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CONCEPTS AND THEORIES REGARDING THE BEHAVIOR OF THE CONSUMER OF PRODUCTS AND SERVICES

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The essential component of human behavior, the consumer's behavior restrictively, reflects people's conduct when it comes to buying and / or consuming material goods and services. At large, it comprises the entire conduct of the final user of material and immaterial goods. The study of the behavior of the consumer is vital for an enterprise in the motivation of the consequences that it carries along regarding all the decisions of marketing : the positioning of the brands, the segmentation of the markets, the development of new products, advertising strategies of distribution etc. The analysis of the consumer's behavior, because of the fundamentally different nature of the acts and processes of decision that compose it, is characterized by its multidisciplinary origin. Thus, economy, such as psychology, sociology, anthropology permitted the laying of the conceptual foundations of the actual knowledge in this domain. Even though the interdisciplinary character of the consumer's behavior investigations is recognized, there are, however, numerous points of view in the specialty literature that plead for the autonomization of this domain. This thing doesn't impose though its separation from the marketing studies.

As a distinct domain of knowledge, the first studies regarding the behavior of the consumer appear at the middle of the 60's, until then being considered an applicative domain of psychology. The research of the consumer gained an important impulse at an international level due to the activity put in its service by the Association for Consumer Research, that comprised in 1989, over 1100 members, organizing a congress with world-wide participation annually.

The investigations, the analysis of the purchaser's behavior is centered around three essential problems : the process of decision in purchasing, the factors that influence the purchase behavior and the one of the consumer. In what concerns the process of decision in purchasing, the model of Engel and Blackwell, describes the behavior of the consumer based on the following stages :

- I. The recognition the problem ;
- II. The analysis of the information ;
- III. The evaluation of the possible solutions ;
- IV. The choice ;
- V. The results .

I. *The recognition the problem* : the needs, impulses and motivations.

At the origin of the decision of purchase there is a problem “essential of purchaser”, which psychoanalysis calls “impulse” – a limit concept between somatic and psychic. It appears with even more precision when the individual feels a distance between the real situation and an ideal situation, when there is a disagreement between the expected situation, desired to be conformingly with the mental structures of the subject and the perceived situation, imposed by the environment. Irrespectively which is the problem, the type of impulse, the individual's need is “the state of tension” that comes out of it. The motivation is thus the force that makes the individual take action, makes him manifest in order to reduce

this state of tension. In the psychology of motivation there are more theories, among which the following are essential :

- the theory of the hierarchy of the needs ;
- the theory of the equilibrium ;
- the theory of the concept of the self ;

1. *The theory of the hierarchy of the needs*, whose main adept is A. Maslow*, puts on record an hierarchic system of needs. According to it, a consumer must satisfy first the less elevated needs of the hierarchy and only afterwards the more elevated ones. The picture of this hierarchy looks like this :

- a) Physiological needs : hunger, thirst, etc.
- b) Security needs : security, protection, dependence....
- c) Affective, social needs : appurtenance, family, friends, distinct from the biological needs (sexes...).
- d) Esteem needs : self-respect, prestige, success, assuredness.
- e) Needs of actuality, satisfaction, efflorescence .

The interest in this hierarchy is of offering a pretty complete “catalogue” of the mobiles that stand at the basis of the motivations. N. A. Murray elaborated a list of 20 mobiles that have a great influence in psychology, comprising the following features :

benevolence	heterosexuality
condescendence	ascendancy
perseverance	individualism
dependence	change
achievement	exhibitionism
aggressiveness	order
sociability	extrospection
inferiority	

It should be mentioned that the hierarchy principle established by A. Maslow was contested, mostly by the equilibrium theory psychologists.

2. *The Equilibrium Theory*, has as a starting point the idea that the human being is looking for some sort of harmony, some sort of stability that we call homeostasy. It tends to avoid brutal changes that alternate a disequilibrium, a break in its beliefs, is therefore, in the search of some equilibrium. However, possessed by his instincts, he is in contact with the environment, that is a powerful source of disequilibrium. In order to re-establish the equilibrium, the man could either modify its perception towards reality, either to reject the environment’s information that disagree with his mental structures. The Equilibrium Theory is conceived under more forms :

a) *Kurt Lewis’ Psychological Field Theory*. He takes as a starting point the consideration that the behavior is a function of the individual’s psychological “field” in the situation in which such a behavior appears. The diverse feelings, beliefs and external elements caused by the environment, at the place and moment when the behavior occurs, are considered favorable forces (positive valences) or unfavorable (negative valences). The individual’s behavior, according to this theory, comes from the forces that are interacting with the social influences and that form the psychological field. Analogously with the psychic, Lewin remarks that it is impossible to analyze a force without taking into consideration the others. This way the psychological field is the headquarters of the tensions, of whose resultant must be in equilibrium, that is formed and is modified.

An individual can adapt himself or get used to the norms created, other, on the contrary, influences them, this is a mode of opinion. Everything depends, therefore, on what Lewis calls level of aspiration, that is the performance a person is capable of realizing, when it decides to take action. Thus, the consumer face to face with a product whose quality is excellent, but whose

price is way too high, will prove a certain decisional ambivalence, the choice being thus, strongly influenced, by the perception the respective brand has upon him.

b) *C.E.Osgood's Congruence Theory*. He considers that the individual is in the search of some sort of unity, of some sort of concordance between the information perceived. As such, he will tend to deform, to avoid or reject the discordant information, in order to maintain the equilibrium obtained.

c) *L. Festinger's Cognitive Dissonance Theory*. Is the theory under the name of which is mostly known the theory of equilibrium in marketing. This variant starts from the consideration that when a person is determined to have a behavior that is not conform with his/her opinions and attitudes, he/she finds him/herself in a state of cognitive dissonance; the reduction of this dissonance is what will bring forward the individual's motivation, in the search of the resolutions of the tensions brought upon by this state. Thus, the individual transforms his opinions and attitudes and justifies his behavior, convincing himself that, for example, he made a good purchase (a-posterior reasoning). Therefore, the behavior creates the attitude and stands at "the origin of motivation" and this is the reverse of the precedent theories.

3. *Self-concept Theory* postulates that the individual takes action depending on the idea he has about himself. This idea develops with every individual starting from the contacts with its environment and understanding :

- my real I : what is real ;
- the image I have about myself : what do I think I am ;
- the self-reflection : what do I think I am through the eyes of the others.

For example, the individual purchases the goods depending on the conceptions he has and rejects the ones that not correspond to this one.

4. *The attribution theory* – considers that the individual's attitude comes from observing the act : "when we want to know what a person feels, we predict what he/she does". If he/she runs, that means he/she is scared; if he/she laughs, that means he/she is happy; he/she cries, that means he/she is sad or suffers. Therefore, as an observer, we deduce the internal states of this person starting with the external information, the information given by the behavior of this person and through its social and psychic situation where his/her behavior occurs. In the attribution theory, the subjects educe their attitudes taking as a starting point the observation of the acts and of the conditions in which it was realized.

II. The second stage of the consumer's behavior in the decision taking process, proposed by the model of Engel and Blackwell – consists in the ***Analysis of the information***. In this stage an answer should be given to the following questions : Which is the information that every consumer looks for? How does he look for it? Through this we must be acquainted , pretty well, with the mechanism of the consumer behavior, to situate the role of the three psychological components : sensation, attention, perception. In order to define the mechanism of the consumer behavior, we must first define the notion of "consumer". We can take as a consumer any economical subject whose behavior is directed towards the satisfaction of the individual necessities or of the necessities of the appurtenance micro-group (family, household)¹. Therefore, the notion of consumer implies not only the field of the goods' existence, but also the ego of the economic subject, mainly the cognitive processes, that is the premises that lead to the acknowledgement of the act of purchase. At the same time, the notion of consumer can only be understood by observing him in his relationships with his fellow men, underlying the social nature of this category. The circumstances in which the process of purchase or consumption takes place often implies other persons besides the consumer and can decisively depend on their behavior.² In its turn, the consumer behavior defines itself as the totality of the consumer's acts,

¹ V. Balaure – MARKETING – Marketer Publishing House, Bucharest, 1992.

² J. H. Myers, W. H. Reinols, CONSUMER BEHAVIOR AND MARKETING MANAGEMENT, Noughton, Boston, 1967-1977

Engel, R. D. Blackwell, CONSUMER BEHAVIOR, HsIt Reinhart, Winston, New-York, 1968.

attitudes and decisions regarding his incomes in order to purchase merchandise, services and for economy.³

The study of the consumer behavior, developed strongly connected to the motivational researches, is meant to explain the mechanism of the decisions of purchase and consumption. If at the very beginning of the researches the accent was put on motivation, as a result of the intellectual energetic resources of the human being, gradually the central place is occupied by the cognitive components of the human behavior. The complexity and interdependency of the components that compose the consumer behavior can only be surprised through a systemic approach, case in which the consumer is compared to the “black box”, and his behavior would be the result of the entrances represented by the stimuli of exogenous nature with which the consumer is confronted and the exits from the system – represented through the responses to these stimuli, through his reactions. The ensemble of acts of this process, together with the ties that are realized, compose **the behavioral mechanism**. In their chronological succession, these acts can be structured as follows :

- the perception of the stimuli from the circumambience, their registration and cataloguing realized selectively, reported to the individual’s peculiarities;
- the information, representing the ensemble of the human being’s modalities of learning to become acquainted with the products and the services to improve his knowledge and experience;
- the attitude or the mental state of disposition, result of the experience, that exerts a direct influence upon the reactions of the consumer towards the situations and the immaterial goods with which he is concerned in order to satisfy the necessities;
- the motivation, a cognition process in which the individual directs his mental energy towards a certain purpose;
- the manifest behavior, as final stage, defined through the act of purchasing or using a product.

The behavior of the consumer is the representative of two groups of variables (stimuli):

- variables of endogenous nature, in whose category are included the personal characteristics of the individual and the field of his personality, his representations regarding the goods and services meant to satisfy the necessities, the processes of perception, learning and cognition that take place at a mental level;
- the exogenous variables, comprising the ensemble of the environmental factors in which the consumer lives and actions, respectively ; the socio-demographic factors, the incomes, the prices of the merchandise and the services’ tariffs, the influence of the social groups, of the interpersonal relationships, of mass-media, the leaders of opinion.

In what concerns the analysis of the information which each consumer looks for and the mode and means used in their pursuit, we must first and foremost analyze the role of the three psychological concepts : sensation, attention and perception.

- Sensation – corresponds to the awakening of the senses (audition, sight, smell, touch, taste) determined by information or stimuli;
- Perception – represents the process of acknowledging by the senses of the variables of the circumambience and it is founded on the sensorial activity.
- Attention – is the process that, from the very activation of the senses, permits the defining of the information that will be approached.

For the person in marketing, the perceptive activity has more important characteristics. **The perception is selective**, the individual interpreting only two types of stimuli, among the ones he feels :

- stimuli that attract his attention, imposing through their quality (intensity, difference) etc;

³ William L. Wilkie, CONSUMER BEHAVIOR, Second edition, Jhon Wiley & Sons, New-York, 1990, p.12.

- stimuli that correspond to a state of tension, of internal disequilibrium, involving an analysis of the information capable of diminishing the tension.

The American researchers, Bauer and Greyser⁴ estimate, for example, that a typical consumer is exposed to almost 700 advertising stimuli a day, approximately 76 involving a minimum level of conscience, 12 being registered. Other researchers (Van Eseh, Fenwick and Heelen) affirm that the capacity of attention is limited (the number of information bites that can be simultaneously treated is finite, getting to a maximal value of 7+-2 bites in the case of normal adults), and the information from "outside the attention is lost", this one is not stowed in the memory and doesn't influence, therefore, the attitude or the behavior.

The perception is deformed : the stimuli received are integrated in mental structures, there are relationships between perception and intelligence. The message received is thus deformed, modified depending on the cognitive structures of the individual. When the stimuli come in contradiction with the cognitive structures, they can be deformed and integrated or memorized, creating a state of new congruency, a harmony of its cognitive structures. The cognitive structures, themselves, are the result of each individual's experiences and doctrines.

Results that **the perception is subjective**, every individual having a different perception starting with the identical stimuli depending on their own experiences. At the same time, certain sensations will be perceived by some and won't be perceived by others, depending on the interest that they represent. Two aspects dominate in attention, selectivity and intensity. The most pregnant stimuli that are imposed through their intensity or corresponding to an expectation of the individuals are treated. On the other hand, the deformations suffered through the interpretation of the stimulus depend on every person's experience, of his own cognitive limits for the handling of the information that he receives.

The information gathered through senses is stocked in the short term memory, without getting a signification yet. The very awakening of the consumer's senses is what will determine him to inquire the information gathered, focusing his attention towards these ones. The information continues to be extracted, compared and, eventually, integrated in the long term memory. The consumer uses the information gathered to feed his reflections or to get to a judgment upon a product, taking over the information in this way. In order to do that, he can get involved in controlled reflection processes or in semi-automatic or automatic processes that can be conscious or not.

The reflection processes necessitate a special effort from the consumer for the gathering of information and their refinement, soliciting his memory to forget for a long period of time. This one discomposes itself in episodic memory and semantic memory. The episodic memory is composed of facts, of events. The semantic memory keeps the information in a more elaborate way. Its easiness of access depends on the way in which the information is codified and memorized.

III. The evaluation of the alternatives constitutes the third stage in the consumer behavior, founded on the decisional process, when the step from attitude to the intention of purchase is taken. In this sense, we must define the attitude and mention that there are more than one definition given to the attitude. Thus, the American specialists Krech D and Crutchfield R. S. define attitude as "a durable organization of motivational, perceptive and cognitive processes, towards an aspect of the individual's world". Katz and Stotland define attitude as a "tendency or predisposition of the individual to evaluate in a certain manner an object or the symbol of an object". A more complete definition is given by M. Rokeach⁵ for whom "an attitude is a durable organization of the beliefs towards an object or a situation that predisposes an individual to answer in a preferential manner". The attitudes are formed beginning with several factors : culture, family, self-image and of the ideal one, personal experience, the information obtained

⁴ R. M. Bauer, S. A. Greyser 1968, ADVERTISING IN AMERICA : The Consumer View, Boston, Harvard University Press.

⁵ D. Krech and R. S. Crutchfield(1948), THEORY AND PROBLEMS OF SOCIAL PSYCHOLOGY, New-York, Mc.Graw-Hill.

D. Katz, E. Stotland (1959) A PRELIMINARY STATEMENT OF THEORY OF ATTITUDE STRUCTURE AND GANGE, New-York, Mc.Grawe -Hill.

M. Rokeach (1968) BELIEFS, ATTITUDES AND VALUES, San Francisco, Jossey-Bass Inc.

through rumors, mass-media and the ideas of the leaders of opinion – every single one making the object of several studies.

In general, one could tell that the attitudes are dispositions obtained during the individual's interactions with the environment, but the building-up of the attitudes can be, as well, indirect, leaning on the associative transfers or on more elaborate mental constructions.

The components of the attitudes and the hierarchy of the effects.

In general, we distinguish 3 components of the attitude : the cognitive component, the affective component, the conative component.

- the cognitive component of attitude is connected to intelligence, culture, age, personality, subjects, is the structured system representing the ensemble of information about the subject in relation to the object of the attitude.

- the affective component of attitude regards the feelings, the emotional reactions.

- the conative component of attitude shows the predisposition to behave, incorporating all the plans, decisions or intentions relative to the actions that should be carried on towards the stimuli.

Many authors analyzed the order in which these three components action in order to explain the decision of purchase. Thus, Lavridge and Steiner⁶ proposed the following sequence : **notoriety – understanding – attitude – preference – belief – purchase.**

Numerous other models were constructed after other hierarchies founded on the cognitive dissonance, the theory of attribution and minimal implication. These ones alternate the three cognitive, affective, conative “stages” in a different manner, however, the very idea of a hierarchy founded on a model of those stages is contested and even more controversial.

IV. The fourth stage consists in *taking the decision*. How does the consumer makes his choice? How does he uses the received and memorized information in the evaluation of the alternatives that preoccupy the theory and practice in marketing? Numerous theoreticians pedaled according the rules that stand at the basis of the consumer's decision. A large field is occupied by two types of approaches : the ones founded on a compensatory process and the ones founded on an non-compensatory process of the attributes.

- a) The approaches founded on a compensatory process, supposes that any deficit upon an attribute (feature) of the product, can be compensated through a high score of another attribute. There were proposed more models that were subordinated to this compensatory process, among which the best known are the ones of Fishbein and Rosenberg.

Rosenberg's model has the following mathematical proposition :

$$A_{ik} = f \left[\sum_{j=1}^n (P_{ijk} \times V_{ij}) \right]$$

A_{ik} – represents the attitude of the individual “I” towards the object “k”.

P_{ijk} – represents the conception of the individual “I” upon the utility of the object “k” in order to realize its purpose “J” (the possibility of reaching the desired value).

V_{ij} – the evaluation of the purpose “J” for the individual “I”.

n – the number of values or of states of the purpose “J”.

M. Fishbein's basic model arises from the one of Rosenberg, but is not built upon the notion of value, taking into consideration the influence of the attitude upon the behavior. Has the following mathematical proposition

$$A_{act} = \sum_{i=1}^n b_i \times a_i$$

⁶ R. Lavridge ,G. Steiner (1961) A MODEL OF PREDICATIVE MEASUREMENT OF ADVERTISING EFFECTIVENESS, Journal of Marketing, pag. 25.

where :

b_i – is the force of the individual's belief in the probability that the determined factor of attitude is connected to the I characteristic;

A_{act} – represents the attitude towards the fulfillment of some task;

a_i – is the evaluation of every characteristic upon a semantic differentiator;

n – the number of convictions, beliefs.

This model of Fishbein, re-stages Dulany's cognitive theory of apprenticeship and integrates the predisposition of the subject according to the social norms of its choice. Even though it had success, this type of model must, however, be looked upon with some sort of reserves in its practical application, especially in what concerns the relations between the attitude and the intention of purchase on the one hand, and the behavior on the other hand.

b) The approach founded on a non-compensatory process. The structure of the non-compensation comprises three processes :

- The disjunctive process – according to which the object of attitude is judged through the attributes compared to which it is more advanced, independent from his value upon the others. For example, a fast automobile is chosen especially by an amateur of speed, even if the car isn't either economic or safe or comfortable or secure. This model is one of the maximum limit, because the consumer wants to detain the product having the maximum score upon the determined attributes.

- The conjunctive process, that corresponds to the model with the minimum limit, has as a starting point the situation that the chosen object will be the one that will be situated beyond the minimum acceptable level for every attribute. This type of model doesn't permit the selection and separation of the brands or of the products when several of them are beyond the acceptable limits; we must combine them with other models.

- the lexicographic process – supposes that the individual first classifies the attributes depending on their importance, then evaluates the brands or the products depending on the most important attribute. If he can't distinguish enough between two brands, for example when it comes to this first attribute, he examines the second important attribute and so on until a distinction can be made.

Every single one of these types of approaches forms a hypothesis upon the mental treatments established by the consumers in the period of their choices. In the case of a good estimation of the choice through a model, it is possible to affirm that "everything happens as if this mental process was operational", but this only remains a probability.

The Post-Purchase Behavior and the Fidelity

Once he made his choice, the consumer uses his experience in what concerns the purchase of the product as a phase of his future purchase processes. Numerous authors brought forward the problem of "the rules" of decision used by the consumer with the occasion of the purchase; are those already developed and stocked in the memory or the consumer constructs them in the moment of his choice. The mechanism of the memorized rules supposes that the consumers should dispose of strategies in the memory, to which they appeal according to the circumstances; the type of decision that results from here is more or less predetermined; it can consist in directly purchasing again that brand, without further evaluations or without applying a simple principle "buy the (promoted) brand on sale" or "the less expensive".

The consumer won't apply complex rules of decision but in the presence of problems or in a new case. This type of mechanism corresponds to the majority of the purchase acts, according to an observation made a while ago by the famous specialist Katona G. that established that the majority of the purchase acts are of routine, correspond to the rules of decision memorized beginning with the evaluation of the precedent purchases. The purchase act is, therefore, an apprenticeship element for the future purchases in itself. Is also useful to

distinguish at this level the consequences of the purchase act itself and of the consumption of the goods had in view.

The fidelity is defined by the American specialists Jacoby and Kyner as “the indirect behavioral response” (non-random) expressed in time by an unity of decision, given by one or more brands taken from an integer, depending on a psychological process of decision.⁷ The ensemble of the fidelity measures can be grouped in three groups :

- measures founded on the anterior variables of the purchase behavior; these are the behaviorist models (behavioral).
- measures founded on variables of the attitude that express the individual’s predispositions towards a given brand.
- composite measures that simultaneously use the two ensembles of variables (behavior and attitude).

It seems that fidelity is really the result of a psychological process, bringing upon a preference (indirect behavioral response) and the expression of a special behavior towards a brand signifying this specific adhesion. Chestnut and Jacoby classified the fidelity measures in five groups :

1. *The measures of the purchase proportions for a given brand* (for example, the percentage of the purchases of a more frequently bought brand);
2. *The measures established starting from the sequences or the series of purchases* in which he finds the studied brand. Brown⁸ studied the series of purchases and distinguished more types of fidelity : ideal fidelity – where only one brand A is purchased; divided fidelity; instable fidelity etc..

Carman⁹ measures the degree of fidelity of an individual upon the brands using an entropic index :

$$T = - \sum_{i=1}^n P_i \times \log P_i, \text{ where :}$$

n – is the number of brands purchased from the product.

P_i – the probability of realization of the event; the purchase of the studied brand “I”.

With how much this index leans towards 0, with as much the customer is more devoted to the brand.

3. *The measures founded on the probability of purchase* that uses the Stochastic models; these models, as Vandaele remarked, gather behaviors and don’t get down to the microeconomic level; they remain descriptive and not explicative.

4. *The measures of synthesis*, that combine the precedent ones.

5. *Measures of fidelity* specific for some branches or meant to the establishment of the purchases in time. Certain studies compared the fidelity declarations with the affective behaviors.

Thus, Newman and Werbel propose a criterion of fidelity that integrates as good both the psychological and the behavioral aspect. This one is founded on three points :

- the repurchase of a known brand;
- the desire of keeping this brand after a decisional process;
- the reception of the complementary information.

The importance of studying the fidelity is explained through its role in the strategy of marketing.

⁷ J. Jacoby and D. B. Kyner (1973), BRAND LOYALTY VERSUS REPEAT PURCHASING BEHAVIOIR, Journal of Marketing Research, 10, 1, 1-9.

⁸ G. H. Brown (1952), BRAND LOYALTY, FACT OR FICTION, Advertising Age, June, August, September, October.

⁹ J. M. Carman (1970), CORRELATES OF BRAND LOYALTY, SONIC POSITIVE RESULTS, Journal of Marketing Research, 7.