Chapter IV

The Mobile Uses by College Going Students

4. Consumer Behaviour

Consumer behavior can be defined as the acts of individuals directly involved in obtaining and using economic and services, including the decision process that precede and determine these acts. Buyer behavior refers to the acts of individuals directly involved in the exchange of money for economic goods and services and the decision process that determined these acts.

Consumer is the king and it is the consumer who determines what a business is. Therefore, a sound marketing programme should start with a proper and careful analysis of the habits, attitudes, motives and needs of consumers. In a general, a marketer should determine the needs of the Buyers. The marketer should also find out the total amount of goods required, the capacity of consumers to pay etc. at the same he should also found out the alternate products available.

For instance, if you intend to manufacture a new variety of any product, one should analyze the nature of individual consumption or uses as to why consumer uses that particular product (purpose), which brand of the particular product they prefer to purchase and why, how he buys it; when he buys it; where he buys it; how often he buys it; and how much he buys it. It must also be noticed that behaviour is likely to show variation from individuals to individuals, from product to product and from one region to another region. Thus analysing the consumer behaviour is a prerequisite though the process is highly complicated. Thus buying behavior is the decision process and acts of people involved in buying and using products.
Model of Buyer Behavior.

It has been proved that in a number of cases that the better the firm understands its consumers, the more likely its become successful in the market. The business must be based on understanding the consumer and providing the kind of products that the consumer wants.

However, consumers can be put into groups if they have similar characteristics, i.e. if they come from the same social class, background, age, and lifestyle. Working and non-working women can be segmented in two separate groups. They are different because of many influences. Some are external due to their social environment. What they do with these social stimuli involves a psychological process that differs from each other. These social influences and internal processes may evolve into a decision by the consumer to make a purchase or no.\(^{(1)}\). As both groups possess different characteristics, it is necessary for marketers to understand that they will have different wants and needs.

- Factors influencing behavior
- Personal Psychological Cultural Social
- Age & Lifestyle Motivation Culture Reference groups
- Occupation Perception Subculture Family
- Economic Learning Social class Roles & status
- Personality Beliefs
- Self concept Attitudes
- Cultural

Figure 4.1

4.1 Model of Consumer Buying:

The consumer market is defined as end user markets. Also called Business to Consumer markets, or B2C markets, the product and service offering is bought by the consumer for his personal use. The decision making process in consumer markets is different from the one that takes place in business or industrial markets, the basic model of consumer decision making process comprises three major components, viz., marketing and other stimuli (these act as influences), the buyer’s black box (these are related to the consumer) and the buyer responses (this is the response part). The components/processes as well as the working dynamics are explained as follows:

4.1.1 Marketing and other stimuli: A consumer is confronted with a stimulus in the environment. This stimulus could be of two kinds:

a) One that is presented by the marketer through the marketing mix or the 4Ps, product, price, place and promotion;
   - product: attributes, features, appearance, packaging etc.
   - price: cost, value, esteem (prestige)
   - place: location and convenience, accessibility
   - promotion: advertising, sales promotion, personal selling, publicity, direct marketing.

b) The other that is presented by the environment, and could be economic, technological, political and cultural.

4.1.2 Buyer’s black box: The stimulus that is presented to the consumer by the marketer and the environment is then dealt with by the buyer’s black box. The buyer’s black box, comprises two sub components, viz., the buyer’s characteristics and the buyer decision process.

The Buyers characteristics could be personal, psychological, cultural and social.

a) Personal:
   - Age & life-cycle stage (family life cycle: single, newly married couples, full nest I, full nest II, full nest III, empty nest I, empty nest II, solitary survivor
   - Occupation (occupation affects consumption patterns)
   - Economic situation
• Lifestyle (pattern of living as Activities, Interest, Opinions, AIOs)
• Personality (personality is defined in terms of traits; these are psychological characteristics which lead to relatively consistent patterns of behavior towards the environment) & self-concept (self-concept is reflective of identity; how a person perceives himself including attitudes, perceptions, beliefs etc). Products and brands also have a personality; consumers are likely to choose such brands whose personalities match their own self.

b) Psychological factors:
• Motivation (motives; urge to act to fulfill a goal or satisfy a need/want)
• Perception (ability to sense the environment and give meaning to it through the mechanisms of selection, organization and interpretation).
• Learning (a relatively permanent change in behavior as a result of one’s experience; relates to memory; learning could be experiential based on direct experience or conceptual based on indirect experience; consumer learning could be based on marketing communication/seller provided information, personal word of mouth and/or experiential).
• Beliefs (thoughts that a person holds about something; these are subjective perceptions about how a person feels towards an object/person/situation) and attitudes (a favorable or unfavorable disposition/feeling towards an object, person or a situation).

c) Cultural factors:
• culture (a sum total of values, knowledge, beliefs, myths, language, customs, rituals and traditions that govern a society). Culture exerts the broadest and the deepest influence; eg. Influences on our eating patterns, clothing, day to day living etc. Cultural influences are handed down from one generation to the next and are learned and acquired).
• sub-culture (subset of culture: smaller groups of people within culture with shared value systems within the group but different from other groups; identifiable through demographics).
social class: ordered and relatively permanent divisions/stratifications in the society into upper, middle lower classes; members in a class share similar values, interests, lifestyles and behaviors; the division is based on combination of occupation, income, education, wealth, and other variables.

d) Social factors:
- **Family**: most important influence; (there occur Rs in a family what is referred to as socialization; family of orientation: parents and siblings; family of procreation: spouse and children; further some decisions are husband dominated, some are wife dominated and some are joint; roles played by family members), family life cycle (stages through which a family evolves; People’s consumption priorities change and they buy different goods and services over a lifetime).
- **Friends** and peers, colleagues.
- **Groups**: reference groups {these are people to whom an individual looks as a basis for personal standards; they are formal and informal groups that influence buying behavior; reference groups could be direct (membership groups) or indirect (aspiration groups); reference groups serve as information sources, influence perceptions, affect an individual’s aspiration levels; they could stimulate or constrain a person’s behavior}.

**Opinion leaders** (they influence the opinion of others based on skills, expertise, status or personality).

**Roles & status**: the role refers to the expected activities and status is the esteem given to role by society.

Research and studies into these factors can provide a marketer with knowledge that can help him serve the consumers more effectively. These characteristics affect the buying decision process, which comprises five steps:

a) **Problem recognition**: This is the first stage where a person recognizes that there is a problem or a need to fulfill. This may either be an actual state (AS Type), where a problem has arisen and needs to be sorted out; the product is failing, or the consumer is running short of it, and thus needs a replacement. A problem could also be a desired state (DS Type), where there is an imbalance between the actual state and the desired state;
another product seems better and superior to the one that is being currently used, and so
the consumer wants to buy it.

A need could be triggered off by an internal stimulus or an external stimulus. MarketeRs
need to identify what could trigger a particular need.

b) **Information search:** After a need is recognized, the consumer goes for an information
search, so as to be able to make the right purchase decision. He gatheRs information
about the product category and the variations, various alternatives and the various brands.
Such a search could be ongoing, specific or incidental.

The consumer could recalls information that is stored in his memory (comprising
information gathered and stored, as well as his experiences, direct and indirect). He could
also seek information from the external environment.

The sources of information search could be personal (family, friends, peers and
colleagues), commercial (marketeRs’ communication in the form of advertising,
salespersons, publicity etc), public (mass media, consumer forums, government rating
agencies) and experiential (self and others’ experiences). Personal contacts are highly
influential sources, public sources are highly credible.

c) **Evaluation of alternatives:** Once the consumer has gathered information and
identified the alternatives, he compares the different alternatives available on certain
features. These are those features that a consumer considers in choosing among
alternatives; these could be functional/utilitarian in nature (benefits, attributes, features),
or subjective/emotional/hedonic (emotions, prestige etc.). The consumer also uses
decision rules that help a consumer simplify the decision process. At the end of the
evaluation, purchase intentions are formed.

d) **Purchase decision:** After the consumer has evaluated the various alternatives, he
selects a particular brand. Consumer purchases may be trials/first purchases or repeat
purchases. The consumer may further have to make decisions on where to buy from, how
much to buy, whom to buy from, when to buy and how to pay. It is noteworthy that a
purchase intention (desire to buy the most preferred brand) may not always result in a
purchase decision in favor of the brand; it could get moderated by attitudes of others and
unexpected situational factors.
e) **Post purchase behavior:** After the purchase, the consumer uses the product and reevaluates the chosen alternative in light of its performance viz. a viz. the expectations. He could be experience feelings of neutrality (Performance meets expectations), satisfaction (Performance exceeds expectations) or dissatisfaction (Performance falls short of expectations). This phase is significant as it (i) acts as an experience and gets stored in the memory; (ii) affects future purchase decisions; (iii) acts as a feedback.

4.1.3 **Buyer responses:** While in the black box, the buyer also takes a decision with respect to the product, brand, dealer, timing and amount. The following model of Schiffman Kanuk Model shows the various factors affecting on consumer decision-making.


![Schiffman kanuk Model of consumer Decision-Making](image)

Figure No 4.2

Source: Journal of Economics and Sustainable Development [www.iiste.org](http://www.iiste.org)
ISSN 2222-1700 (Paper) ISSN 2222-2855 (Online) Vol.4, No.4, 2013
It takes care of two types of individual’s consumers – cognitive or problem solving and emotional. It has three components input, process and output. The above diagram illustrates this model. Marketing mix and its perception largely affect the Buyers. Apart from this publicity, social class and culture affect a consumer’s evolution and ultimate adoption of the products. The input is processed by the consumer while he takes the decisions. The decision-making process is affected by the psychological factors. The two concepts are important: perceived risk and evoked set. While buying products, consumers cannot anticipate the consequences of their decision, and this is precisely the perceived risk.

Evoked set consists of brands which a consumer considers while buying a brand in a specific product category. But consumers do not take the time to examine every possible choice. Rather, they reduce their selection to a smaller set of options, based on experience and exposure. Though learning over time, consumers are really efficient in terms of reducing their transaction costs. In 1960s Jagdish Sheth and John Howard developed the idea of evoked set to describe this process of selection. A consumer is familiar with some brands. Of these, some are acceptable. Towards some he is indifferent. Some he does not recall (overlooked brands). Evoked set consists of familiar, remembered, and acceptable brands.

The Evoked Set

![Evoked Set Diagram](image)

**Figure No. 4.3**

Sources: 1960s Jagdish Sheth and John (Evoked set)
4.2 Howard–Sheth Model: The decision process is influenced by four major sets of variables (1) Inputs, (2) Perceptual and Learning Constructs, (3) Outputs, (4) External Variables.

**Howard–Sheth Model**

<table>
<thead>
<tr>
<th>Inputs</th>
<th>Perceptual constructs</th>
<th>Learning constructs</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stimulus display</td>
<td>Confusion search</td>
<td>Intention</td>
<td>Purchase</td>
</tr>
<tr>
<td>Significant stimuli</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Availability</td>
<td>b. Social stimuli</td>
<td>c. Social class</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social stimuli</td>
<td>a. Family</td>
<td>b. Reference groups</td>
</tr>
</tbody>
</table>

(1) **Inputs:** These are stimuli to purchases decision. Significant stimuli are tangible product characteristics provided by the marketer. Symbolic stimuli are intangible or perceptual characteristics of the product e.g. the overall quality. The actual price may be significative stimulus, and the price being on high or low side for the bargain is symbolic stimulus. Social groups like the family, reference groups and social class are the social stimuli.

(2) **Perceptual and learning Constructs:** These are the psychological variable e.g. motivation, attitudes, and perceptions affecting the buyer. His interpretation of the stimuli results in brand comprehension –his understanding of the brands and their rating. High rating build up his confidence, resulting in the purchase decision.

(3) **Outputs:** The purchase decision itself is an output. Product trail may give him satisfaction. It reinforces his positive attitude. Then there is reinforcement of purchase intent and brand. He is favorably inclined to receiving stimuli which further improves his brand comprehension. On getting dissatisfied with the

**Sources:** Howard-sheth Model: Simplified Adaption of brand
Journal of Economics and Sustainable Development [www.iiste.org](http://www.iiste.org)
ISSN 2222-1700 (Paper) ISSN 2222-2855 (Online) Vol.4, No.4, 2013
product, he may develop negative attitude insensitivity to stimuli, poor brand comprehension and negative intention to purchase.

(4) **External Variables:** These are not part of the decision process in the model but are improvement to the extent they influence a buyer. These differ from buyer to buyer and include, status, relevance of the product, social class, personality traits etc.

**ii) Model of Industrial Buying:**

The business/industrial market is defined as a market that buys, transforms/processes and sells further, either for further transformation/processing or, for consumer use. The business market consists of all the organizations, that buy goods and services for further use in the production and supply of other goods and services that are sold to others. Also called Business to Business markets, or B2B markets, the product and service offering is bought by one business organization and further processed/transformed/assembled consumer for further sale either to another business consumer or a personal consumer.

The business markets are very different from consumer markets; they are huge in terms of size and investment; contain fewer but larger and bulkier Buyers; they are geographically concentrated; it’s a derived demand and there is more inelasticity; demand also fluctuates very rapidly. The buying situation that an industrial buyer faces could range between a straight rebury, a modified-rebury and a new-task. These situations are based on the complexity of the problem being solved, the newness of the product requirement, the risk involved, the number of people involved in the buying process, the time available in hand.

With business markets are different than industrial markets, the decision making process in business/industrial markets is also different from the one that takes place in consumer markets. The buying decision is taken in a very formal and professional manner by a group of people who are referred to as the buying center. It is highly formalized, bureaucratic and very complex. The Buyers and sellers work very closely and try to build long term alliances and partnerships.
According to (2), the basic model of business consumer decision making process comprises three major components, viz., the environment (these act as influences), the buying organization (these are related to the buying center, the decision process and the influences) and the buyer responses (this is the response part). The components/processes as well as the working dynamics are explained as follows:

1. The Environment: The environment surrounding the business organization comprises the marketing stimuli in terms of the marketing mix or the 4Ps, product, price, place and promotion; It also comprises the other stimuli in terms of economic, technological, political, cultural and competitive environment. They environment acts as a stimulus to act; it provides strengths and opportunities and also helps identify weaknesses and threats.

2. The Buying Organization: The buying organization comprises the buying center which goes through the entire buying process. The buying center is the decision making unit of the buying organization; it is a formally defined unit and comprises people from various departments and functional areas; the various members of the unit, vary in personal background, interest and preferences as also their buying motives, habits and orientations. Membership, power balance and dynamics vary for different products and buying situations. In case of a new-task, when the product/service is being purchased for the first time, the engineering and
the R&D personnel have a major role to play and act powerful; In cases of the straight-rebuy (routine purchases; repeat orders) and modified-rebuy situations (where product specifications are modified), purchase department acts powerful.

**Major Influences on Industrial Buying Behavior**

![Diagram of Major Influences on Industrial Buying Behavior](image)


There are various factors that influence the buying decision in industrial buying behavior, viz, environmental, organizational, interpersonal and individual.

a) Environmental:

   Economic: Various stages in the business cycle (inflation, depression, recession etc) and their resultant impact on money flows in the economy, level of demand, government orientation towards economy and monetary policies (interest rates etc).

   Technological: Rate of technological change; Technology transfer and adoption; Technology veRsus environment; Kind of technology adopted.

   Competitive: Amount of competition (number of competitors); Nature of competition; Dynamics of competition.

   Political: Political stability/instability; Governmental philosophy and orientation towards investment, growth and development.

   Natural environment: Availability of natural resources; Impact of industry on the environment; Environmental depletion; Environmental pollution; Waste and disposal etc.
b) Organizational:
Philosophy and orientation of the founder, directors and executives.
Company vision, mission and strategy.
Objectives of the company.
Policies and procedures for purchase (Centralized versus decentralized; Quality versus price; Short term versus long term contracts; Intranet and extranet; Supply chain management; Partnership management).
Structures, systems for purchase: Buying center constituents, power dynamics and balances.
c) Interpersonal and Individual:
The buying center comprises people from various departments and functional areas. Every constituent is an individual in himself. He is different from others in terms of demographic and psychographic backgrounds in terms of age, income, personality, risk attitude, culture etc. The buying centre is diverse in terms of varying interests and orientations towards buying, as well as varying interests, authority, status, empathy, and persuasiveness.

The decision making process in industrial buying is much more elaborate and complex than consumer buying. Robinson and Associates have identified eight stages and called each of the stages as buy phases.

a) Problem recognition: The buying process begins when someone in the organization identifies a need. A need could be triggered off by an internal stimulus or an external stimulus.

b) General need description: The product/service requirement is laid out in very broad terms.

c) Product specification: Then the concerned department/person specifies the product’s characteristics and requirements.

d) Supplier search: Business organizations generate for themselves a list of vendors. This list is drawn up from trade directories, websites, trade shows etc. In case of a straight rebuy or a modified rebuy, the buyer can refer to such a database. In cases of a new-task, he would have to search for new vendors.
e) Proposal solicitation: Thereafter, the buyer would invite suppliers to submit their
trade proposals; such an invitation could be placed in the newspapers, trade
journals and company websites. The vendors are asked to submit details related to
the product specifications, features, price, delivery time and period etc.

f) Supplier selection: After the proposals have been submitted by the vendors, the
buyer would go in for an evaluation of the suppliers. The buying center would
establish the evaluative criteria, i.e. the basis on which the vendors would be
evaluated. These criteria would vary across products/services, buying situations
etc. In cases of government organization, the prime consideration while
evaluating suppliers is the price. The buying center needs to take decisions on:
how many suppliers to use.
whether quality is a major determinant or price is a major determinant.
total evaluation of the supplier, including his reputation.

g) Order-routine specification: Once the busying center has taken a decision on the
selection of the vendor, the formal requisition is made in terms of listing the
technical specifications, quantity required, delivery terms, negotiated price,
payment terms, damages, return policies etc.

h) Performance review: The buyer reviews the performance of the chosen
supplier(s) on a regular basis. This evaluation helps the buyer later in cases of
straight rebuy and modified rebuy. On the basis of an evaluation, the
relationship/contract with the supplier is continued or terminated.

Consumer Behavior Theory: Approaches and Models

4.3 Consumer behavior & consumer decision making

Consumer decision making has long been of interest to researchers. Beginning about 300
years ago early economists, led by Nicholas Bernoulli, John von Neumann and Oskar
Morgenstern, started to examine the basis of consumer decision making (Richarme 2007)
(3) This early work approached the topic from an economic perspective, and focused solely
on the act of purchase (4). The most prevalent model from this perspective is ‘Utility
Theory’ which proposes that consumers make choices based on the expected outcomes of
their decisions. Consumers are viewed as rational decision makers who are only
cconcerned with self interest (5).
Where utility theory views the consumer as a ‘rational economic man’, contemporary research on Consumer Behavior considers a wide range of factors influencing the consumer, and acknowledges a broad range of consumption activities beyond purchasing. These activities commonly include; need recognition, information search, evaluation of alternatives, the building of purchase intention, and the act of purchasing, consumption and finally disposal. This more complete view of consumer behavior has evolved through a number of discernable stages over the past century in light of new research methodologies and paradigmatic approaches being adopted.

While this evolution has been continuous, it is only since the 1950’s that the notion of consumer behavior has responded to the conception and growth of modern marketing to encompass the more holistic range of activities that impact upon the consumer decision. This is evident in contemporary definitions of consumer behavior:

“Consumer behavior…… is the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires”

To take a similar approach in defining consumer behavior:

“the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs”

While most contemporary definitions of consumer behavior are similar in scope, section following discussion identified the differing psychological approaches that have been applied to research in this area.

4.3.1 Theoretical approaches to the study of consumer behavior

A number of different approaches have been adopted in the study of decision making, drawing on differing traditions of psychology. Writers suggest different typological classifications of these works with five major approaches emerging. Each of these five approaches posit alternate models of man, and emphasize the need to examine quite different variables (Foxall 1990); they will briefly be introduced in turn.

1. Economic Man
2. Psychodynamic
3. Behaviorist
4. Cognitive
5. Humanistic
● **Economic Man**

As identified, early research regarded man as entirely rational and self interested, making decisions based upon the ability to maximize utility whilst expending the minimum effort. While work in this area began around 300 years ago, the term ‘economic man’ (or even Homo economics \(^{11}\)) was first used in the late 19\(^{th}\) century at the start of more sustained research in the area.

In order to behave rationally in the economic sense, as this approach suggests, a consumer would have to be aware of all the available consumption options, be capable of correctly rating each alternative and be available to select the optimum course of action. These steps are no longer seen to be a realistic account of human decision making, as consumers rarely have adequate information, motivation or time to make such a ‘perfect’ decision and are often acted upon by less rational influences such as social relationships and values \(^{12}\). Furthermore, individuals are often described as seeking satisfactory rather than optimum choices, as highlighted by Herbert Simons Satisfying Theory, or Kahneman and TveRsky’s Prospect Theory \(^{13}\) which embrace bounded rationality.

● **Psychodynamic Approach**

The psychodynamic tradition within psychology is widely attributed to the work of \(^{14}\). This view posits that behavior is subject to biological influence through ‘instinctive forces’ or ‘drives’ which act outside of conscious thought \(^{15}\). While Freud identified three facets of the psyche, namely the Id, the Ego and the Superego, other theorists working within this tradition, most notably Jung identified different drives \(^{16}\).

The key tenet of the psychodynamic approach is that behavior is determined by biological drives, rather than individual cognition, or environmental stimuli \(^{17}\).

● **Behaviorist Approach**

In 1920 John B. Watson published a landmark study into behavior which became known as ‘Little Albert’\(^{18}\). This study involved teaching a small child (Albert) to fear otherwise benign objects through repeated pairing with loud noises. The study proved that behavior can be learned by external events and thus largely discredited the Psychodynamic approach that was predominant at the time.
Essentially Behaviorism is a family of philosophies stating that behavior is explained by external events, and that all things that organisms do, including actions, thoughts and feelings, can be regarded as behaviors. The causation of behavior is attributed to factors external to the individual. The most influential proponents of the behavioral approach were who investigated classical conditioning, who rejected introspective methods and (Burrhus Skinner) who developed operant conditioning. Each of these developments relied heavily on logical positivism purporting that objective and empirical methods used in the physical sciences can be applied to the study of consumer behavior. (19)

There are a number of branches of research that conform to the major tenets of behaviorism, but differ subtly in other ways. Initially ‘Classical Behaviorism’, established by John Watson, required the entirely objective study of behavior, with no mental life or internal states being accepted. Human thoughts were regarded by Watson as ‘covert’ speech (Sternberg 1996) (20), and strict monism was adhered to. Between 1930 and 1950 Skinner founded ‘Radical Behaviorism’ which acknowledges the existence of feelings, states of mind and introspection, however still regards these factors as epiphenomena (21). The assumed role of internal processes continued to evolve in subsequent decades, leading to more cognitive approaches with a new branch of study ‘Cognitive Behaviorism’ claiming that intrapersonal cognitive events and processes are causative and the primary irreducible determinants of overt behavior (22). While behavioral research still contributes to our understanding of human behavior, it is now widely recognized as being only part of any possible full explanation (23). Behaviorism does not appear to adequately account for the great diversity of response generated by a population exposed to similar, or even near identical stimuli. (24)

- **Cognitive Approach**

In stark contrast to the foundations of Classical Behaviouralism, the cognitive approach ascribes observed action (behavior) to intrapersonal cognition. The individual is viewed as an ‘information processor’ (25). This intrapersonal causation clearly challenges the explicative power of environmental variables suggested in Behavioral approaches, however an influential role of the environment and social experience is acknowledged, with consumers actively seeking and receiving environmental and social stimuli as informational inputs aiding internal decision making (26).
The Cognitive approach is derived in a large part from Cognitive Psychology which can trace its roots back to early philosophers such as Socrates who was interested in the origins of knowledge\(^{(27)}\), Aristotle who proposed the first theory of memory\(^{(28)}\) and Descartes who explored how knowledge is represented mentally in his Meditations\(^{(29)}\). It was not until the middle of the 21\(^{st}\) Century however, that Cognitive Psychology truly emerged as a mainstream and useful field of study with the development of the Stimulus-Organism-Response model by Hebb during the 1950’s\(^{(30)}\) and the publication of the landmark text\(^{(31)}\). From this point many writers suggested that Cognitivism had taken over from Behaviorism as the dominant paradigmatic approach to decision research\(^{(32)}\).

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**Stimulus-Organism-Response Model of Decision Making**

![Stimulus-Organism-Response Model](source)

**Figure No. 4.7**

Source: (Cziko 2000) Stimulus-Organism-Response Model of Decision Making

While there are distinct branches of cognitive psychology, they all share an abiding interest in exploring and understanding the mental structures and processes which mediate between stimulus and response\(^{(33)}\). Contemporary Cognitive Psychology has identified and developed a wide range of factors which are thought fundamental to these intrapersonal processes including: perception, learning, memory, thinking, emotion and motivation (Sternberg 1996)\(^{(34)}\). While this is far from a complete list of the possible constructs at play, it does serve to outline the complexity and multiplicity of issues inherent with this approach\(^{(35)}\).

Early Stimulus-Organism-Response models suggest a linear relationship between the three stages with environmental and social stimuli acting as external antecedents to the organism. This approach assumes that stimuli act upon an inactive and unprepared organism ANDKeane\(^{(36)}\). Most modern theorists now, however, acknowledge that information processing is conducted by an active organism whose past experience will influence not only the processing of such information but even what information is
sought and received.\(^{(37)}\) Information processing will be both stimulus driven and concept driven.\(^{(38)}\) This development has resulted in more recent depictions of consumer decision making being circular in fashion\(^{(39)}\), or drawn through a Venn diagram\(^{(40)}\). Despite coming from a Radical Behavioral perspective,\(^{(41)}\) identifies four key strengths of cognitivism as a means of explaining consumer behavior.\(^{(42)}\)

- Its closeness to the common-sense explanations of everyday discourse make it an intuitively attractive means of offering explanations of everyday behaviors such as purchasing and consuming;
- The ability of consumers to describe their experiences in terms of their attitudes, wants, needs and motives ensures that an explanation proceeds in the same terms as the description of what is explained;
- It brings a measure of unity and consensus to a still young field of inquiry;
- The extensive use made by other social science and humanity disciplines of cognitive explanation has assisted the conceptual development of this line of consumer research by making possible the borrowing of theoretical and methodological inputs.\(^{(43)}\)

Furthermore, Cognitivism has the capacity to explain complex behaviors, an acknowledged deficiency of the competing Behavioral perspective where it is impossible to ascertain the contingencies that control response\(^{(44)}\). However, the cognitive approach is also criticized for a number of reasons. Foxall comments that the cognitive approach “…relies extensively upon the use of abstract and unobservable explanatory variables which seldom prove amenable to empirical investigation and evaluation”. Additionally, cognitivism assumes the consumer is rational, discerning, logical and active in decision making; assumptions that have been questioned by a number of writers\(^{(45)}\).

Despite these criticisms, a cognitive approach is more appropriate in the examination of ethical purchasing behavior.\(^{(46)}\) Firstly, the complexity of such actions cannot be accommodated through behavioral models and secondly, the benefits of ethical consumption are largely vicarious in nature, requiring extensive intrapersonal evaluation. Key existing studies into ethical purchasing have all accepted the role of intrapersonal examination al. 2006).\(^{(47)}\)
4.3.2 Cognitive Models of Consumer Behavior

Two major types of Cognitive models can be discerned, as outlined below.\(^{(48)}\) Firstly, analytical models which provide a framework of the key elements that are purported to explain the behavior of consumers. These models identify a plethora of influencing factors, and intimate the broad relationships between factors in consumer decision making.\(^{(49)}\) Due to their wide ranging scope such models are often labeled the “grand models” \(^{(50)}\). Typically they tend to follow the traditional five step classification outlining problem recognition, information search, alternative evaluation, choice and outcome evaluation as the key stages in consumer decision processes. \(^{(51)}\) and the Consumer Decision Model \(^{(52)}\) are two of the most widely cited analytical models. Secondly, prescriptive models “provide guidelines or frameworks to organise how consumer behavior is structured” \(^{(53)}\). These models include the order in which elements should appear and prescribe the effect that should be observed given certain causal factors. As such they promise to be useful to practitioneRs who can ‘measure’ what stimuli should be modified or emphasized to attract a certain consumer response. The most widely referenced and used prescriptive models are the Theory of Reasoned Action \(^{(54)}\) and the Theory of Planned Behavior.

Cognitive Consumer Behavior Models

![Diagram of Cognitive Consumer Behavior Models]

(\textit{Source: Adapted from (Fawcett ANDDowns 1992, Moital 2007)}

\section*{Analytic Cognitive Models}

The Theory of Buyer Behaviour Howard developed the first consumer decision-model in 1963 \(^{(55)}\). This model was developed further in 1969 by Howard and Sheth to become the ‘Theory of Buyer Behaviour’ Model \(^{(56)}\). It provides “a sophisticated integration of the
various social, psychological and marketing influences on consumer choice into a coherent sequence of information processing” (57). The fundamental architecture of the model is outlined in below, with the exogenous variables not appearing in the first publication of the work, but in subsequent publications comprehensive model that could be used to analyze a wide range of purchasing scenarios (58). The authors’ interest was in constructing a co, and as such the term ‘buyer’ was preferred over ‘consumer’ so as to not exclude commercial purchases.

Major components of the Theory of Buyer Behavior

Figure No. 4.9

Source: Adapted from (Loudon ANDDella Bitta 1993)The theory of buying behaviour

Input variables are the environmental stimuli that the consumer is subjected to, and is communicated from a variety of sources. Significative stimuli are actual elements of products and brands that the buyer confronts, while symbolic stimuli refer to the representations of products and brands as constructed by marketers through advertising and act on the consumer indirectly. Social stimuli include the influence of family and other peer and reference groups. The influence of such stimuli is internalized by the consumer before they affect the decision process.

As shown in below the Hypothetical Constructs (or Intervening Variables) can be classified in two categories: those described as Perceptual constructs, and those described as Learning constructs. Perceptual constructs include:

1. Sensitivity to information – the degree to which the buyer controls the flow of stimulus information.
2. Perceptual bias – distortion or alteration of the information received due to the consumers fitting the new information into his or her existing mental set.
3. Search for information – the active seeking of information on consumption choices.
In combination these perceptual constructs serve to control, filter and process the stimuli that are received.

### 4.3.3 The Theory of Buyer Behavior

The model draws heavily on learning theory concepts, and as such six learning constructs are represented:

- **Motive** – described as either general or specific goals impelling action.
- **Evoked Set** – the consumers’ assessment of the ability of the consumption choices that are under active consideration to satisfy his or her goals.
- **Decision mediatoRs** – the buyer’s mental rules or heuristics for assessing purchase alternatives.
- **Predispositions** – a preference toward brands in the evoked set expressed as an attitude toward them.
• InhibitoRs – environmental forces such as limited resources (e.g. time or financial) which restrain the consumption choice.
• Satisfaction – represents a feedback mechanism from post-purchase reflection used to inform subsequent decisions.

This process of learning serves to influence the extent to which the consumer considers future purchases, and seeks new information. Howard and Sheth suggested that consumer decision making differs according to the strength of the attitude toward the available brands; this being largely governed by the consumer’s knowledge and familiarity with the product class. In situations where the consumer does not have strong attitudes they are said to engage in Extended Problem Solving (EPS), and actively seek information in order to reduce brand ambiguity. In such situations the consumer will also undertake prolonged deliberation before deciding which product to purchase or indeed, whether to make any purchase. As the product group becomes more familiar, the processes will be undertaken less conscientiously as the consumer undertakes Limited Problem Solving (LPS) and eventually Routine Problem Solving (RPS).

Exogenous variables (as depicted at the top of the model; outlines a number of external variables that can significantly influence decisions. As these factors are likely to depend, to some degree, on the individual buyer they are not as well defined by Howard and Sheth.\(^{(59)}\) noted that these exogenous variables contained the history of the buyer up to the beginning of the period of observation.

The five output variables on the right of the model represent the Buyers’ response, and follow the progressive steps to purchase:

- Attention – the magnitude of the buyer’s information intake.
- Comprehension – the processed and understood information that is used.
- Attitudes – the buyer’s evaluation of a particular brand’s potential to satisfy the purchase motives.
- Intention – the buyer’s forecast of which product they will buy.
- Purchase Behaviour – the actual purchase behaviour, which reflects the buyer’s predisposition to buy as modified by any inhibitoRs
Critique of Model:

Hunt and Pappas (60) comment that the unique contribution of the Theory of Buyer Behaviour at the time of publication was the way in which the variables are combined by means of specific developmental linkages; “for example Howard and Sheth propose that attitude influences purchase only through intention” Loudon et al. concur by stating that the coverage of how the variables interact within the model is a key strength. Beyond this the model is further commented for its coherent integration of social, psychological and marketing influences on consumers, and the fact that in discussion of the model, Howard and Sheth acknowledge and cater for different types of decision making. (61) is less complimentary of the work however, suggesting that the model is simply the result of a Baconian induction1 of the influences on the consumer. (62) This critique appears to ignore, however, the complex linkages that Howard and Sheth have proposed between the discrete variables. (63) There is, however, widespread questioning of the model’s validity due to the lack of empirical work, employing ‘scientific’ methods, examining the organisation of the model and the inclusion of individual constructs. Further, due to the unobservable nature of many of the intervening variables explicit measurement is difficult. (64) The Studies that have attempted to empirically test the theory have not explicitly examined the developmental linkages that have been identified to be so important. (65) Neman in his evaluation of the model questions the notion of all such linear models of consumer behaviour, suggesting that non-linear relationships may prove more valid in exploring behavioural actions. Non-linear models of consumer behaviour have been proposed, most notably

1 Baconian method - Bacon suggests that you draw up a list of all things in which the phenomenon you are trying to explain occur, as well as a list of things in which it does not occur. Then you rank your lists according to the degree in which the phenomenon occurs in each one. Then you should be able to deduce what factors match the occurrence of the phenomenon in one list and don't occur in the other list, and also what factors change in accordance with the way the data had been ranked. From this Bacon concludes you should be able to deduce by elimination and inductive reasoning what is the cause underlying the phenomenon. (66) however these present only a conceptual approach and have little explanatory use.
While Howard and Sheth have attempted to create a generalisable theory, \(^{(67)}\) have commented on its unsuitability in explaining joint decision making. This limitation has probably grown in significance since the initial publication of the model in 1969 due to changes in consumer practices, and highlights the possibility of further issues arising from the dated nature of the work.

Within the model, Howard and Sheth have identified specific influences of the exogenous variables upon various hypothetical constructs. While it is commendable that an effort has been made to understand the specific influence of these exogenous factors, this has led to some curious suggestions. For example the personality of the buyer is said to influence non-specific motives, but not specific motives or perceptual bias. It is suggested in the conceptual model adopted in this research that exogenous variables act holistically upon decision making and exert at least some influence on every part of this process.

### 4.4 Consumer Decision Model

The Consumer Decision Model was originally developed in 1968 \(^{(68)}\) and has gone through numerous revisions; the latest publication of the model is depicted in below.

It can be seen that many of the elements of the model are similar to those presented in the Theory of Buyer Behaviour, however the structure of presentation and relationship between the variables differs somewhat. The model is structured around a seven point decision process: need recognition followed by a search of information both internally and externally, the evaluation of alternatives, purchase, post purchase reflection and finally, divestment. These decisions are influenced by two main factors. Firstly stimuli is received and processed by the consumer in conjunction with memories of previous experiences, and secondly, external variables in the form of either environmental influences or individual differences. The environmental influences identified include: Culture; social class; personal influence; family and situation. While the individual influences include: Consumer resource; motivation and involvement; knowledge; attitudes; personality; values and lifestyle.
Model of Consumer Behavior.


Entry to the model is through need recognition when the consumer acknowledges a discrepancy between their current state and some desirable alternative. This process is driven by an interaction between processed stimuli inputs and environmental and individual variables. After a need has been acknowledged the consumer embarks on a search for information, both internally through the consumers’ memory bank of previous experiences, and externally. The authors argue that the model is suitable for use in explaining situations involving both extended problem solving and limited problem solving by modifying the degree to which various stages of the model are engaged in by the consumer. The depth of information search will be highly dependant on the nature of problem solving, with new or complex consumption problems being subjected to extensive external information searches, while simpler problems may rely wholly on a simplified internal search of previous behaviour. Information is said to pass through five
stages of processing before storage and use, namely: exposure, attention, comprehension, acceptance and retention.

The alternative consumer choices are evaluated by the establishment of beliefs, attitudes and purchase intentions. This process of evaluation is influenced by both the environmental variables and the individual variables. Intention is depicted as the direct antecedent to purchase which is the only outcome tolerated by the model. InhibitioRs are not explicitly depicted as mediating between intentions and purchase, however the environmental and individual influences are again said to act on purchase. Situation is listed as an environmental influence, and while this factor is not clearly defined, it could include such factors as time pressure or financial limitations which could serve to inhibit the consumer from realising their purchase intentions (70).

Consumption is followed by post-consumption evaluation which serves a feedback function into future external searches and belief formation. Divestment is depicted as the final stage in the consumption process acknowledging that the product purchased is likely to be disposed of at some point post consumption.

**Critique of the Consumer Decision Model**

One of the key strengths of the Consumer Decision Model is that it has continued to evolve since original publication in 1968 the evolutions that should have improved the explanatory power of the model in light of advances in consumer behaviour theory and knowledge. One such evolution is the inclusion of such factors as consumption and divestment, embracing contemporary definitions of consumer behaviour which include such stages of consumption in their scope.

The model provides a clear depiction of the process of consumption making it easy to comprehend and intuitively pleasing. The mechanistic approach is, however, criticised to be too restrictive to adequately accommodate the variety of consumer decision situations (71).

In parallel with the Theory of Buyer Behaviour, the influence of environmental and individual factors is purportedly specific to certain process within the model. This is counter intuitive, and ignores other impacts that such variables may have on the wider processes, for example, individual differences may exert significant influence on the
marketing stimuli a consumer is firstly exposed to and secondly, how these stimuli are received and processed.

The environmental and individual variables have drawn criticism due to the vagueness of their definition and role within the decision process for example the influence of environmental variables is identified, but their role in affecting behaviour is not well developed. Further, the role of individual motives for purchase is only alluded to within need recognition, appearing to somewhat neglect a rich theoretical and important area of consideration (72).

Critique of ‘grand models’
In discussion of their contribution of a ‘grand model’ (73) state that “a model is nothing more than a replica of the phenomena it is designed to present. It specifies the building blocks (variables) and the ways in which they are interrelated” While such models do, on the surface, appear to serve this function, providing the possibility to visually comprehend what happens as variables and circumstances change, a number of concerns and limitations of this approach have been cited over the last two decades (74).

The main criticisms of such ‘analytic’ consumer behaviour models are summarised below:
  • Most models, being first proposed in 1960’s and 1970’s, have been developed with limited theoretical background due to the embryonic nature of the discipline in this time. This concern may be alleviated, at least in part, by the contemporary revision of some models, for example the Consumer Decision Model introduced above (75).
  • The assumed rationality of consumer decision making, upon which the models largely rely, has been brought into question. In the 1980’s researchers began to question the rationality of many consumer actions. It was found that consumers frequently engaged in non-conscious behaviours that might not be well modelled through a rational information processing approach. Other researchers have found consumer behaviour in certain circumstances that appears haphazard, disorderly or opportunistic and while such observations may belie some rationality that may be hidden even to the actor, they certainly do not comply with the well structured and rigid traditional model proposed. Similarly emotional considerations and the role of heuristics are not well catered for through the rational approach.
• Almost by definition any ‘grand model’ of consumer behaviour requires a generalisation of the decision process. This fails to embrace the wide diversity of decision making situations, product categories and outcomes and could bias research in certain areas.
• A common concern of the ‘analytic’ models regards the unobservable nature of many of the variables. As such it is still difficult to ascertain whether such models do provide an accurate representation of behaviour, and whether they have predictive value.

4.5 Prescriptive Cognitive Models

Theories of Reasoned Action (TRA) and Planned Behaviour (TPB)

Prescriptive Cognitive Models were first developed in the 1960’s when marketing researchers increasingly focused on beliefs and attitudes as determinants of consumer buying behaviour.\(^{(77)}\) The most influential work in this area was forwarded by Martin Fishbein who proposed a model of attitude formation that became known as the ‘Fishbein model’; the first of a breed of ‘expectancy value’ models \(^{(78)}\). The Fishbein model proposed that a person’s overall attitude toward an object is derived from his beliefs and feelings about various attributes of the object. \(^{(79)}\)

While this model provided a significant contribution in the area, it was developed further, and significantly extended, to not only assess attitudes, but behaviour. This revised model became known as the Theory of Reasoned Action (TRA) and is depicted in below.\(^{(80)}\)

**Theory of Reasoned Action**

![Theory of Reasoned Action Diagram](image)

*Figure No. 4.12*

Source: (Fishbein AND Ajzen 1975, Loudon AND Della Bitta 1993)
Behaviour is said to be approximately equal to behavioural intention, which can be derived from a combination of the consumer’s attitude toward purchasing the product and the subjective norms about the behaviour. Through the concept of ‘subjective norm’ the theory acknowledges the power of other people in influencing behavior explicitly, it accounts for the thoughts of others toward the certain behaviour, and is moderated by the extent to which the consumer is motivated to comply to these views. The relative contributions of attitudes and subjective norms will not necessarily be equal in predicting behaviour (Miller 2005) (81), depending on the individual consumer’s propensity to care about other’s views, the consumption situation, or the product type under consideration, with conspicuously consumed products tending to be influenced to a greater degree by the subjective norm variable than less conspicuous products would be (82).

Another notable change in approach seen in TRA is that attitude toward the behaviour (the act of buying) is measured rather than simply the attitude toward the object. This was a necessary amendment once behaviour was being measured, as a consumer may have a very favourable attitude toward a product, but not toward the act of purchasing it (83).

In empirical tests and applications of the TRA, a high correlation of attitude toward behaviour and subjective norms to behavioural intentions have been found, however, some studies have proposed that the stated high relationship between behavioural intention and actual behaviour is simplistic because of circumstantial limitations (84). For a variety of reasons it is purported that behaviour is not always within the complete control of the actor, and as such an additional variable mediating between intentions and behaviour is necessary (85). Ajzen provided this additional variable in 1985 when he published the Theory of Planned Behaviour (86).

The Theory of Planned Behaviour is simply an extension of the TRA which seeks to address the seeming over reliance on intentions to predict behavioural.
The construct ‘perceived behavioural control’ is formed by combining the perceived presence of factors that may facilitate or impede the performance of a behaviour and the perceived power of each of these factors. Actual behavioural control refers to the extent to which a person has the skills, resources, and other prerequisites needed to perform a given behaviour. Actual behavioural control is difficult to accurately assess and so perceived behavioural control is measured through specially designed questionnaires and serves as a proxy measure of the influence. In the TPB, behavioural intention is controlled by a dynamic mix of the attitude, subjective norm and perceived behavioural control variables. Actual behaviour is again derived largely from behavioural intention, but is mediated to some degree by perceived behavioural control.

Since its publication the TPB has become the dominant expectancy-value theory, and has been applied in a wide variety of behavioural domains. Empirical tests have often found that the TPB has significantly improved predictive ability over the earlier TRA. In the past 20 years a number of studies have proposed modification to the TRA and TPB. In most cases these modifications do not alter the fundamental architecture of the
theory, but do change or add variables in an attempt to improve the predictive ability in specific contexts. Ajzen is supportive of such modifications or additions, stating in 1991 that:

“The theory of planned behaviour is, in principle, open to the inclusion of additional predictoRs if it can be shown that they capture a significant proportion of the variance in intention or behaviour after the theory’s current variables have been taken into account”

One of the most notable adaptations is the Technology Acceptance Model proposed by Davis in 1989 in an attempt to explain the determinants of computer acceptance. Of greater relevance to this study is work that has proposed the addition of ethical obligation as a determining variable, self identity, and environmental behaviour.

Critique of the models

Meta-analytic reviews of the TPB provide strong support for the predictive validity of the theory. The theory provides a ‘parsimonious explanation of the informational and motivational influences on behaviour’ it is easy to comprehend, and can be applied to a wide range of research scenarios. There are, however, a number of limitations which limit the scope of use and the extent to which it can be deemed to be a complete model of consumer purchase decisions.

The predictive ability of the TRA and TPB relies on the researcher’s ability to accurately identify and measure all salient attributes that are considered by the consumer if forming their attitude. Clearly many consumption situations are highly complex, and influenced by a plethora of both conscious and sub-conscious factors rendering this premise optimistic. The models rely upon the assumption that the consumer undertakes comprehensive cognitive processing prior to purchase behaviour, an assumption that is challenged by other philosophical approaches. The reliance on cognition appears to neglect any influence that could result from emotion, spontaneity, habit or as a result of cravings. That behaviour in certain circumstances may result not from attitude evaluation, but overall affective response in a process called ‘affect-referral’. These are thought to be important limitations in the context of clothing shopping where overall affective evaluation and hedonistic impulses are thought to influence some purchases.
The TRA and TPB have been widely applied in Western cultures, however it is not clear that the assumptions underpinning it are well suited to other cultures. Very few cross-cultural studies have been undertaken; however the limited findings suggest that the theories are not equally effective in different cultures\(^{(103)}\).

Finally, it is thought that intention is likely to be a dynamic concept, constantly under re-evaluation by the consumer as situations change, or as more information becomes available. This will make it difficult for the model to accurately predict behaviour prior to the purchase event as intentions are only likely to be provisional (Sutton 1998)\(^{(104)}\). Similarly the model does not well cater for any inhibiting factors to purchase, for example the retail store being out of stock of the intended item.

### 4.6 Humanistic Approach

The cognitive models appear well covered in generic Consumer Behaviour texts, and are often portrayed as providing the best available explanation of consumer decision making. Despite this, however, there are a growing number of academic writers highlighting limitations of the Cognitive approach and publishing new research attempting to further understanding of specific aspects of behaviour. These new approaches can be described as humanistic as they seek to explore concepts introspective to the individual consumer rather than describe generic processes\(^{(105)}\).

The three most pressing areas for research were identified by Nataraajan & Bagozzi

Firstly Cognitive approaches rely upon the assumption of the consumer being a rational decision maker, this appears to neglect the role of emotion in decision making. \(^{(106)}\) comment:

‘There is a pressing need in the field to balance the rational, cognitive side of marketing thought and practice with new ideas and research on the emotional facets of marketing behavior’

Secondly, emerging work has started to examine concept of volition. This new work is seeking to understand and address the gap between consumer’s stated purchase intentions and their actual final purchase behaviour by understanding the volitional stages to decision making. Thirdly; the almost Universal acceptance of egoism in marketing theory at the expense of altruism; there is a lack of research that has examined the influence of altruistic motives on any consumer behaviourRs.
Humanistic Models of Consumer Behaviour

Of the three key areas that it is the study of the volitional stages of decision making that has received the most productive theoretical effort.

The Theory of Trying

The Theory of Trying\(^{(107)}\) depicted in Figure (below) provides an interesting alternate approach to the models previously considered. Rather than examining explicit behaviour, the model assesses trying to act. Subjective norms, attitude toward the process or means of trying, attitudes and expectations of success and attitudes and expectations of failure are posed as the key antecedent variables to intention to try; itself the key precurs or to trying. Past behaviour has been found to influence consumer choice in a number studies\(^{(108)}\), and is thus integrated as a key influence within the theory.\(^{(109)}\)

\(^{(110)}\) suggest in discussion of this theory that rather than consumers having behavioural intentions, they rather have behavioural goals in many situations, and they must expend effort and make purposive endeavour to fulfil these goals.\(^{(111)}\)

To date the theory of trying has mostly been applied to health related decisions, and only few studies have applied it to retail consumption decisions. Some parts of the theory have been supported empirically, but not all of the variables have been found to be significant in every test\(^{(112)}\).

In a fillip to the theory,\(^{(113)}\) published research into the reasons for consumers ‘failing to try to consume’. In this case consumers are said to either fail to see or be ignorant of their options, or make a conscious effort not to consume\(^{(114)}\). The first of these two points may have relevance in the field of ethical clothing.
The Model of Goal Directed Behaviour draws heavily on the Theory of Planned Behaviour, with each of its constructs being represented. Where it differs, however, is firstly in the addition of the variables of past behaviour (both frequency and recency) and emotions (both positive and negative), and in the structure of behavioural causality passing through desire and onto intention which itself is now seen as only one of a possible four variables that are influencing behaviour\(^{115}\).

Due to the recency of publication, the model of goal directed behaviour is seen to provide a composite view of decision making that has benefited from the wealth of research that has been undertaken in the field. The previously unseen variable, desire, is argued to be a stronger predictor of intention than attitudes, subjective norms or perceived behavioural control \(^{116}\), and appears to be consistent with recent research in developmental, animal and social psychology.

Source: (Bagozzi,Gurhan-Canli et al. 2002)
Model of Goal-Directed Behaviour

Source: (Bagozzi,Gurhan-Canli et al. 2002)

In comparison to the more well established TRA and TPB it has been found that the model of goal directed behaviour holds greater predictive ability. One shortcoming might, however, be that the model is more complex requiring more sophisticated data gathering techniques (117).

Summary

As this discussion has shown, a number of different approaches to modelling consumer decision making can be adopted. The area is subject to ongoing dynamic research and it is expected that new insights and approaches still lie unexplored providing a potentially rich area for study. With a few notable exceptions, the role of ethics, social responsibility and altruism have been largely ignored by the models and theories reviewed here; which, given the dramatic rise in such concerns identified in suggests that research attempting to integrate such considerations would make a valuable contribution.

The review of the decision making models undertaken here highlights the complexity of consumer choices and identifies the key processes that lead to behaviour. A wide range of variables have been posited across the models, and each has evidence to justify its inclusion in attempts to explain behaviour. It is, of course, difficult for one model to claim to include all the considerations and factors that influence consumer choice, however the conceptual model proposed and adopted by this research has reflected upon the work falling into each of the philosophical approaches in an attempt to provide a holistic view of the decision making process.
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