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Consumer Behaviour Theory: Approaches and Models

1.1 Consumer behaviour & 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). This early work approached the topic from an economic perspective, and focused solely on the act of purchase (Loudon AND Della Bitta 1993). 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 concerned with self interest (Schiffman AND Kanuk 2007, Zinkhan 1992).

Where utility theory views the consumer as a 'rational economic man' (Zinkhan 1992), contemporary research on Consumer Behaviour 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, the act of purchasing, consumption and finally disposal. This more complete view of consumer behaviour 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 behaviour has responded to the conception and growth of modern marketing to encompass the more holistic range of activities that impact upon the consumer decision (Blackwell, Miniard *et al.* 2001). This is evident in contemporary definitions of consumer behaviour:

“consumer behaviour..... 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.”

(Solomon, Bamossy et al. 2006, p6).

(Schiffman AND Kanuk 2007) take a similar approach in defining consumer behaviour:

“the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs” (p.3).

While most contemporary definitions of consumer behaviour are similar in scope, section 1.2 will identify and discuss the differing psychological approaches that have been applied to research in this area.

1.2 Theoretical approaches to the study of consumer behaviour

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 emphasise the need to examine quite different variables (Foxall 1990); they will briefly be introduced in turn.

- Economic Man
- Psychodynamic
- Behaviourist
- Cognitive
- Humanistic

1.3 Economic Man

As identified in section 1.1, early research regarded man as entirely rational and self interested, making decisions based upon the ability to maximise utility whilst expending the minimum effort. While work in this area began around 300 years ago (Richarme 2007), the term ‘economic man’ (or even *Homo economicus* (Persky 1995)) was first used in the late 19th century (Persky 1995) 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 (Schiffman ANDKanuk 2007). 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 (Simon 1997). Furthermore, individuals are often described as seeking satisfactory rather than optimum choices, as highlighted by Herbert Simons Satisficing Theory (Simon 1997), or Kahneman and Tversky’s Prospect Theory (Kahneman ANDTversky 1979) which embrace bounded rationality (Simon 1991).

1.4 Psychodynamic Approach

The psychodynamic tradition within psychology is widely attributed to the work of Sigmund Freud (1856-1939) (Stewart 1994). This view posits that behaviour is subject to biological influence through ‘instinctive forces’ or ‘drives’ which act outside of conscious thought (Arnold,Robertson *et al.* 1991). While Freud identified three facets of the psyche, namely the Id, the Ego and the Superego (Freud 1923), other theorists working within this tradition, most notably Jung, identified different drives (Ribeaux ANDPopleton 1978).

The key tenet of the psychodynamic approach is that behaviour is determined by biological drives, rather than individual cognition, or environmental stimuli.

1.5 Behaviourist Approach

In 1920 John B. Watson published a landmark study into behaviour which became known as '*Little Albert*' (Watson ANDRayner 1920). This study involved teaching a small child (Albert) to fear otherwise benign objects through repeated pairing with loud noises. The study proved that behaviour can be learned by external events and thus largely discredited the Psychodynamic approach that was predominant at the time.

Essentially Behaviourism is a family of philosophies stating that behaviour is explained by external events, and that all things that organisms do, including actions, thoughts and feelings can be regarded as behaviours. The causation of behaviour is attributed to factors external to the individual. The most influential proponents of the behavioural approach were Ivan Pavlov (1849-1936) who investigated classical conditioning, John Watson (1878-1958) who rejected introspective methods and Burrhus Skinner (1904-1990) 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 behaviour (Eysenck ANDKeane 2000).

There are a number of branches of research that conform to the major tenets of behaviourism, but differ subtly in other ways. Initially 'Classical Behaviourism', established by John Watson, required the entirely objective study of behaviour, with no mental life or internal states being accepted. Human thoughts were regarded by Watson as 'covert' speech (Sternberg 1996), and strict monism was adhered to (Foxall 1990). Between 1930 and 1950 Skinner founded 'Radical Behaviourism' which acknowledges the existence of feelings, states of mind and introspection, however still regards these factors as epiphenomenal (Skinner 1938);(Nye 1979). The assumed role of internal processes continued to evolve in subsequent decades, leading to more cognitive approaches with a new branch of study 'Cognitive Behaviourism' claiming that intrapersonal cognitive events and processes are causative and the primary irreducible determinants of overt behaviour (Hillner 1984, p107).

While behavioural research still contributes to our understanding of human behaviour, it is now widely recognised as being only part of any possible full explanation (Stewart 1994). Behaviourism does not appear to adequately account for the great diversity of response generated by a population exposed to similar, or even near identical stimuli.

1.6 Cognitive Approach

In stark contrast to the foundations of Classical Behaviouralism, the cognitive approach ascribes observed action (behaviour) to intrapersonal cognition. The individual is viewed as an 'information processor' (Ribeaux ANDPopleton 1978). This intrapersonal causation clearly challenges the explicative power of environmental variables suggested in Behavioural 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 (Stewart 1994).

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 (Plato 360 B.C.), Aristotle who proposed the first theory of memory (Aristotle 350 B.C.) and Descartes who explored how knowledge is represented mentally in his Meditations (Descartes 1640) (Sternberg 1996). It was not until the middle of the 21st 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 (Figure 1.1) (Cziko 2000) and the publication of the landmark text by Ulric Neisser in 1967 (Neisser 1967). From this point many writers suggested that Cognitivism had taken over from Behaviourism as the dominant paradigmatic approach to decision research (Furedy ANDRiley 1987).

Figure 1.1: Stimulus-Organism-Response Model of Decision Making

Source: (Cziko 2000)

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 (Kihlstrom 1987). 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). 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.

Early Stimulus-Organism-Response models (as depicted in Figure 1.1) 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 (Eysenck ANDKeane 2000). 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. Information processing will be both stimulus driven and concept driven (Moital 2007); (Groome,Dewart *et al.* 1999). This development has resulted in more recent depictions of consumer decision making being circular in fashion (Peter ANDOlson 2008), or drawn through a Venn diagram (Jacoby 2002).

Despite coming from a Radical Behavioural perspective, Foxall (1990 p.18) identifies four key strengths of cognitivism as a means of explaining consumer behaviour:

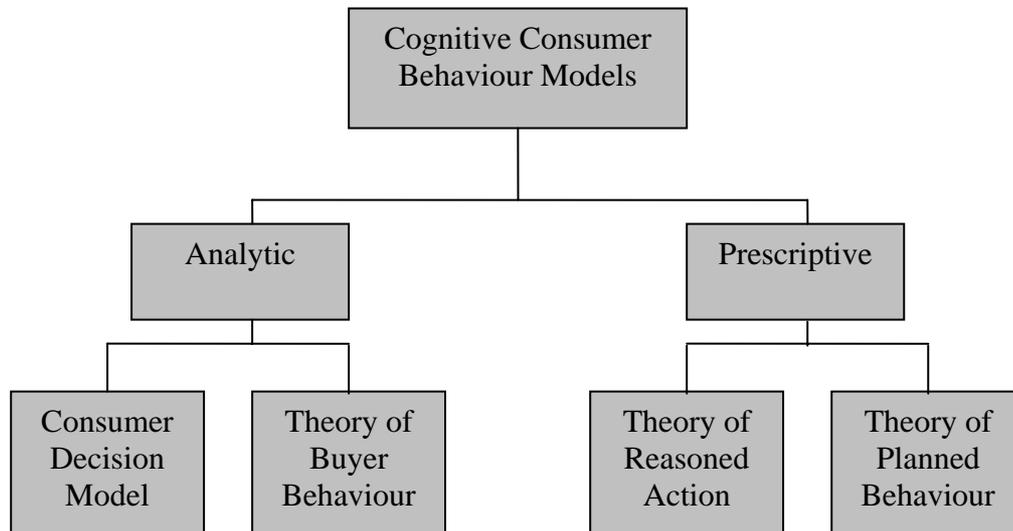
- Its closeness to the common-sense explanations of everyday discourse make it an intuitively attractive means of offering explanations of everyday behaviours such as purchasing and consuming;
- The ability of consumers to describe their experiences in terms of their attitudes, wants, needs and motives 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.

Furthermore, Cognitivism has the capacity to explain complex behaviours, an acknowledged deficiency of the competing Behavioural perspective where it is impossible to ascertain the contingencies that control response (Foxall 1993). However, the cognitive approach is also criticised 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" (1990 p. 96). Additionally, cognitivism assumes the consumer is rational, discerning, logical and active in decision making; assumptions that have been questioned by a number of writers (Bozinoff 1982) (Solomon, Bamossy *et al.* 2006) (Schiffman AND Kanuk 2007).

Despite these criticisms, a cognitive approach is more appropriate in the examination of ethical purchasing behaviour. Firstly, the complexity of such actions cannot be accommodated through behavioural 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 (Hines AND Ames 2000, Nicholls AND Lee 2006, Ozcaglar-Toulouse, Shiu *et al.* 2006).

1.6.1 Cognitive Models of Consumer Behaviour

Two major types of Cognitive models can be discerned, as outlined in figure 1.2 below. Firstly, *analytical* models which provide a framework of the key elements that are purported to explain the behaviour of consumers. These models identify a plethora of influencing factors, and intimate the broad relationships between factors in consumer decision making. Due to their wide ranging scope such models are often labelled the “grand models” (Kassarjian 1982). 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 (Erasmus, Boshoff *et al.* 2001, Schiffman AND Kanuk 2007). The Theory of Buyer Behaviour (Howard AND Sheth 1969) and the Consumer Decision Model (Blackwell, Miniard *et al.* 2001) are two of the most widely cited analytical models. Secondly, *prescriptive* models “provide guidelines or frameworks to organise how consumer behaviour is structured” (Moital 2007). 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 emphasised to attract a certain consumer response. The most widely referenced and used prescriptive models are the Theory of Reasoned Action (Fishbein AND Ajzen 1975) and the Theory of Planned Behaviour (Ajzen 1985).

Figure 1.2: Cognitive Consumer Behaviour Models

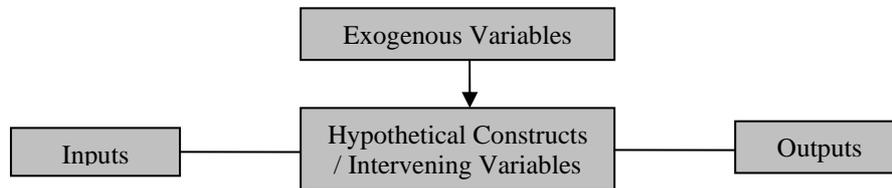
(Source: Adapted from (Fawcett ANDDowns 1992, Moital 2007))

1.6.1.1 Analytic Cognitive Models

The Theory of Buyer Behaviour

Howard developed the first consumer decision-model in 1963 (Du Plessis, Rousseau *et al.* 1991). This model was developed further in 1969 by Howard and Sheth to become the ‘Theory of Buyer Behaviour’ (or Howard and Sheth Model) (Howard ANDSheth 1969). It provides “a sophisticated integration of the various social, psychological and marketing influences on consumer choice into a coherent sequence of information processing” (Foxall 1990 p.10). The fundamental architecture of the model is outlined in Figure 1.3 below, with the exogenous variables not appearing in the first publication of the work (Howard ANDSheth 1969), but in subsequent publications (Howard ANDSheth 1973). The authors interest was in constructing a comprehensive model that could be used to analyse a wide range of purchasing scenarios, and as such the term ‘buyer’ was preferred over ‘consumer’ so as to not exclude commercial purchases (Loudon ANDDella Bitta 1993).

Figure 1.3: Major components of the Theory of Buyer Behavior



Source: Adapted from (Loudon AND Della Bitta 1993)

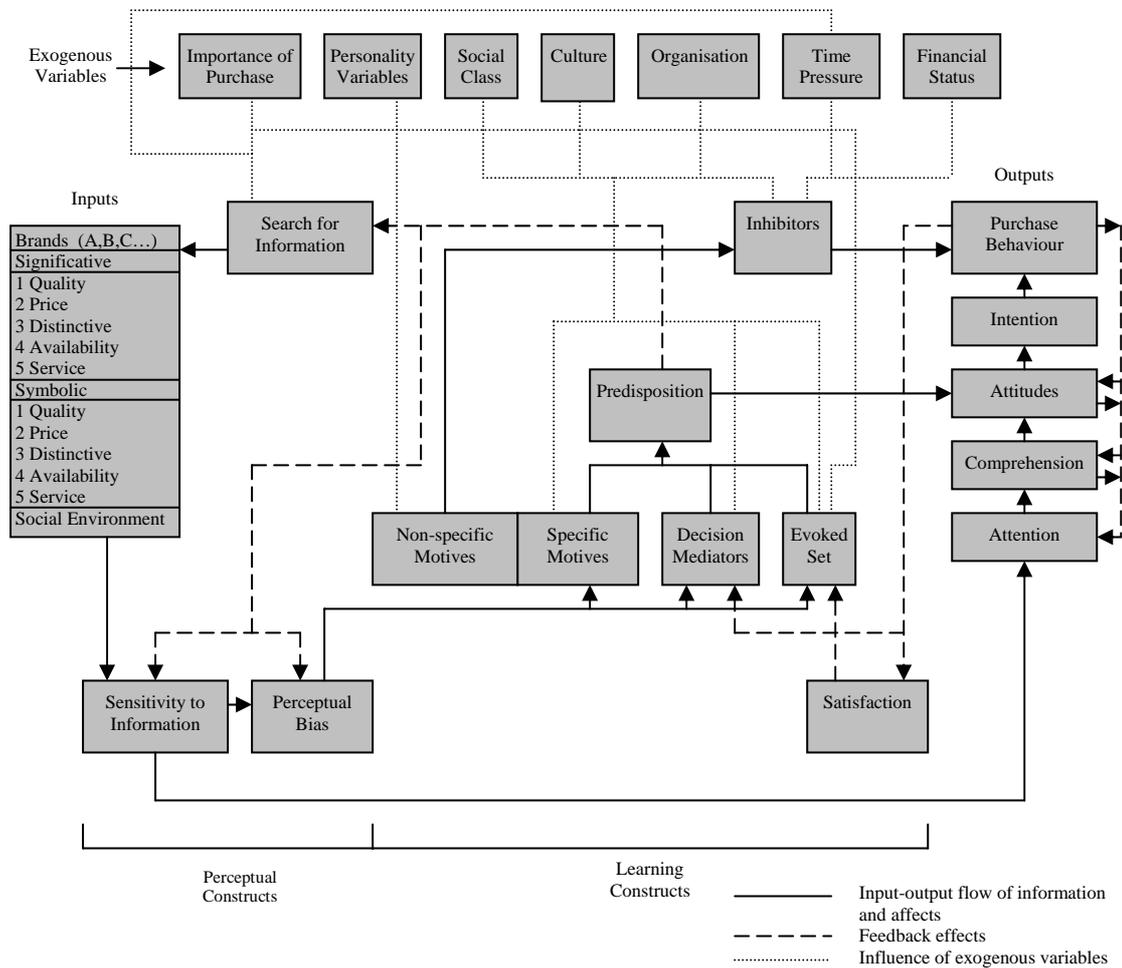
Input variables are the environmental stimuli that the consumer is subjected to, and is communicated from a variety of sources. *Significative* stimuli are actual elements of products and brands that the buyer confronts (Loudon AND Della Bitta 1993), while *symbolic* stimuli refers to the representations of products and brands as constructed by marketers through advertising and act on the consumer indirectly (Foxall 1990) (Howard AND Sheth 1969). *Social* stimuli include the influence of family and other peer and reference groups. The influence of such stimuli is internalised by the consumer before they affect the decision process.

As shown in Figure 1.4 (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:

- Sensitivity to information – the degree to which the buyer controls the flow of stimulus information.
- Perceptual bias – distortion or alteration of the information received due to the consumers fitting the new information into his or her existing mental set.
- 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.

Figure 1.4: The Theory of Buyer Behavior



Source: (Howard ANDSheth 1969, Loudon ANDDella Bitta 1993)

The model draws heavily on learning theory concepts (Loudon ANDDella Bitta 1993), 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) (Foxall 1990).

Exogenous variables (as depicted at the top of the model; figure 1.4) 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 (Loudon AND Della Bitta 1993). Howard and Sheth (1969) 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 (Loudon AND Della Bitta 1993).

Critique of model:

Hunt and Pappas (1972) 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; “[f]or example Howard and Sheth propose that attitude influences purchase only *through* intention” (p.346). Loudon *et al.* (1993) 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 (Loudon AND Della Bitta 1993).

Neman (1972) 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 (p.488). This critique appears to ignore, however, the complex linkages that Howard and Sheth have proposed between the discrete variables. 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 (Haines 1970, Hunt AND Pappas 1972, Neman 1972). Further, due to the unobservable nature of many of the intervening variables explicit measurement is difficult (Foxall 1990, Loudon AND Della Bitta 1993). Studies that have attempted to empirically test the theory have not explicitly examined the developmental linkages that have been identified to be so important (Farley AND Ring 1970, Hunt AND Pappas 1972). 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 (1972). 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 occurs, 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.

by Peter and Olson (2008) and Jacoby (2002), however these present only a conceptual approach and have little explanatory use.

While Howard and Sheth have attempted to create a generalisable theory, Loudon *et al.* (1993) 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 (identified by the dotted line in figure 1.4 above) 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.

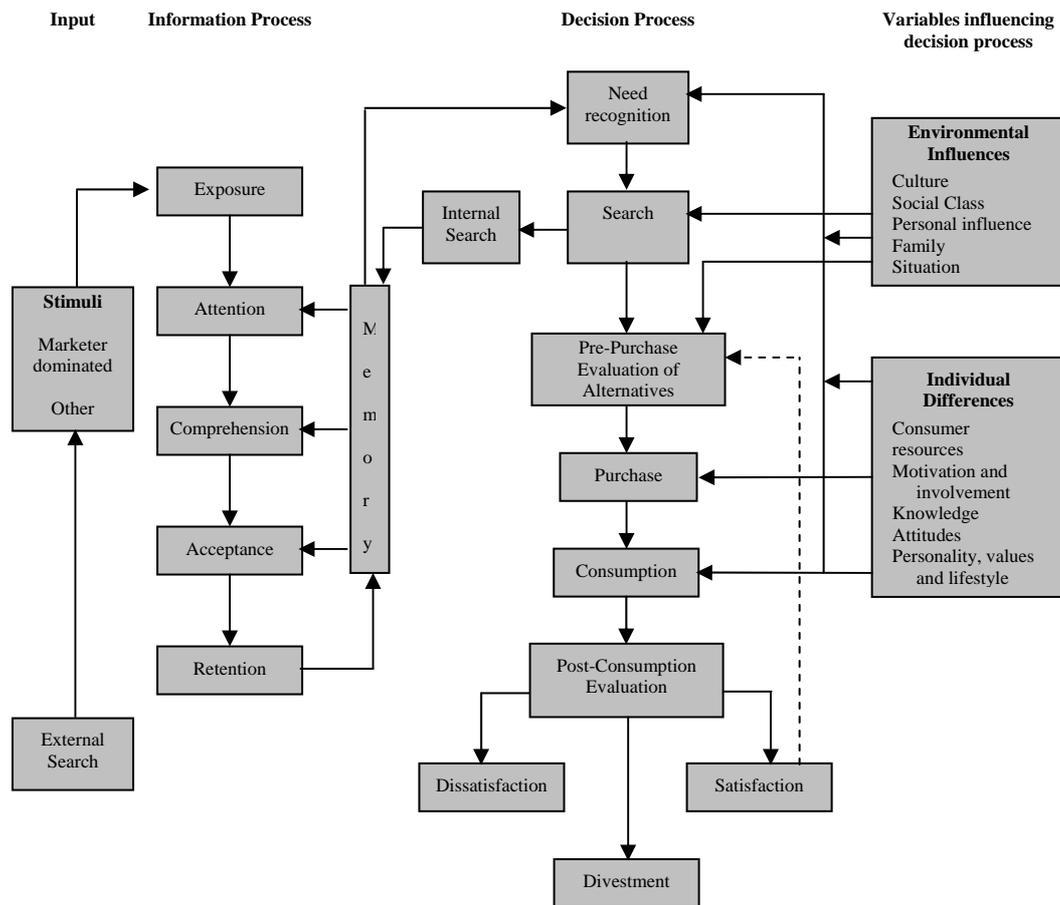
Consumer Decision Model

The Consumer Decision Model (also known as the Engel-Blackwell-Miniard Model) was originally developed in 1968 by Engel, Kollat, and Blackwell and has gone through numerous revisions; the latest publication of the model is depicted in Figure 1.5 below.

It can be seen that many of the elements of the model are similar to those presented in the Theory of Buyer Behaviour (Howard ANDSheth 1969), 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 (Blackwell,Miniard *et al.* 2001).

Figure 1.5: Consumer Decision Model



Source: (Blackwell,Miniard *et al.* 2001)

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 (Loudon AND Della Bitta 1993). 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 (Blackwell, Miniard *et al.* 2001).

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. Inhibitors 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 (VanTonder 2003).

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 (J.F. Engel, Kollat *et al.* 1968), 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 (Peter AND Olson 2008, Schiffman AND Kanuk 2007, Solomon, Bamossy *et al.* 2006).

The model provides a clear depiction of the process of consumption making it easy to comprehend and intuitively pleasing (Foxall 1990). The mechanistic approach is, however, criticised to be too restrictive to adequately accommodate the variety of consumer decision situations (Erasmus, Boshoff *et al.* 2001, Loudon AND Della Bitta 1993).

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 (Loudon AND Della Bitta 1993); 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 (Bagozzi, Gurhan-Canli *et al.* 2002, Loudon AND Della Bitta 1993).

Critique of ‘grand models’

In discussion of their contribution of a ‘grand model’ Engel *et al.* (1995) 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” (p.143). 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 (Du Plessis, Rousseau *et al.* 1991), a number of concerns and limitations of this approach have been cited over the last two decades (Erasmus, Boshoff *et al.* 2001, VanTonder 2003).

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 (Du Plessis, Rousseau *et al.* 1991). This concern may be alleviated, at least in part, by the contemporary revision of some models, for example the Consumer Decision Model introduced above.
- 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 (Erasmus, Boshoff *et al.* 2001). It was found that consumers frequently engaged in non-conscious behaviours that might not be well modelled through a rational information processing approach (Bozinoff 1982, Erasmus, Boshoff *et al.* 2001). Other writers have found consumer behaviour in certain circumstances that appears haphazard, disorderly or opportunistic (Erasmus, Boshoff *et al.* 2001), 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 (Burns AND Gentry 1990, 1985).
- A common concern of the 'analytic' models regards the *unobservable* nature of many of the variables (Foxall 1990, Loudon AND Della Bitta 1993). As such it is still difficult to ascertain whether such models do provide an accurate representation of behaviour, and whether they have *predictive value* (Erasmus, Boshoff *et al.* 2001).

1.6.1.2. 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 (Ahtola 1975). 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 (Fishbein 1963, Fishbein 1965, Fishbein 1967, Fishbein ANDBertram 1962). 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 (Ahtola 1975, Loudon ANDDella Bitta 1993). The model is expressed algebraically in Figure 1.6 below.

Figure 1.6: Fishbein Model expressed algebraically.

$$A_o = \sum_{i=1}^N B_i a_i$$

Where:

A_o = the person's overall attitude towards object o

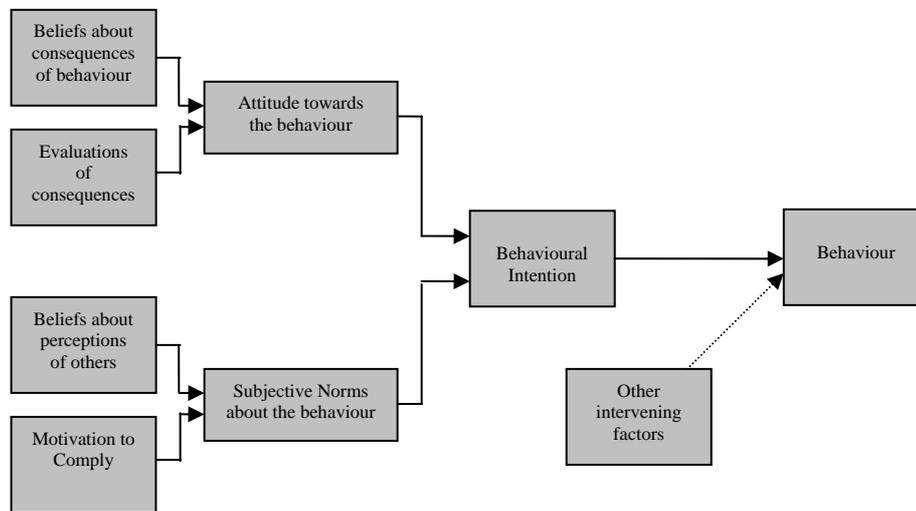
B_i = the strength of belief that the product possesses attribute i

A_i = the evaluation or intensity of feeling (liking or disliking) toward attribute i

N = the number of relevant beliefs considered by that person

Source: (Ahtola 1975, Loudon ANDDella Bitta 1993, Solomon, Bamossy *et al.* 2006)

While this model provided a significant contribution in the area, it was developed further, and significantly extended, to not only assess attitudes, but behaviour (Ajzen ANDFishbein 1980, Fishbein ANDAjzen 1975). This revised model became known as the Theory of Reasoned Action (TRA) and is depicted in Figure 1.7 below.

Figure 1.7: Theory of Reasoned Action

Source: (Fishbein AND Ajzen 1975, Loudon AND Della Bitta 1993)

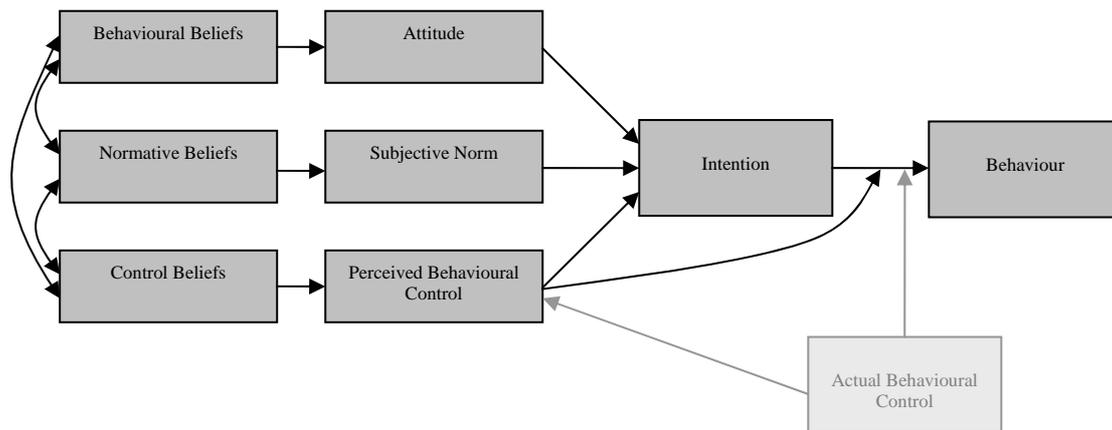
Behaviour is said to be approximately equal to behavioural intention, which can be derived from a combination of the consumer's attitude toward purchasing the product and the subjective norms about the behaviour. Through the concept of 'subjective norm' the theory acknowledges the power of other people in influencing behaviour (Solomon, Bamossy *et al.* 2006); 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), 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 (Schultz 2006).

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 (Solomon, Bamossy *et al.* 2006).

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 (Oliver AND Berger 1979, Sheppard, Hartwick *et al.* 1988). 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 (Warshaw 1980). Ajzen provided this additional variable in 1985 when he published the Theory of Planned Behaviour (TPB) (Ajzen 1985).

The Theory of Planned Behaviour (depicted in its simplified form in Figure 1.8 below) is simply an extension of the TRA which seeks to address the seeming over reliance on intentions to predict behaviours.

Figure 1.8: Theory of Planned Behaviour



Source: (Ajzen 2006)

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 (Ajzen 2006).

Since its publication the TPB has become the dominant expectancy-value theory, and has been applied in a wide variety of behavioural domains (Shaw,Shiu *et al.* 2000). Empirical tests have often found that the TPB has significantly improved predictive ability over the earlier TRA (Beck ANDAjzen 1991, Giles ANDCairns 1995).

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”

Ajzen (1991, p. 199)

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 (F. Davis 1989, F. Davis,Bagozzi *et al.* 1989). Of greater relevance to this study is work that has proposed the addition of *ethical obligation* as a determining variable (Kurland 1995, Raats,Shepherd *et al.* 1995, Shaw,Shiu *et al.* 2000, Sparks,Shepherd *et al.* 1995), *self identity* (Shaw,Shiu *et al.* 2000, Sparks ANDGuthrie 1998, Sparks ANDShepherd 1992, Terry,Hogg *et al.* 1999) and *environmental behaviours* (Harland,Staats *et al.* 1999).

Critique of the models

Meta-analytic reviews of the TPB provide strong support for the predictive validity of the theory (Conner ANDArmitage 1998). The theory provides a ‘parsimonious explanation of the informational and motivational influences on behaviour’ (Conner ANDArmitage 1998 p. 1430); 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 in forming their attitude (Solomon, Bamossy *et al.* 2006). 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 (Bagozzi, Gurhan-Canli *et al.* 2002). The reliance on cognition appears to neglect any influence that could result from emotion, spontaneity, habit or as a result of cravings (Hale, Householder *et al.* 2002). Solomon *et al.* comment (2006) 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 (Solomon, Bamossy *et al.* 2006). Very few cross-cultural studies have been undertaken; however the limited findings suggest that the theories are not equally effective in different cultures (Bagozzi, Wong *et al.* 2000).

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). 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.

1.7 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 (Stewart 1994).

The three most pressing areas for research were identified by Natarajan & Bagozzi in 1999. 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. Natarajan & Bagozzi (1999) 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'

(Natarajan AND Bagozzi 1999 p. 637)

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 behaviours.

1.7.1 Humanistic Models of Consumer Behaviour

Of the three key areas that Natarajan and Bagozzi identified (1999), 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 (Bagozzi ANDWarshaw 1990) depicted in Figure 1.9 (below) provides an interesting alternate approach to the models previously considered.

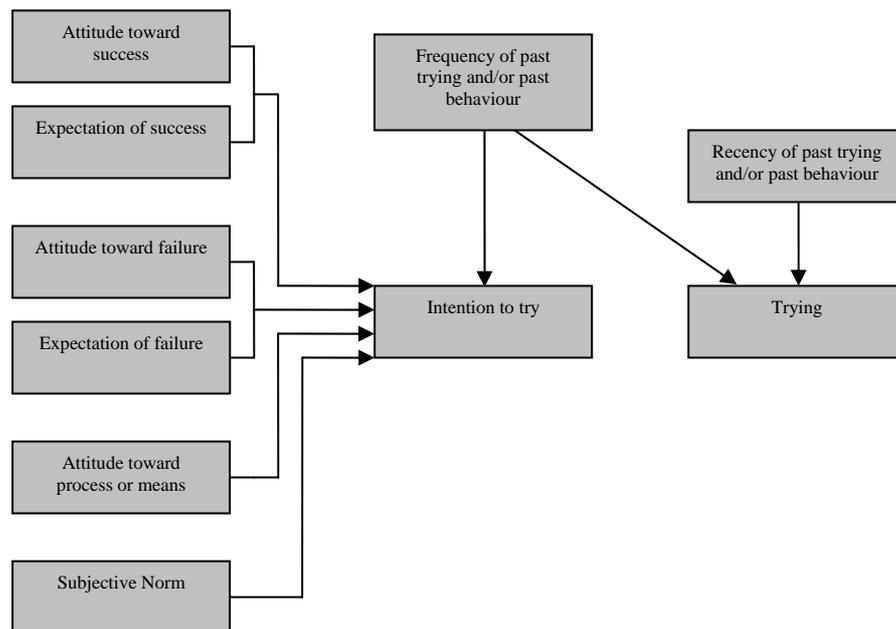
Rather than examining explicit behaviour, the model assesses *trying* to act.

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 precursor to trying. Past behaviour has been found to influence consumer choice in a number studies (Bagozzi ANDKimmel 1995, Leone,Perugini *et al.* 1999, Norman ANDConner 1996), and is thus integrated as a key influence within the theory.

Bagozzi *et al.* (2002) 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.

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 (Bay ANDDaniel 2003).

In a fillip to the theory, Gould *et al.* (1997) 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 (Schiffman ANDKanuk 2007). The first of these two points may have relevance in the field of ethical clothing.

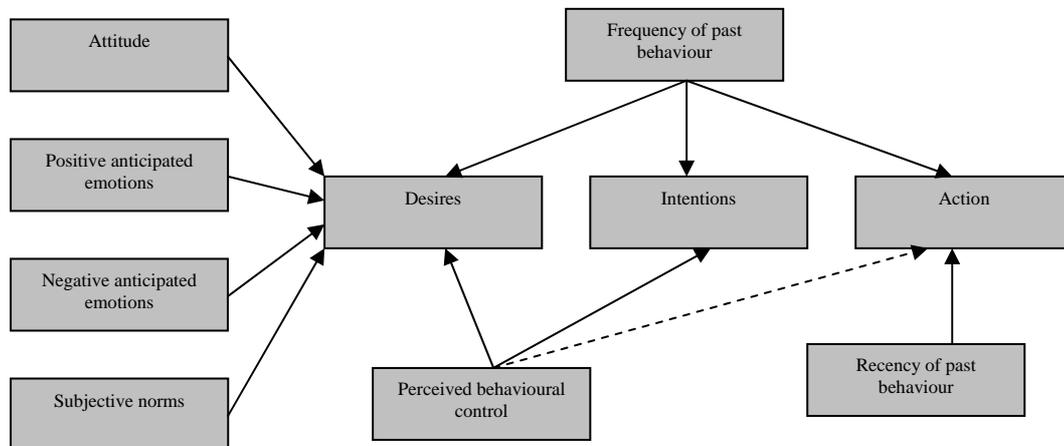
Figure 1.9: Theory of Trying

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

The Model of Goal Directed Behaviour

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 (Perugini AND Bagozzi 2001).

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 (Sutton 1998), and appears to be consistent with recent research in developmental, animal and social psychology (Leone, Perugini *et al.* 2004).

Figure 1.10: 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 (Leone, Perugini *et al.* 2004).

1.9 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 Chapter 1, 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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Figure 3: Planned behaviour theory of online consumer behaviour (Kautonen et al., 2015). The introduction of perceived behavioural control in the theory of the reasoned action model has paved the way for the theory of planned behaviour model and mitigated many limitations in the theory of reasoned action (Ajzen & Sheikh, 2013). For example, if a user has the subjective norm, right attitude and behavioural intention to buy from online, they might have a behavioural intent of buying.