

CONSUMER BEHAVIOUR MODELS: INSIGHTS AND IMPLICATIONS FOR PUBLIC POLICY DEBATE

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Abstract:

With an upsurge in behavioural studies in recent time, consumer behaviour has become an emerging topic of great importance for academic, research and practitioners. The general expectation is that consumer behaviour models should offer some respite to the seeming unpredictable behaviours of consumers, but unfortunately, there has not been adequate emphasis, especially survey evidence in recent time to either support or negate the validity of these models. Thus, we believe that consumer behaviour models developed forty to fifty years ago may lose some of its potency in present day marketing practice because of market dynamics. Hence, we call for more empirical research towards the development of comprehensive, integrative, dynamic and sustainable models that are not only useful but in tan-dem with present day realities.

Key words: Consumer Behaviour, Modeling, Insights, Implications, Public Policy Debate.

(a) Introduction

Marketing scholars, marketing practitioners and policy makers all have interest in the study of consumer behaviour. This interest is due to the behavioural consequences associated with under-estimating behaviour of the consumer. Consumer behaviour influences organizational performance with respect to strategic decision, which in turn affects corporate activities. Empirical research has shown the importance of consumer behaviour knowledge and understanding to a wide variety of strategic decisions (Tyagi and Kumar, 2004; Engel, Kollat, and Blackwell, 1980; Hansen, 2005; Solomon, 2004; Suleiman, 2000 and Wood, 2005). When consumer behaviour is properly understood and predicted, pricing, and other marketing mix programmes are correctly aligned, the allocation of resources is efficient and everything in the organization is better off (Solomon, 2013; Wright, 2006; Sheth, 1992; Schiffman and Kanuk, 2010).

The purpose of this paper is to identify, consider, evaluate, comment and draw implications from existing consumer behaviour models. In doing this, we adopt the perspective of theoretical exploration and focuses on value relevance topical issues. To date, there is no exhaustive literary review examining the various issues and implications of the consumer behaviour models. Brosekhan and Velayutham (2012), for instance, developed a framework for the study of consumer behaviour by considering the evolution of the field of consumer research and the different paradigms of thought that have influenced the discipline. Jisana (2014) also provided an overview on consumer behaviour models, while Kumar and Senith (2014) provided a study on factors influencing consumer behaviour. However, whether or not these consumer behaviour models and theories have improved our understanding of the consumers has not been completely addressed with specific regards to their validity in our present day realities.

Academic research is an important tool for enquiry as it can provide evidence that is helpful to informing the debate and the decision making process on consumer behaviour issues. The purpose of this review as earlier stated is to present a comprehensive overview of consumer behaviour models with insight on its strategic implications for further research and academic debate. In doing so, this paper focuses on value relevance topical issues of consumer behaviour and attempt to investigate the usefulness of these models to present day marketing. Thus, the contribution of this paper is in two folds. First, it compliments previous studies on consumer behaviour by examining a wider range of issues concerning the various models. Secondly, by focusing on model specific context, this review also helps policy makers and marketing scholars assess whether these models have effectively achieved its objective of reasonably predicting the consumer behaviour in a complex and dynamic society as it is today. This is just a key issue given the widespread acceptance and adoption of the models and theories all over the world.

This paper is organized as follows: the next section presents a synopsis of different consumer behaviour theories. This is followed by a description of the various consumer behaviour models from traditional to contemporary models. Next is an analysis of key issues in the models, while the last section concludes with specific implications for future consumer behaviour research and the public policy decision making debate.

(b) Synopsis of Different Propositions on Consumer Behaviour

Many studies empirical, methodological and theoretical have come to the agreement that consumer behaviour is influenced by cultural, personal, social and psychological factors (Pachaur, 2002; Marreiros and Ness, 2009; Schiffman and Kanuk, 2002; 2008; and Kotler, 1999). Thus, consumer behaviour has been of great interest to both scholars and practitioners. Understanding the consumer helps the marketer to understand consumers' feelings and attitudes and hence are influenced by their environment. Merely observing the consumer does not provide any meaningful insight, but marketers attempt to explore into the processes, and complex nature of consumer choices. Marketing scholars have increasingly sought the more sophisticated concepts and methods of investigation provided by marketing theories in order to understand, predict and reasonably manipulate consumer behaviour more effectively (Jain and Bhatt, 2003).

Many perspectives of consumer behaviour have come to the fore. These include; the traditional perspective – which are the early models of consumer behaviour proposed by economists. This traditional perspective focuses on the behavioural, cognitive, attitudinal, trait and situational contexts. Hence, it is built upon the foundation of rational economic and psychological theories of behaviour. The rational perspective of consumer behaviour as developed by the economist viewed consumer behaviour in terms of a simple set of purchase itself and post purchase reactions (East, Wright and Vanhuele, 2013). Accordingly, economic theory of consumer behaviour holds that purchasing decisions are the results of largely rational and conscious economic analysis (Foxall, 1980). Thus, consumers seek to spend their income on those things that will deliver the best utility or satisfaction based on his or her taste and preferences. Thus, Adam Smith (1776) and Alfred Marshal (1891) were the

pioneers of these classical and neoclassical traditions, which later became known as the theory of marginal utility. Therefore, while economic models are useful to the extent that they are able to provide behavioural hypotheses, they are not altogether able to establish whether all individuals are the same in making their decisions.

The behavioural perspective underscores the importance of consumer's internal mental processes in decision making. The emphasis of this behavioural notion is the focus of external environmental factors in the consumer's learning process; which consequently affects behaviour. The behaviorists (Engel, Kollat and Blackwell, 1968; Hansen, 2005) approach consumer behaviour as a "black box" whose behaviour is conditioned upon by external forces. This theory focuses on external environmental lines that stimulate consumer response through learning. Typical example of the behavioural perspective of consumer behaviour theory is the classical conditioning theory developed by Pavlov on animal digestion (Peter and Nord, 1982; Arndt, 1986; Suleiman, 2000; Wood, 2005).

The cognitive school of thought in contrast to the behavioural assumption observed the role of information processing in consumer decision making. Hence, their assumption is that human beings are problem solvers who actively search and use information from the world around them to be able to adapt to their environment (Solomon, 2004; Solomon, 2013). However, much of what is called cognitive assumptions have been challenged and criticized on the basis of whether or not people are actually aware of these learning processes. The information processing theory or cognitive theory is central to the various hierarchies of effect models. Thus, consumers have been observed to go through a variety of stages namely; cognitive, affective and conative while responding to marketing messages. Hence, the dominant logic of the cognitive theory in these three stages is that cognition (thought precedes both affect (feeling) and conation (behaviour) (Marsden and Littler, 1998). This perspective has been criticized for assuming that human beings are complex information processing units (Wright, 2006; Jisana, 2014).

The fourth perspective is the consumer decision making models proposed by Engel, Kollat and Blackwell, 1968; Howard and Sheth, 1969 and Nicosia, 1966. These scholars examine the psychological state of consumer from when they became aware of the possibility of satisfying a material need by purchasing and consuming a product to their final evaluation of the consequences of their purchase behaviour. For instance, Engel et al (1968) indicates that high involvement of a consumer with a product can result in an extended problem solving process, which normally starts with problem recognition, information search, alternative evaluation, purchase and post-purchase activities. The process is aided by an active information processing sequence involving exposure, attention, comprehension, yielding/acceptance and retention. Hence, consumer choice is determined by the outcome of an information process aided decision sequence which may be satisfying or dissonance outcomes. Thus, Festinger (1957) introduced the theory of cognitive dissonance. Engel and Blackwell (1982) pointed out that environmental factors may also affect consumer decision sequence which may act upon his motivation and intension and that unpredictable factors may also result in modification of the actual choice made by the consumer (Belk, 1974; Sheth, 1992). Therefore, the major assumption of these models is that observed consumer

behaviour is preceded by intra-personal and psychological states. Furthermore, the model describes these psychological processes as outputs of information processing that consumers seek and use in their rational problem solving activities and decision making processes (Kassarjian, 1977; Jackson, 2005).

The personality perspective of consumer decision making reflects the consumer's image as himself or herself. For instance, Mead (1934) used the role concept in explaining the social and individual nature of persons. The personality perspective focuses on the different roles individuals play. The idea is that people manage the impression other people have about them by the way they present themselves. The role theory increases the understanding of role theory enactment of individuals in a social setting so as to understand and predict their behaviour. Thus, personality is understood as a general concept which accounts for the consistencies and regularities of behaviour of people over time across different situations (Tyagi and Kumar, 2004; Schiffman and Kanuk, 2007; 2002, 2008).

Thus, personality construct attempts to explain aspects of consumer behaviour that are relatively stable across time and situations, that can reasonably predict future behaviour. That is why Howard and Sheth, (1968); Schiffman and Kanuk (2002) described personality as three unique ways by which traits, attitudes, aptitude, etc. are organized in an individual. It is this configuration of these unique characteristics that makes each individual differ from one another. However, no matter the uniqueness, individuals uniquely conform with others in common, which many marketing strategies particularly segmentation are based (Furajji and Latuszynska and Wawrzyniak, 2012; Macintosh and Folks, 2010).

The situations individuals find themselves also have meaningful influence on their behaviour. This is the situational influence perspective of understanding consumer behaviour. According to this theory, situational effects may be behavioural (Kivetz and Simonson, 2000) experiential (Neal et al, 2000) or perceptual (Hoyer et al, 2012). Marketers must always concentrate on assessing the characteristics of the environment – such as physical environment, product placement, store layout etc. that influence the target customers. Hence, the experiential view stresses the gestalt or totality of the product or service. This principle is based on the Gestalt psychology, which has it that people derive meaning from the totality of a set of stimuli, rather than from any individual stimuli; the implication of this theory is that marketers should always focus on measuring consumer affective responses to products or services and develop offerings that elicit appropriate subjective reactions and employ effective symbolism. Situational influence can also be perceptual suggesting that there could be a number of ways in which mood can influence purchase decisions (De-Pelsmacker, Guerens and Van-den Berg, 2007; Viksne et al, 2016; Nicosia, 1966).

The positivist on the other hand is based on the premise that consumers are largely rational, stable and knowledgeable entities. The positivist approach is characterized by emphasis on scientific observation and testing. Thus, they are concerned with empirical facts to establish generalizable laws that can lead to useful predictions and control of behaviour. Accordingly, this positivist view assumes that a single reality exists. Events in the world can be objectively

measured and the causes of behaviours identified, manipulated and predicted (Velayutham, 2016; Kotler and Keller, 2012; Brooks, 2012; Solomon, 2006 and Vaughn, 1986).

The non-positivist angle of consumer behaviour proactively assigns meaning to and represents their environments rather than just passively responding to them (Hirschman, 1986). This post modern perspective argued that there is no fixed or pre-determined essence that make consumer behave the way they do, rather self-identity and subjectivity are assumed to be constituted by particular forms of language or discourse, which in turn are mediated by the consumer's social interactions (Foster, 1983). Identity is said to be constantly influx and changing depending upon what the consumer is consuming, or what circumstances they are consuming and for what purpose (Burr, 1995). The postmodern perspective therefore points to the fragmenting and fluid nature of consumer's self-identity. However, Fires et al (1995) argued that consumers frequently change their self-concepts, character, values and often subscribe to multiple and often highly contradictory value systems, lifestyles, etc. without really feeling inconsistent and improper. Hence, it places much emphasis on creativity, autonomy, and power of the consumer to define and change themselves and the world in which they live through different patterns of consumption and lifestyle (Brown, 1995). It is based on this assumption that the postmodernism critically questions the modernized claims on many platforms of philosophical, cultural and empirical tenets (Hawkins and Mothersbaugh, 2009).

Attitudinal perspective of human behaviour assumed that attitudes are formed in the order of beliefs, affect and behaviour. Affect refers to the way a consumer feels about an attitude object. Behaviour widens the person's intentions to do something with regards to an attitude object, while cognition refers to the beliefs a consumer has about an attitude object. Thus, while these three components of an attitude are important in interpreting behaviour, their relative importance depends upon the consumer level of motivation with regard to the attitude object theory. The concept or theory of hierarchy of effects is used to explain the relative impacts of the three components. Each hierarchy specifies that a fixed sequence of steps is said to occur enroute an attitude. Thus, attitudes formed on the basis of experiential hierarchy follow the affect, behaviour and belief. On the other hand, a consumer who is highly involved with a product category and who perceives a high level of product differentiation will follow the cognitive hierarchy (beliefs-affects-behaviour). Thus, from a marketing point of view, the sequence of attitude formation is pertinent for marketing communication in or to create Attention, Interest, Desire and Action (AIDA). The multi-attribute attitude models such as developed by Fishbein (1983) have demonstrated how different elements work together to influence people's attitude and evaluation of attitude objects and ultimately predict consumer attitude. Attitude scholars such as Robertson and Kassarijiam (1991) and Varma and Aggarwal (2010) have agreed that a person's decision to act in a certain way or act on his or her attitude is affected by other factors such as peer group and family influence. Therefore, the complexity by which attitude is understood using the multi-attitude models exemplifies how a set of beliefs and evaluations can be identified and combined to predict an overall attitude (Shife and Williams, 1995; Bettman and Sins, 1977; Jisana, 2014).

The psychoanalytical techniques of motivational research were the very first effort made to apply the Freudian and Neo-Freudian concepts to uncover hidden consumer motivations. Ditcher (1995) strongly argued that people could not be asked why they did what they did directly because most of the time, consumers do not know why they did what they did. He maintains further that truth is in the subconscious, always called (Ditcher's Ideology). However, one problem with this motivational research was that it failed in the aspect of replicability because of its over dependent upon individual interpretation. But even though, this approach has consistently been criticized, it has provided useful insights into how such concepts like ego, self-esteem, social status, social character, benefit segmentation, lifestyle etc. determine or predict consumer behaviour and has been a useful tool for consumer behaviorists (Helgeson and Kluge, Mager and Taylor, 1984).

(c) Models of Consumer Buying Behaviour:

The different approaches to consumer behaviour studies can be grouped into two main categories:

- (a) The traditional consumer behaviour models and
- (b) The contemporary Models.

The traditional consumer buying behaviour models include;

- The Economic Model
- Learning Model
- Psychoanalytic Model and
- Sociological Model, while the Contemporary Models include;
 - (i) Howard Sheth Model
 - (ii) Engel, Kollat, Blackwell Model
 - (iii) Nicosia Model
 - (iv) Stimulus – Response Model

(1) Traditional Models of Consumer Behaviour:

- (a) *The Economic Model*: According to this model, man is a rational being by always getting the best or most benefit while minimizing costs. This theory holds that consumers are rational and his decisions are based on economic indicators such as consumer's purchasing power, price of competitive products etc. Thus, economic theories such as marginal utility, demand and supply theory, elasticity of demand etc. are based on this model (Jayachandran, 2004; Kotler and Keller , 2012).
- (b) *Learning Model*: This theory holds that consumer learn by acquiring the product and consumption knowledge and experience as they apply the knowledge and experience to future related behaviours (Brooks, 2012). Thus while some learning are intentional, others are incidental (Solomon, 2006). Basic elements that contribute to an understanding of learning are motivation, cues, response and reinforcement. Different approaches to learning theory are the behavioural theories and cognitive theories. The behavioural theories believed that learning is an observable response to stimuli, while the cognitive theorist sees learning as a function of mental processes. Thus, two types of behavioural learning theories are; the Classical Conditioning and

the Instrumental conditioning. Hence, many marketing applications derived from these theoretical underpinning are concepts like repetition, stimulus generalization and stimulus discrimination (Brosekhan and Velayutham, 2016; Nicosia, 1966). The cognitive learning theory holds that the kind of learning most characteristics of human is problem solving (Schiffman and Kanuk, 2007). Cognitive theorists are concerned with how information is processed in the human mind, how it is stored, retained and retrieved (Hoyer, Maccinis and Pieters, 2012 and Neal et al, 2006).

- (c) *Psychoanalytic Model*: Freud's psychoanalytic theory provides the foundation for the study of motivational research and operates on the premise that human drives are largely unconscious in nature and serve to motivate many consumer actions. Marketers who apply Freud's psychoanalytic theory to the study of consumer personality tend to stress the idea that human drives are largely unconscious and that consumers are primarily unaware of their true reason for buying what they buy (Jisana, 2014; Jayachandrin, 2004). Hence, they focus on consumer purchases and/or consumption situations, treating them as a reflection and an extension of the consumer's own personality. In other words, the psychoanalytic model takes into consideration that the consumer is influenced consciously and subconsciously. Thus, Freud's attempts to describe the three levels of consciousness as the id, ego and the superego which all work together to influence consumer's buying behaviour. For instance, a brand name, logo or company's corporate architecture may have impact on a person's subconscious mind and may influence his purchase decision for a brand or company.
- (d) *The Sociological Perspective of Consumer behaviour*: This model sees consumer behaviour as primarily being influenced by his or her role and influence from the society. Thus, consumer behaviour has been described to be influenced by a number of social and cultural factors such as the family, peer group, reference group, culture, religion, status, social class, etc. This implies that a consumer's behaviour may be influenced by the people he or she associates and the culture that he or she comes to see her society exhibits. Thus, the respective roles an individual, relevant others and the society confer on an individual directly or indirectly influence his or her behaviour (Hanson, 2005; Jackson, 2005).

(2) The Contemporary Models of Consumer Behaviour:

- (a) *The Howard-Sheth Model of buying behaviour*: Howard-Sheth is one of the most comprehensive models of Consumer's buying behaviour and it is based on the concept of stimulus – response approach in exploring the behaviour. This model describes consumer's decision process as mainly consisting of four components or structures, namely;
- (i) Input variables
 - (ii) Output variables
 - (iii) Hypothetical constructs (perceptual and learning constructs).
 - (iv) Exogenous variables.

Inputs
Stimulus display

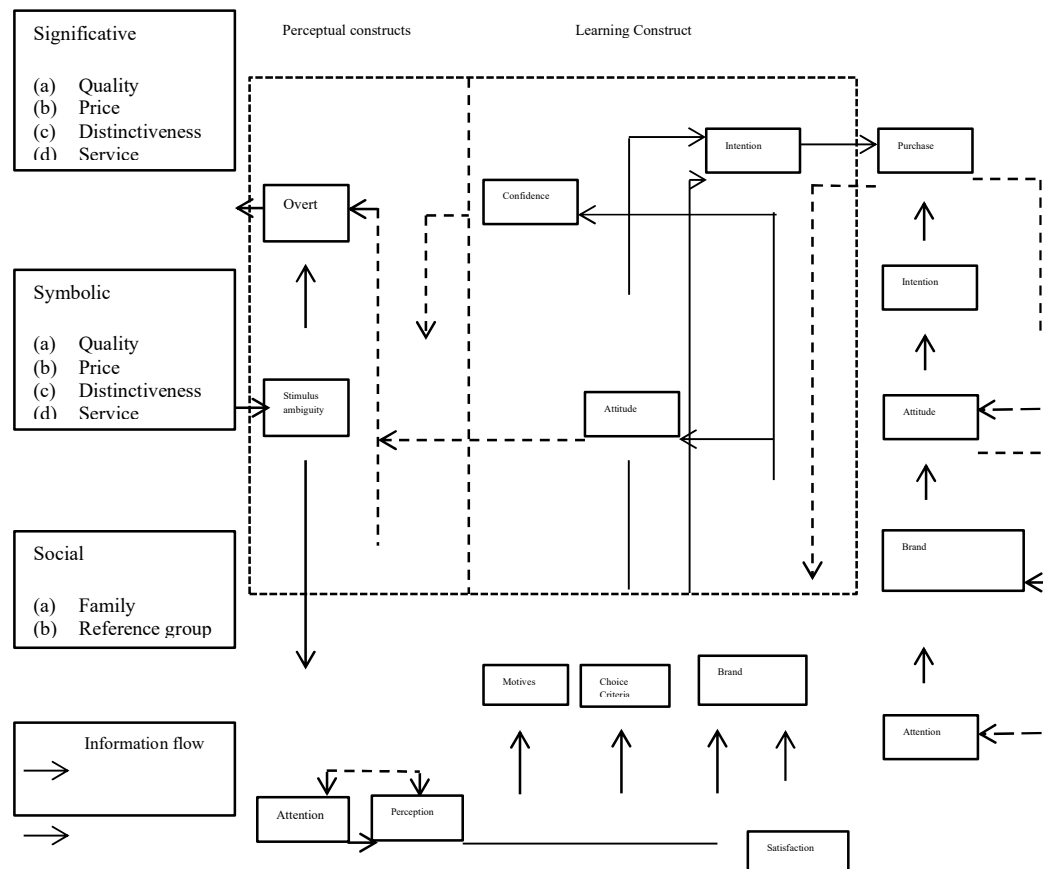


Fig. 1. Howard-Sheth Model of Buying Behaviour

Source: S. Jayachandran, Marketing Management, Excel Books, 2014

Howard and Sheth attempts to describe consumer's buying behaviour as consisting of;

- (i) **Input Variables:** These are the various stimuli derived from the environment. They are largely informational cues about the company, its product, service or brand. Thus, consumers are stimulated by these variables such as product quality, price, promotion, service quality, product availability, ease of product assessment etc. These variables, influence consumers directly through symbolic attributes. Therefore, stimulus can be generated by the manufacturer in the form of product advertisements, branding, publicity, incentives etc. They can also be generated by the social environment of the consumer through social groups, reference groups, social class, peer influence etc. These variables are considered or internalized consciously by the consumer and thus affect their buying decision.
- (ii) **Output Variables:** Consist of five output variables – usually called observable responses to stimulus inputs. They are arranged in order of prepotency from Attention to Actual purchase. The purchase is the overt act of buying and it's the logical result of attention being given to information intake. Others are brand comprehension, brand attitude and the buyer intension; which eventually results in the actual purchase behaviour.
- (iii) **Hypothetical Constructs:** This is classified into two groups – the perceptual constructs and the learning constructs. The perceptual constructs has to do with individual perception and responses to information from the input variables. Thus, the amount of information the

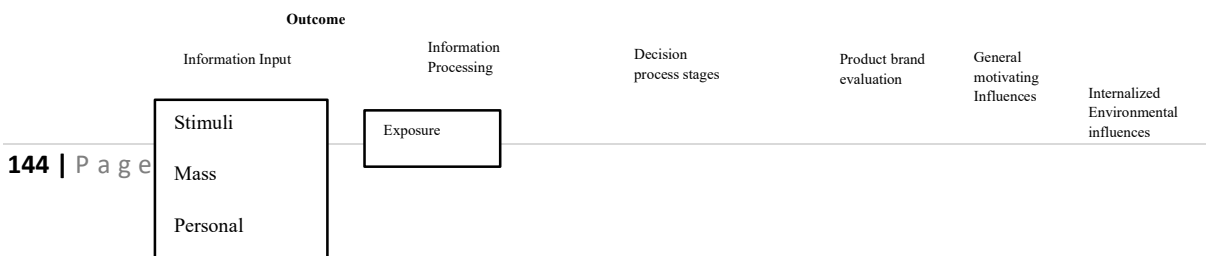
consumer is exposed to sometimes account for the stimulus ambiguity and perceptual bias by the consumers. The learning constructs is concerned with the stages the consumer passes through from buying motives to his/her satisfaction in a buying situation. Thus, purchase intention has been described by scholars (see for example; Jackson, 2005; Tyagi and Kumar, 2004) as an outcome of the interplay of many forces or factors. Such factors include, brand attitude, consumer's confidence in a brand, motives, brand choice, criteria, brand comprehension etc. Motives are general or specific goals impelling one to action (Schiffman and Kanuk, 2000). Also affecting the buyer's intention are availability of brand substitutes – which often leads to an order of preference regarding prepared brands, brand comprehension and the consumer's level of his or her confidence in either the brand or company, including evaluation or choice criteria all affect consumer's intention to buy.

(iv) *Exogenous Variables:* Howard and Sheth also provide in the model some exogenous variables though not clearly defined but are believed to exist, always exerting significant influences on the buying behaviour. Thus, some scholars in behavioural studies describe some of these exogenous variables to include but not limited to purchase significance, personality, culture, social class, financial status etc.

(b) *Engel-Kollat-Blackwell Model:* Engel, Kollat and Blackwell developed a model of consumer behaviour and describe consumer behaviour as a set of decision process – consisting of five interacting activities or processes. These processes include;

- (i) Problem recognition or need recognition
- (ii) Information search
- (iii) Evaluation of alternatives
- (iv) Choice and
- (v) Outcome

Fig. 2 presents a model of consumer decision making process as developed by Engel, Kollat and Blackwell.



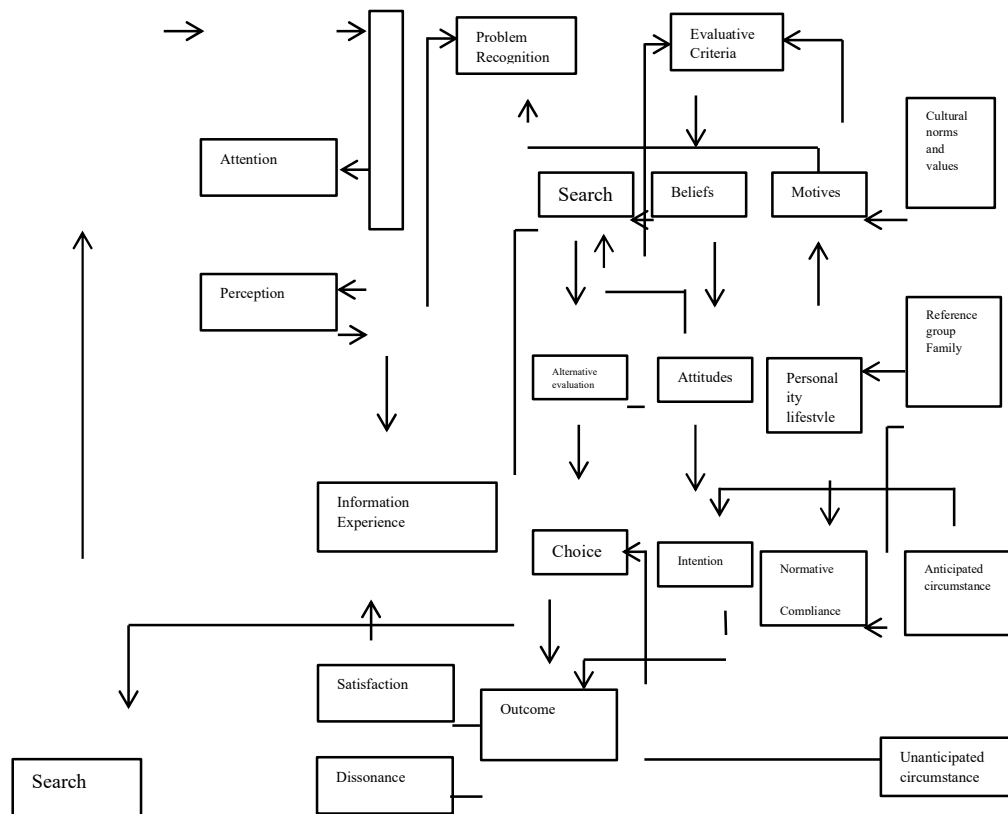


Fig. 2. Engel, Kollat, Blackwell Model of Consumer Buying Behaviour
 Source: Jayachandran, Marketing Management, Excel Books, 2004

- (i) *Problem Recognition:* This is the very first step in the consumer decision making process. The consumer recognizes that there is a difference between his or her actual state and his or her ideal state. This may occur as a result of consumer exposure to external stimuli or influences.
- (ii) *Information Search:* The consumer having recognized that he has a need begins to search for information. This information may be consistent with his beliefs and attitudes. Thus, in the process of searching for information, he may try to gather more information from various other sources. The individual gets exposed to stimuli which may get his or her attention, he receive it, store or retain the information in the memory. The method of information may be selective in nature and attempt to accept that information which are conclusive and pertains to attain perception.
- (iii) *Alternative Evaluation:* At the evaluation stage, the consumer now evaluates the alternative brands available. He uses various methods of evaluation, but each method depends on the consumer's underlying goals, motives and personality. Thus, his predetermined beliefs about the various brands and the associated brand characteristics eventually determine his or her choice.
- (iv) *Choice:* The fourth stage is where the consumer actual choose a given brand. Thus, his or her choice depends on his or her intention and attitude. Consumer's choice therefore will conform to normative compliance and anticipated circumstances. Normative compliance in

the sense that his or her choice will relate to or be influenced by other people like family, friends, peer groups, reference group, personality etc.

- (v) *Outcome*: The consumer now made a choice and the outcome of the choice behaviour may be either positive or negative.

Accordingly, Engel, Kollat and Blackwell models also include a number of other related variables which they grouped into five main categories of:

- Information input
- Information processing
- Product brand evaluation
- General motivating influences and
- Internalized environmental influences

- (vi) *Nicosia Model of Consumer Behaviour*: Francesco Nicosia in 1966, developed a model of consumer behaviour which is popularly known as Nicosia Model. In this model, the scholar attempt to examine consumer behaviour using the firm-customer relationship link. The model suggests that messages from the organization first influences the consumer's prediction towards the product or services. Therefore, based on the situation, the consumer has a certain attitude towards the product. This results in a search for the product or an evaluation of the product or service attributes by the customer. Thus, if the evaluation of the attributes is positive, the consumer will respond positively towards the product or service otherwise, he may not respond. Accordingly, the model explains four areas of activity that may be involved. The first area consists of the consumer's attribute and the firm's attributes which is developed from the message obtained from the firm. It is this attribute which then becomes the input for the second phase. The second area or phase relates to information search and evaluation of the advertised product or service as well as evaluation of alternative brands. However, if the second phase results in motivation to buy, then it becomes input for the third phase, which is how the consumer buys the product. The fourth stage consists of how the consumer uses the purchased item – which may also results in obtaining feedback for the firm. Thus, Nicosia model is here presented in figure 3.

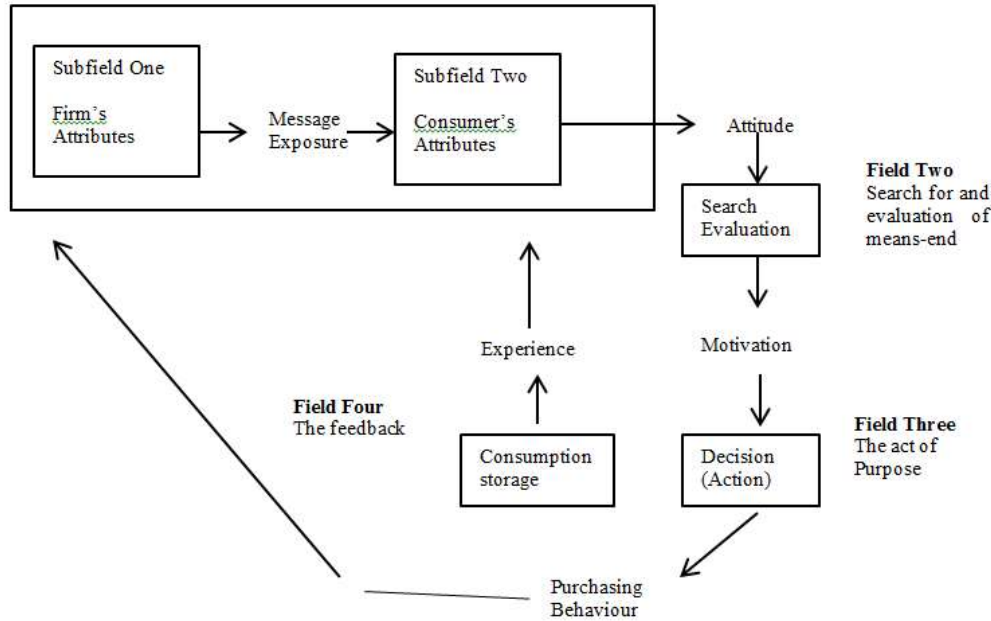


Fig. 3. Francesco Nicosia Buying Behaviour Model

Source: Jisana T. K, 2014, Sai Om Journal of Commerce and Management, Vol. 1(5).

Demonstrating this model, the customer sees attributes of a firm by being exposed to messages, based on the message in field two, the consumer forms his own attributes, which results in attitude formation. The attitude formed by the consumer leads him to search and evaluate brands. If motivated at this stage, the consumer goes further by deciding to take action, leading to purchasing behaviour. However, this behaviour is mediated or moderated by the consumers experience through stored information in field four. This purchasing behaviour by the consumer goes back to the firm by way of feedback.

(d) The Stimulus – Response Model:

In this model, consumers' behaviour is examined to have responded to a set of stimuli and that through a black box, a set of observable responses are made. Thus, marketing and other stimuli are observed to enter into the buyer's black box which thereafter results in observable responses in the form of choice or purchase. But what is important to marketers is to find out what is inside the buyer's black box; and how the stimuli are converted into observable responses, marketing stimuli consist of the marketing mix – product, price, place and promotion, while the other stimuli may include the macro environment in which the buyer operates such as the technological environment, economic, social, political, legal and cultural environments. All of these serves as inputs that enter into the consumer's black box and are turned into observable responses in the form of product choice, actual consumption, brand preference, purchase timing and amount purchased. This model is presented in figure 4;

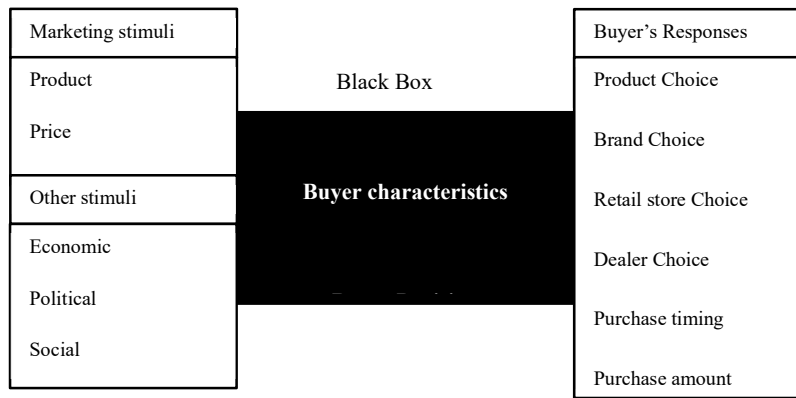


Fig. 4: The Stimulus - Response Model

Source: Jisana, J. K., 2014: Sao Om Journal of Commerce and Management. Vol. I. (5). P. 42.

Hence, viewing from the above model, it is important to note how the stimuli are changed into observable responses through the customer's black box. This black box has two basic components, first, is the buyer's characteristics which influence how he or she perceives and reacts to the stimuli. Secondly, is the buyer's decision process which affects the buyer's actual behaviour.

(e) **General Comments about the Models:**

It must be noted here that the most common problem among the consumer behaviour models is their logical step by step processes that ignores situations where consumers form attitudes and knowledge about a product after the actual purchase. Secondly, some of these consumer behaviour models e.g. Engel, Kollat and Blackwell and Nicosia are too theoretical, procedural and logical for any practical application because of so many elements involved in the models (Viksne, 2016).

Thirdly, even those models that are simplified are applied to a wide range of situations without necessarily explaining any given situation (Viksne et al, 2016).

Fourthly, consumer behaviour models particularly the comprehensive models are incapacitated in explaining customer decision making when buying specific products of habitual characteristics (Engel-Blackwell-Miniard models and Nicosia models for instance, are very useful academic tools when investigating certain aspect of consumer behaviour but they are not all together useful in real life situation because of its complex technicalities (Viksne et al, 2016).

Finally, much of these consumer behaviour models see consumer as going through cognitive stages, followed by affective stage and thereafter followed by the behavioural stage. These sequences have been vigorously criticized by scholars (e.g. De-Pelsmacker, 2007; Vaughn, 1986 and Solomon, 2006). More so, due to these models complexity and unclearly defined variables that form these models makes it too vague for any practical application and thus cannot be validated (London, 1993; Foxall, 1980). Critics further argued that Engel-Blackwell model is overtly mechanical in nature and therefore difficult for any practical purpose (Foxall, 1980).

(f) Managerial and Public Policy Implications

It is quite true that the various consumer behaviour models have provided theoretical underpinning for many marketing applications. From the traditional to the contemporary models, they have provided useful concepts in explaining consumer behaviour in the marketplace. However, they do not explain all the activities classified as consumer behaviour in a prognostic, comprehensive and integrated form, thus giving room to misconception and misinterpretation of behaviour and its outcomes. The various models either see consumer as active, passive or decision making unit with predictable responses to stimuli. The various views about the consumer using logical and perceptual influences and even preconceptions to form a sophisticated representation of buyer's behaviour is somehow debatable because of the marketplace dynamics today. Although, the various models appear to be giving useful insights and they are straightforward, they are altogether difficult to operationalize them for marketing strategy applications because of the great variations in the conceptualization and measurement of these models.

However, despite the lack of a generally acceptable model of consumer behaviour, it should be regarded as an important marketing area which should receive a great deal of empirical research. More so, model inclusiveness may not be the only problem, there are also problems of replication, owing to the fact that time and season have changed. This suggests that any notion of buyer's behaviour should be measured on a continuum; else the constructs will be subjectively relevant. Despite, the definitional, measurement, replication and application problems described, the various consumer behaviour models have a number of useful applications for the marketer. At least, there are evidences that buyer's behaviour is influenced by personal, social, economic, psychological and environmental variables. What appears to be lacking is adaptability of the models to present day realities in terms of globalization, technology, consumer sophisticatedness, increased awareness level, environmentalism, work group diversity, terrorism etc. It is clear that solid and widely acceptable measures of consumer behaviour need to be developed, since consumer behaviour also tends to be time dependent. This is an issue for public policy analysis and debate. A further implication of this is that the existing consumer behaviour models are replete, inadequate and unsustainable due to its non all inclusive characteristics, suggesting that these models require revision to reflect present day marketing realities in order to strength their usefulness. Thus, we suggest that the best way to address the seeming challenge is to crystalize knowledge through empirical research across cultures, products and buying situations.

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