlayarak; insan düşüncelerinin, duygularının ve davranışının belirleyicilerini araştırır. Uygulamalı psikoloji, eğitim, sağlık, iletişim, teknoloji gibi çeşitli disiplinler, kapsayıcı niteliği nedeniyle SBK'ın farklı yönlerine odaklanmışlardır; ancak pazarlama alanındaki SBK çalışmalarının sayısı sınırlıdır. Bu çalışmanın amacı, Sosyal Bilişsel Kuramın açık bir şekilde anlaşılmasını sağlamak, pazarlama literatürünü SBK perspektifinden incelemek, gelecekteki araştırmalar için teorik ve ampirik açıdan yön göstermek ve bu alanda çalışma yapmak isteyen araştırmacılar için açık bir yol oluşturmaktır. Bu literatür taramasını yürütmek için sekiz veri tabanı (Elsevier, Emerald, JSTOR, Sage, Springer, Taylor & Francis, Wiley ve Google Akademik) herhangi bir zaman kısıtlaması olmadan taranmıştır. Bu inceleme sonucunda, pazarlama araştırmacılarına SBK kapsamındaki farklı pazarlama araştırma yönelimleri sağlanmıştır.

Anahtar Sözcükler: Sosyal Bilişsel Kuram, Pazarlama, Literatür Taraması

1. Introduction

A sound theoretical structure is often considered as a prerequisite for a research in order to thoroughly describe, explain, and predict a certain phenomenon in any discipline. Since the theory systematically answers the questions of what, how, and why of events, behaviors and/or situations (Whetten 1989), researchers are often agree on its pivotal importance. The consensus among the researchers on the need of a good theory is apparent for three reasons: first, a good theory is the backbone of an effective analysis; second, it is a threshold for a field development; third, it is essential in order to effectively understand the real world problems (Wacker, 1998). A theory is also essential in marketing discipline, and both researchers and practitioners need a marketing theory for an effective decision making process (Rotfeld, 2014). Today, the need for a good marketing theory is even more vital for both practitioners and researchers (Gummesson, 2002a) because there is a need a for broadening the scope of marketing in order to accurately understand the realities of the todays life, and "the relics of 1960s" is not sufficient to do so (Gummesson, 2002b).

The interest in developing a marketing theory have encouraged marketing researchers to focus on different theories and models in psychology, sociology, sociology and economics; and they have employed an interdisciplinary approach to apply these theories to the field of marketing. As Bagozzi (1974) states, marketing science mainly tries to clarify and anticipate the "exchange relationship" (Hunt, 1983) such as:

- The behaviors of buyers directed at consummating exchanges
- The behaviors of sellers directed at consummating exchanges
- The institutional framework directed at consummating and/or facilitating exchanges

• The consequences on society of the behaviors of buyers, the behaviors of sellers, and the institutional framework directed at consummating and/or facilitating exchange (p.13).

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In these attempts to explain the mentioned exchanges, many behavioral theories have been used, and some researchers posited that behavioral sciences and marketing can be incorporated especially in behavioral marketing (Zaltman, 1970). Since understanding and analyzing the needs and behaviors of the consumers is critical for marketing scholars and practitioners, use of these theories and models can be justified. One of the theories that focus on the forming of human behavior is the Social Cognitive Theory (SCT), where Bandura (1986) focused on the reciprocal causation among three factors (individuals, behavior, and environment) that affect the human behavior. Even though SCT has a unique perspective in explaining the behavior – behavior is not just an affect, but also a cause – marketing scholars showed limited interest to the theory (Phipps et al., 2013). Considering the importance of the human behavior, the SCT's different view in explaining it and the aforementioned gap in the literature, this study aims to form a clear understating of the Social Cognitive Theory with a marketing point of view, investigate the marketing literature from the SCT perspective, provide theoretical and empirical directions for future research, and create a clear path for prospective researchers.

2. Social Cognitive Theory

Social Cognitive Theory (SCT) is a widely accepted theory that postulates a critical perspective for explaining the human behavior. SCT was used in different research areas including therapeutic research, mass media, public health, education, marketing (Carillo, 2010), communication, organizational management, task complexity, technological innovation adoption (Ratten and Ratten, 2007), academic performance, achievement behavior, alcohol and drug abstinence, career choice, decision making, gender differences in performance, goal setting and motivation, healthy life-style choices, job performances, sport and motor performance, different forms of political participation (McCormick and Martinko, 2004) school achievement, emotional disorders, mental and physical health, career choice, sociopolitical change (Luszczynska, and Schwarzer, 2005), adoption of e-government systems, tourism sustainability, and Internet uses and gratifications (Boateng 2016). Basically, SCT investigates the psychosocial determinants of human thoughts, feelings, and behavior in identifying reciprocal, threeway and dynamic causation among individuals, behaviors and environment (See Figure 1). In this reciprocal triadic relationship, behavioral factors, cognitive (personal) factors, and environmental factors continually interact with each other, and as a result of this interaction the human behavior is formed (Young et al., 2005). Reciprocal determinism is the basic tenet of SCT, which expects a continuous, dynamic interaction between the individual, the behavior and the environment. At the end, one of the factors may demonstrate dominance over others and moreover a variation in one of them may cause changes in others and in the overall behavior (Ozmete and Hira, 2011). As Bandura stated, personal, behavioral and environmental factors cannot be evaluated separately since they are interlocking/inseparable pieces of a puzzle (Phipps, 2013). According to SCT, it is expected that, individuals can also affect their own behaviors (McCormick and Martinko, 2004).

Physically exterior factors to the person are called *environmental factors* and they encourage or discourage a certain behavior (such as family-social support/criticism). They can be either social or physical, where social environment consist of friends, family and co-workers; and physical environment includes current weather or lighting of a room. *Personal factors* consist of basic cognitive and affective human capacities such as self-efficacy, personal characteristics, expectations, self-regulation and reinforcement (Ozmete and Hira, 2011).

A person expects certain outcomes to occur as a result of his/her behavior and actions, and this expectations will also determine whether that person execute those actions and behaviors. This is stated as *outcome expectations* in SCT, and it refers to anticipated rewards/benefits as a result of performing certain acts and behavior (Lin and Hsu, 2015). Outcome expectancies have an important role in behavior formation because if people do not have adequate stimulus to generate a certain behavior, they will not act on it.



Figure 1. Reciprocal Triadic Relationship in SCT (Johnstone and Hooper, 2016)

Another important aspect in SCT is the concept of *self-efficacy*, which is *people's judgments of their capabilities to organize* and execute courses of action required to attain designated types of performances. It is concerned not with the skills one has but with judgments of what one can do with whatever skills one possesses (Bandura, 1986, p.391). Basically, self-efficacy is the person's belief in him/herself to successfully complete a certain action and behavior. Naturally, people who have high self-efficacy will act more independently and be more active because of their sense of control over their lives (Luszczynska, and Schwarzer, 2005).

According to Bandura, there are also other important mediators of behavior in Social Cognitive Theory. Among those, *self-regulation* refers to a person's ability to pursue and plan current/future activities with self-directedness and forethought through three subfunctions: self-observation, judgmental process and self-reaction (LaRose, 2009); *habit strength* illustrates a person's behavioral rituals (Khang et al., 2014); *past experiences* implicates the consequences of a person's previous actions (and their effect on future behavior) (Bandura et al., 1977); *modeling* indicates observation of other individuals' actions and the effects of those actions (Wood and Bandura, 1989); *self-motivation* expresses a person's motivational efforts in order to accomplish their goals (Wood and Bandura, 1989).

3. Methodology

Numerous theories were adopted and many new theories were developed by marketing researchers, which resulted marketing to be accepted as a legitimate discipline (Yagc1 and Cabuk, 2018). Overtime, adoption of different theories to marketing research has created many insightful, resonant and rewarding research avenues. Social Exchange Theory (Sociology-Psychology), Rational Choice Theory (Economics), Expectancy Theory (Psychology), Diffusion of Innovations Theory (Communication), Attribution Theory (Psychology) and many other theories have been applied into marketing research and accumulated into the knowledge for understanding and interpreting the human behavior. Social Cognitive Theory, which has roots on Social Psychology, has also been used in the marketing research.

In order to embrace all the details of the relationship between SCT and field of marketing, and clear up all the ambiguities in the field of research, journals from different research areas are included in the review process. In order to conduct this literature review, eight databases (Elsevier, Emerald, JSTOR, Sage, Springer, Taylor & Francis, Wiley and Google Scholar) were searched without any time limitation by using the keywords 'Social Cognitive Theory' and 'Marketing'. According to Larivière, Haustein, and Mongeon (2015), those databases published more than half of the peer-reviewed articles.

The search process was carried out with the articles that have Social Cognitive Theory in their title, abstract or keywords and the articles are related to marketing. This searched resulted with 241 articles; however after a careful review, only studies with marketing concentration were included, and articles on other research areas such as management, IT, health and

education were excluded from this review. The reference lists of the remaining articles were also examined and relevant studies were added to the review. Without any methodological criterion, all studies were included in this review, and as a result, the final list of articles consists of 73 empirical studies (final list of articles is available upon request).

4. Findings

Final list of articles consists of seventy three SCT studies in fifty two journals; where most studies were published in Computers in Human Behavior with seven, Journal of Business Research with four, Online Information Review with four, Journal of Business & Industrial Marketing with three, Journal of Communication Management with three , and Young Consumers with three articles.

The findings reveal that surveys (online or paper-based) and experimental designs are the most preferred methodologies in data collection, which were employed fifty three and eight times, respectively. In analyzing the data, researchers used both qualitative and quantitative methods and employed SEM, regression analysis and ANOVA with forty, thirteen and five times respectively. It should be noted that, the number of marketing studies with a SCT focus is increasing in the last decade.



Figure 2. Number of SCT Studies in marketing field

Out of seventy three articles, thirteen studies on Technology Adoption, ten studies on Social Media, seven studies on Online Shopping, six studies on Green Behavior, five studies on Services Marketing, five studies on Social Marketing and four studies on Advertising were conducted with the following focuses:

Technology Adoption Studies (See Table 1): Adoption intention of new technologies in different cultural contexts with a focus on consumers' perceived ease of use, perceived usefulness, perceived functional, social, and emotional values, perceived cost, online privacy concerns, self-efficacy, performance expectancy, trust, online customer services, ethical orientation, entrepreneurial orientation, affective commitment, exchange ideology, social support, social norms, peer influence, external influence, consumer innovativeness and ethics;

Table 1.	Technology	Adoption	Studies
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Study	Key findings	IV	DV	Method
Ratten	Significance of internal and	Perceived ease of use,	Adopt cloud	Survey
(2015)	external environmental	perceived usefulness and	computing	
	determinants (in line with SCT)	online privacy concerns,	(purchase	
	in the adoption of cloud computing is assessed	online advertising, social networks	intention)	
Zu et al. (2010)	Perceived value and self- efficacy effects attitude and intention to adopt.	Perceived functional, social, and emotional values, perceived cost, self-efficacy	Attitude, adoption intention	Survey
Ratten (2014)	Effect of performance expectancy, perceived usefulness and perceived ease of use on adoption intention of	Perceived usefulness, perceived ease of use, consumer innovativeness,	Adoption intention	Survey

Study	Key findings	IV	DV	Method
	cloud computing services in both the USA and China is determined.	social influence, performance expectancy, privacy concerns		
Boateng et al. (2016)	Consistent with SCT, adoption intention of Internet banking is effected by a websites' social feature, trust, compatibility with lifestyle and online customer	Social features of website, trust, ease of use, compatibility with life style and online customer services	Internet banking adoption	Survey
Ratten (2013)	services. Social cognitive theory is useful to comprehend the main internal and external factors that affects a person's intention to adopt cloud computing.	Entrepreneurial inclination, ethical tendencies, technology marketing, computer self-efficacy and outcome expectancy	Behavioral intention and learning effectiveness	Interview, focus group Survey
Rozella & Gardner (2000)	Main anterior and posteriors of computer-related performance is given.	Distant antecedents, Immediate antecedents, effort, causal attributions	Affective reactions, effort, future computer related performance	Survey
Ratten (2012)	The importance of ethics and marketing on intention towards technology innovations is demonstrated.	Ethical orientation, entrepreneurial orientation, belief, learning orientation, outcome expectancy,	Intention to use cloud computing.	Focus groups, Survey
Ratten (2015)	Consumers' purchase intention of cloud computing are affected by performance expectancy, ethical awareness and consumer innovation both in Turkey and in the USA.	Perceived usefulness, perceived ease of use, innovation self-efficacy, ethical awareness, performance expectancy, privacy concern,	Purchase intention	Survey
Ratten (2014)	Similar determinants affect to purchase cloud computing services Consumers in the USA and India, but different factors influence expectations about performance.	Perceived ease of use, perceived usefulness, ethical self-efficacy, innovation self- efficacy, performance expectancy and privacy	Purchase Intention of cloud computing	Survey
Lin (2010)	Importance of affective commitment and social norms on community loyalty behavior are assessed.	Affective commitment, exchange ideology, social support, social norms	Community loyalty behavior	Survey
Chang et al. (2014)	Online game playing intention is better explained with the help of SCT and flow theory	Utilitarian Outcome Expectations, Hedonic Outcome Expectations, Critical Mass, Peer Influence, External Influence, Subjective Norm	Continuance intention	Survey
Ratten (2015)	The elements of cloud computing adoption are found (perceived usefulness, perceived ease of use, and performance expectation).	Perceived ease of use, perceived usefulness, consumer innovativeness, consumer's social networks, performance expectancy, security concerns	Intention to adopt	Survey
Ratten & Rattten (2007)	Insignificance of modeling on making a decision about WAP banking is revealed among Australian youths.	Exposure to WAP banking in the media, modeling, outcome expectations, self- efficacy, outcome value	Intention to use WAP banking,	Survey

Social Media Studies (See Table 2): Participation on Social Media Sites with a focus on status, practical-novel, self-reactive-idealistic incentives, motivation for choosing a specific Social Media Platform, sharing enjoyment, outcome expectations, self-efficacy, SNSs monotony, community engagement, intrinsic motivator, extrinsic motivator, perceived usefulness, perceived entertainment, interactivity, expected reciprocal benefits, altruism, reputation, self-expression, social norms, privacy concerns, perceived severity, perceived vulnerability, and response efficacy;

Study	Key findings	IV	DV	Method
Ruehl &	Significance of activity, self-	-	Consumption,	Survey
Ingenhoff	reactive-novel and monetary		participation,	
(2017)	incentives on consumption		production of	
	behavior. Participation is		Facebook pages	
	determined by status			
	incentives, practical-novel and			
	self-reactive-idealistic			
	incentives. Social, self-reactive			
	and status incentives affect			
Ruehl &	production behavior.			Interview
Ingenhoff	Digital natives and politicians have different motives and	-		Interview
(2015)	behaviors for corporate profile			
(2013)	page usage. Digital natives use			
	Facebook to connect with			
	companies, politicians favor			
	Twitter.			
Kim et al.	Significance of personal	Perceived technology self-	Information	Survey
(2015)	factors on sharing activities is	efficacy, perceived	sharing	•
	revealed. Users' perception of	information self-efficacy,	behaviors on	
	their ties affect their sharing	positive social outcome	SNSs	
	behavior.	expectation, sharing		
		enjoyment, the perception		
		of users' strength of		
		network, the number of		
		friends		a
Yen (2016)	Effect of personal outcome	Computer self-efficacy,	The posting of	Survey
	expectations and computer	Personal outcome	negative	
	self-efficacy on posting of	expectations,	behavior,	
	negative behavior is revealed.		venting negative emotions on	
	Consequently negative behavior affects venting		SNS	
	negative emotions.		GNG	
Singh (2016)	Attitudes toward different	SNSs monotony, attitude	Attitude toward	Survey
5mgn (2010)	SNSs are affected by SNS	toward SNSs, age	advertising in	Survey
	boredom, and as a result	10 marc 21 (20), age	SNSs	
	negative attitudes are formed			
	toward the different			
	advertisement on these sites.			
	Monotony/boredom is related			
	with the users' age.			
Lee at al. (2012)	Consumers' eWOM	Interdependent self-	Social outcome	Experimen
	behavioral intentions are	construal, community	expectations,	
	affected by interdependent	engagement	eWOM	
	self-construal through their	self-efficacy, social	intention	
	community engagement self-	outcome expectations		
	efficacy and their social			
	outcome expectations.			

Table 2. Social Media Studies

Study	Key findings	IV	DV	Method
Guo et al. (2017)	Significance of personal factors such intrinsic and extrinsic motivation on fan engagement behavior is revealed. Followers' engagement tendency in CNS are affected by environmental factors (perception of information quality: perceived usefulness as well as perceived entertainment).	Fan engagement behavior, intrinsic motivator, extrinsic motivator, perceived usefulness, perceived entertainment	Stickiness, fan engagement behavior,	Survey
Lee & Seltzer (2017)	Organizations' two-way communication with other people is critical for fostering OPRs (organization-public relationship).	Comparing "self- interaction with an organization via social media" with "other people's interaction with organizations".	Perception OPRs through the effects of trust, satisfaction, commitment, and control mutuality	Interview, Experiment
Chiang & Hsiao (2015)	YouTube stickiness is affected by continuance motivation and sharing behavior. Reputation, self-expression, perceived video creation ability, video sharing self-efficacy, and social norms determine the sharing behavior.	Interactivity, expected reciprocal, altruism, reputation, self-expression, social norms, community identification, perceived video creation ability,	Continuance motivation, sharing behavior, web site stickiness,	Survey
Adhikari & Panda (2018)	Users' information privacy concerns are influenced by perceived vulnerability, perceived severity, and self- efficacy.	Users' information privacy concerns, perceived severity, perceived vulnerability, response efficacy, rewards, self- efficacy	Privacy protection behavior, users' information privacy concerns	Survey

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Online Shopping Studies (See Table 3): Online purchase intention with regards to previous experience, perceived selfefficacy, perceived ease of use, consumer characteristics, perceived value, satisfaction, privacy concerns, product involvement, product and service type, service quality, price consciousness, perceived value, attitudes towards using e-deals, subjective norms, perceived behavior control, information seeking tendency, physical market maven, e-shopping attitude, esatisfaction and behavior modeling;

Table 3. Online Shopping Studies

Study	Key findings	IV	DV	Method
Lian	Significance of consumer	Personal innovativeness in	Attitudes toward	Survey
&Lin	characteristics on online	information technology,	online shopping	
(2008)	shopping acceptance is revealed. Different product	internet self-efficacy, perceived web security,		
	types affect both factors.	privacy concerns, product		
		involvement, product and service type		
Yang et al. (2011)	Perceived online service quality is affected by perceived offline service	Perceived offline service quality, perceived online service quality, perceived entitativity, self-efficacy	Behavior toward Online channel Extension	Survey
	quality.	for change		

Study	Key findings	IV	DV	Method
Cheah et al. (2015)	Perceived value affects attitudes towards e-deals.	Price consciousness, perceived value, attitudes towards using e-deals, subjective norms, perceived behavior control	Intention to buy e-deals	Survey
Darley & Lim (2018)	The direct and indirect effects of physical market maven on e-maven propensity is found.	Information seeking tendency, physical market maven, e-shopping attitude, e-satisfaction	E-Maven propensity	Survey
Milne et al. (2009)	Online consumer behaviors are influenced by self-efficacy and demographic factors.	Perceived online privacy threat, perceived likelihood of online privacy threat,	Adaptive and maladaptive behavior, risky and protective	Survey
Ozturk et al. (2016)	The results revealed that users' loyalty intentions toward MHB technology are affected by convenience, compatibility, and perceived ease of use (PEOU).	Self-efficacy, compatibility, perceived ease of use, convenience	Perceived ease of use, convenience, loyalty	Survey
Chen (2012)	Online consumer repurchase intention is affected by many factors such as satisfaction, perceived usefulness, perceived ease of use, and internet shopping self- efficacy.	Positive internet shopping experience, behavior modeling, internet shopping self-efficacy, perceived usefulness, satisfaction, confirmation, perceived ease of use	Internet shopping self-efficacy, perceived usefulness, satisfaction, confirmation, perceived ease of use, repurchase intention,	Survey

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Green Behavior (See Table 4): Environmental attitudes with regards to value orientation, interpersonal influence, perceived product necessity, effects of influencers, environmental cognition, environmental responsibility, the cognition of green products, perception of others' behavior, socio-structural conditions, green buying behavior, self-efficacy, self-monitoring, self-esteem, self-preference, and outcome expectations;

Study	Key findings	IV	DV	Method
Cheah & Phau (2011)	Attitudes towards environmentally friendly products are correlated with Ecoliteracy, interpersonal influence and value orientation. The importance of perceived product necessity is also revealed.	Ecoliteracy, value orientation, interpersonal influence, perceived product necessity	Attitudes toward environmentally friendly products, willingness to buy environmentally friendly products	Survey
Oakley & Salam (2014)	Normative intentions are affected by environmental consciousness. Individual behavior is affected by CMSN (Computer Mediated Social Networks). CMSNs	CMSN influencer, CMSN intensity, environmental cognition, environmental responsibility,	Environmental intentions, environmental behavior	Survey

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Study	Key findings	IV	DV	Method
	advertisements such as Facebook, may affect the consumption of environmentally conscious products. Importance of CMSN Influencer is also revealed.			
Li & Zhong (2017)	Outcome expectancy, self- efficacy, perception of others' behavior, and socio-structural conditions are influenced by the cognition of green aquatic products. Consumption intention is affected by self- efficacy and outcome expectations. Self-efficacy, perception of others' behavior, and consumption intention have an impact on consumption behavior.	The cognition of green aquatic products, self- efficacy, outcome expectancy, perception of others' behavior, socio- structural conditions	Consumption intention, consumption behavior	Survey
Preko (2017)	Consistent with SCT, significance of personal factors on green behavior. Personal factors, green behavior, and environmental degradation interact with each other.	Age, income, education, gender, green buying behavior	Environmental degradation	Survey
Johnstone & Hooper (2016)	Nagging, positive reinforcement and modeling are preferred strategies to influence others. These practices affect the behaviors of some participants.	-	-	Interview
Lin & Hsu (2015)	Green consumer behavior is affected by personal self- concepts, personal outcome expectancy and social sanctions	Climate change, public media, social sanction, green consumption self- efficacy, self-monitoring, self-esteem, self- preference, personal outcome expectation, green consumption outcome expectation	Green consumer behavior, personal outcome expectation, green consumption outcome expectation,	Survey

Services Marketing Studies (See Table 5): Purchase intentions and attitudes towards the service provider with a focus on customer participation, customer participation enjoyment, employee participation enjoyment, customer self-efficacy of participation, employee self-efficacy of participation, customer satisfaction, employee job satisfaction, resilience, service provider's social skills, service provider's customer orientation, service provider's expertise, service friendships, customer compliance, prior experience, self-customization, perceived enjoyment and perceived usefulness;

Study	Key findings	IV	DV	Method
Yim et al. (2012)	Customer Participation on participants' satisfaction evaluations is mediated by participation enjoyment. Customer participation's impact on participation enjoyment is mediated by self- efficacy.	Customer participation, customer participation enjoyment, employee participation enjoyment, customer se of participation, employee se of participation, customer satisfaction, employee job satisfaction	Customer repurchase intention, employee job performance	Survey
Lin & Hsieh (2011)	Service friendship and customer compliance is affected by service provider's social skills, customer orientation, and expertise. Service friendship and customer compliance influence customer satisfaction and anticipated future interaction.	Service provider's social skills, service provider's customer orientation, service provider's expertise, service friendships, customer compliance	Satisfaction, anticipation of future interaction	Survey
Aguilar- Rojas (2015)	Behavioral intentions were affected by three different consumer characteristics (affective, cognitive and socio-demographic) during a service failure setting.	Interpersonal justice, prior experience, gender	Intentions to revisit; positive WOM; intentions to complain	Experiment
Seiders et al. (2010)	Advice giving frequency and focus on negative consequences influence customer outcomes. These relationships are moderated by perceived customer efficacy and service provider efficacy.	Advice giving frequency, focus on negative consequences, customer efficacy, service provider efficacy	Adherence to advice, adherence intentions capture, time cost to serve, monetary cost to serve	Survey
Kang & Lee (2015)	Reinforcing self-efficacy through self-customization affect users' continuance intentions. Self-efficacy influences user's intrinsic/extrinsic motivation for using the service environment.	Self-customization, perceived fit, self- efficacy, perceived enjoyment, perceived usefulness	Perceived fit, self-efficacy, perceived enjoyment, perceived usefulness, perceived enjoyment, perceived usefulness, continuance intentions	Survey

Table 5. Services Marketing Studies

Social Marketing Studies (See Table 6): Compliance to social marketing campaigns with regards to intensity and the valence of the marketing campaign, recipient of the consequences, embedded messages, self-efficacy, outcome expectations, perceived prevalence, and perceived peer approval;

Study	Key findings	IV	DV	Method
Pravet & Holmlund (2018)	Personal factors, applicable daily tips and personal challenges motivate the participants of NIW (No impact week) were motivated by	-	-	Secondary data collection and analysis, A community questionnaire, and A reflective diary.
Reardon & Miller (2008)	Insignificance of relative intensity of the ad message on attitude toward the ad or intent to smoke is revealed. Both attitude toward the ad and smoking intentions are affected more by personal consequences than social consequences.	Ad intensity, ad valance, recipient of the consequences	Attitude toward ad, intent to smoke	Experiment
Fraze et al. (2010)	Results showed that behavioral theories can be used in social marketing campaigns.	-	-	Focus groups, Iindividual interviews
Mocarski & Bissell (2016)	Combatting obesity might be negatively influenced by TV show's stance.	-	-	Critical rhetoric
Solomon et al. (2009)	Smoking prevalence among adolescents are modestly affected by s media campaign based on social cognitive constructs	Self-efficacy to resist smoking, outcome expectations for quitting, perceived prevalence of adolescent smoking and quitting, perceived peer approval for smoking and for quitting, and intention to smoke in the next 30 days	Smoked in the past 30 days, cigarettes per week	Experiment

Advertising Studies (See Table 7): Attitude toward ad and its relation with desirability of ad character, ad intensity, ad valance, advertisement susceptibility, product involvement, product congruity, self-efficacy, perceived peer approval, product involvement, brand familiarity, information quality, privacy concerns and notorious individuals (celebrities).

Table	Adver	tising	Studies
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Study	Key findings	IV	DV	Method
Kinsky &	Children may learn brand	Shopping environment,	Brand	Observation,
Bichard (2011)	names and recognize them at a very young age. Seeing and interacting is important (SCT)	media	Recognition	Interview, Diary
Başfırıncı	Instead of similar models,	Product involvement,	Attitude toward	Focus
(2014)	people are affected by desirable ones which is in line with SCT	congruity between brand user stereotype of ad, self- image	the ad, attitude toward brand	Groups
Gesualdo	The results revealed that	Advertising susceptibility,	SSB preference,	Secondary
&	advertising susceptibility	perceived self-efficacy to	consumption	data
Yanovitzky (2019)	influences SSB (Sugar- Sweetened Beverages) preference	make good nutritional choices, perceived SSB consumption by peers, and attitude toward SSBs		
Matusitz & Breen (2011)	In line with SCT, depiction of infamous characters in the media (i.e., newspapers, television reports, magazines, etc.) negatively influences	-	-	Case analysis
	many people, especially			
	young people.			

As Bandura stated, an individual's actions is dynamic reciprocation between personal, behavioral and environmental influences, and a human being is a product and producer of his/her environment (Bandura, 1977). Consistent with the Bandura's axiom, in each of the reviewed articles, at least one of the three factors (personal, behavioral and environmental) was investigated (See Table 8). Moreover, some studies examined the combined effects of two or more factors at the same time. For example, Zhu et al. (2010) explored the effects of PE –PB –BE –BP – BE and EP, Gesualdo and Yanovitzky (2019) focused on interaction between PB – EB – BB – BE – BP.

Personal Factors	\longrightarrow	Environmental Factors
Environmental Factors	\longrightarrow	Personal Factors
Personal Factors	\longrightarrow	Behavioral Factors
Behavioral Factors	\longrightarrow	Personal Factors
Environmental Factors	\longrightarrow	Behavioral Factors
Behavioral Factors	\longrightarrow	Environmental Factors
Behavioral Factors	\longrightarrow	Behavioral Factors

5. Discussion and Future Research

It is important to note that total number of marketing studies with a SCT focus mainly revolve around IT. Technology Adoption (13), Social Media (10), Online shopping (7), WWW (2), Applications (2), Digital Piracy (1), E-wom (1), Internet (1), Knowledge Sharing (1), Network Marketing (1) and Mobile Marketing (1) constitute more than 55% of the studies conducted in the area (40 studies). Since new technologies keep emerging, it is fair to conclude that more studies in the similar research avenues will be needed.

Even though experimental studies were preferred by some of the researchers, more studies with this method is essential since they are beneficial in order to understand cause and effect and draw conclusions (Royne, 2008). Conducting an experimental studies will be beneficial in this stream of research in order to establish which of the factors exert dominance over others, and therefore cause changes in the results.

As for the future research, following research areas may extend the understanding of Social Cognitive Theory from a marketing point of view:

Technology Adoption: Comparing the marketing activities of different technology providers and different marketing channels, reputation of different technology providers, perceived risk, different age groups, cultural differences, measuring actual adoptions, nature and reasons for unethical behavior;

Social Media: Cultural comparison and psychological drivers in terms of social media usage, user motives (and boredom) for SMS selection, using big data to investigate sharing behavior, investigation on non-student samples, negative outcomes of sharing behavior, company response strategies to negative behavior, company-consumer interaction on social media from a company perspective.

Online Shopping: Comparing the effects of different internet tools/apps, measuring actual use, different product/service categories, cultural differences, consumers' protective and risky behaviors, engagement, interactivity and personalization; Advertising: Comparison of different media outlets (video games, SMS) on logo, brand and ad, different product categories, eye-tracking software, consumer characteristics;

Retailing: Considering health risks in crowded environments, consumers' social class, motivational factors for unethical behaviors in retail environments (emotions such as fun/thrill seeking), luxury purchases and self-values and moral identity, devotion, engagement or advocacy, risk-aversion and self-actualization, study on counterfeit products;

Services Marketing: Upscale service sector in different countries and effect of marketing activities, service failures in different industries across business men/woman, reputational differences, failure severity, room size/price;

Green Behavior: Attitudes towards environmentally friendly products with a focus on personal norms, past experience, product involvement, pricing concepts and perceived quality, influence of social media, changes in consumer perceptions/attitudes during crisis, effect of different income levels, multicultural/national studies, comparing different ethnic and socio-demographic groups, effects of sustainable behavior on a person's or other people's consequent behaviors,

effects of environmental activism, short/long term effects of sustainable consumption on values, manners, beliefs and environmental knowledge.

Moreover, studies on new product development, social marketing, societal marketing, lottery and gambling, intentional and unintentional behavior, illegal behavior and habit strength might also be helpful in order to deepen the understanding of SCT in the marketing field.

6. Theoretical Recommendations

Reciprocal determinism is the key tenet of SCT, and many studies evaluate the interaction of different factors in the light of this triadic relationship. However, there is still need for coherent operationalization of the relationships, since many studies only focuses on single aspects such as effects of self-efficacy on adoption behavior. This approach is not consistent with the broad spectrum of the SCT, and some underlying factors in the behavior formation process is overlooked.

Another important aspect for the vigorous application of the theory is considering behavior as an independent, and environment/personal factors as dependent variables. Behavior should be treated as an independent variable, not just as an outcome (Phipps et al., 2013: 1233), while many researchers regarded behavior as the result of personal and environmental factors, and ignored the bilateral aspect of the relationships. Future studies should regard behavior not only as an affect but also a cause.

One way of doing treating behavior as an independent variable could be investigating the effects of the past experiences on current or future behaviors with experimental designs. For example, creating scenarios or evaluating pre/post consumer behaviors in order to see the effects of certain factors might generate valuable insights for both academicians and practitioners.

7. Conclusion

Social Cognitive Theory has an adaptive and dynamic nature (Boateng et al., 2016) because of its key tenet- reciprocal determinism, and it has been used in numerous disciplines since it tries to explain the underlying reasons behind the individuals' particular behaviors. These aforementioned characteristics make SCT a very compelling (Bandura, 1986), validated, accepted (Rozell and Gardner III, 2000) and successful (Li and Zhong, 2017) human behavior theory. Nevertheless, some researchers postulate the inapplicability of the theory because of its extensive nature (LaMorte, 2019). The finding of this study reveals that, SCT has been operationalized in various broad-ranging marketing studies. Moreover, possible research avenues are provided for prospective researchers, which will help both academicians and practitioners to better understand the general concepts of SCT.

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