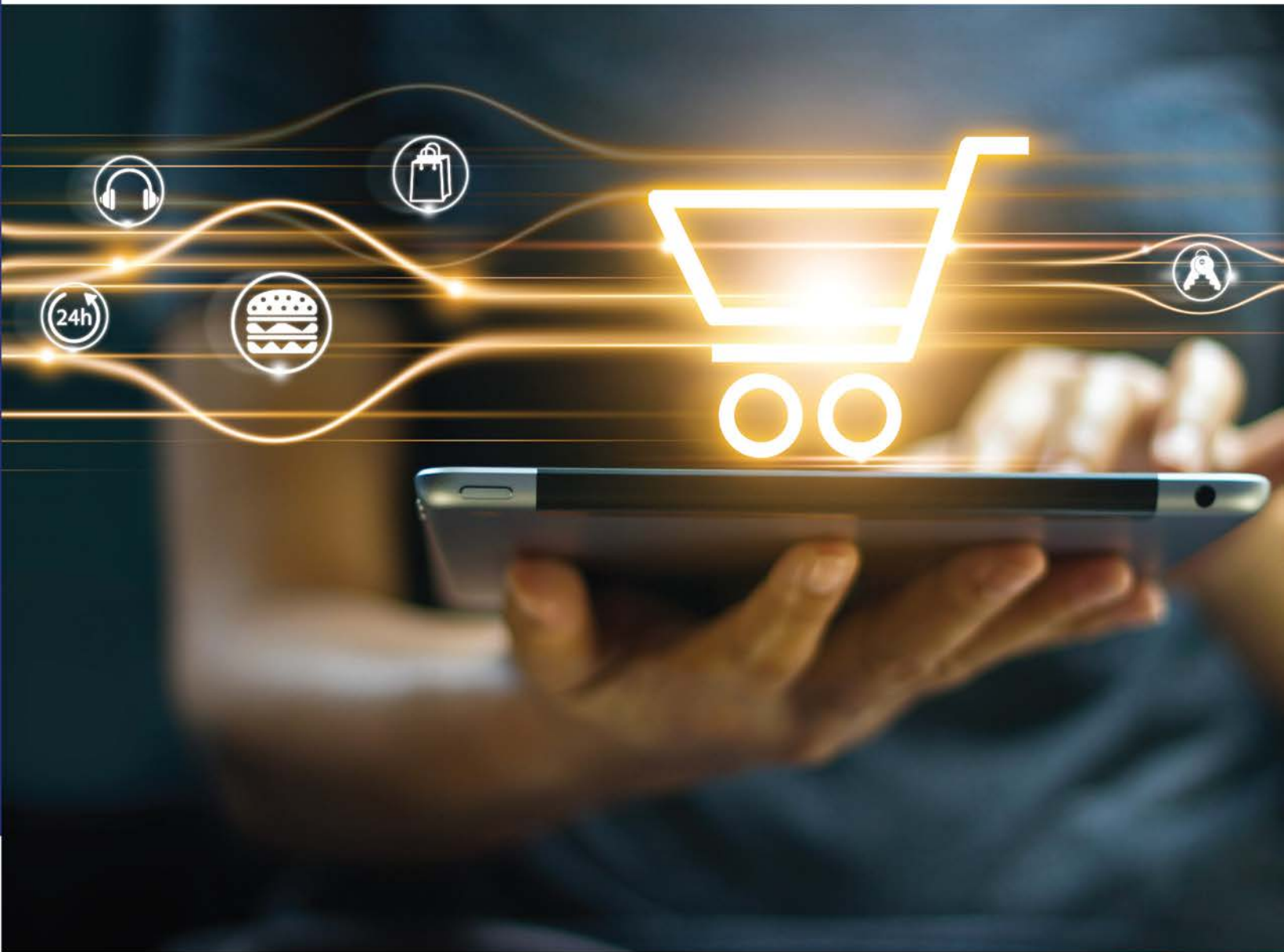


# Consumer Behavior



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# Consumer Behavior

Edition **8**

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University of Southern California

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Universidade Católica Portuguesa,  
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Australia • Brazil • Canada • Mexico • Singapore • United Kingdom • United States

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*To my wonderful family, Shirley, David, Stephanie, and Lindsey,  
and to my mother Doris for their tremendous support and love.  
To all of you, I dedicate this book.*

Wayne D. Hoyer

Austin, Texas  
July 2023

*To Allen, Katie, Ryan, Stacy, and Tommy. You are my  
life-spring of energy and my center of gravity.*

Deborah J. MacInnis

Los Angeles, California  
July 2023

*To Trees who loves me and Thomas who knew everything.*

Rik Pieters

Lisbon, Portugal, and Tilburg, the Netherlands  
July 2023

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# Preface

At just about every moment of our lives, we engage in some form of consumer behavior. When we look for posts on social media, watch an ad on TV, send a text message to friends about a movie we just saw, brush our teeth, go to a ball game or to a beach party, visit a website, download a new song, or even throw away an old pair of shoes, we are behaving as a consumer. Being a consumer reaches into every part of our lives. Of course, we are much more than just consumers. We are students, teammates, family members, employees, citizens, voters, patrons, patients, clients, neighbors, basketball fans, ice-cream lovers, bloggers, inventors, and more. This book is dedicated to our role as consumers.

Given its omnipresence, the study of consumer behavior has critical implications for areas such as marketing, public policy, and ethics. It also helps us learn about ourselves—why we buy certain things, why we use them in a certain way, and how we remove them from our lives through practices like throwing them away, selling, re-gifting, and donating them.

In this book, we explore the fascinating world of consumer behavior, looking at exciting and important topics. Some of these are typical examples of consumer behavior. Others are surprising and eye-opening. We hope you will see why we became thrilled and drawn to this topic from the very moment we had our first consumer behavior course as students. We hope you will also appreciate why we choose to make this field our life's work, and why we are dedicated to this textbook.

## Why the New Edition of This Book?

There are various consumer behavior books on the market. So, what does this book have to offer and what distinguishes it from other texts. As active researchers in the field of consumer behavior, our overriding goal was to continue providing a treatment of the field that is up to date and cutting edge. Research on consumer behavior has mushroomed over the last 30 years, in numerous directions. Our primary aim was to provide a valuable summary of this material for students of marketing. However, in drawing on cutting-edge research, we wanted to be careful not to become too “academic.” Instead, our objective is to present cutting-edge topics in a manner that is accessible and easy for students to understand and provides context for how and why consumer behavior insights are applied in real-world marketing. Moreover, in this new edition we added new tools to understand consumer behavior and to make better marketing decisions based on it.

Specific changes and improvements to the eighth edition of this book include:

- Superior learning objectives and end of chapters questions to help students master the material.
- Accessible accounts of the latest academic research and classic research from consumer behavior studies, and their practical implications for marketing strategy worldwide. Over 700 new academic references have been added.
- Myriad new exhibits, examples, and chapter opening vignettes.
- New conceptual models and tools that highlight the specific topics in various chapters.
- Improved chapter structures, particularly in Chapters 3, 4, 10, 11, and 17.
- New perspectives, tools and examples on important contemporary topics including emotion regulation, financial decision making, political orientation, the customer journey, brand anthropomorphizing, consumer experiences, generational influences, online consumer behavior, influencer marketing, money and happiness, the Big-5 personality types, world-wide consumer trends, social media, controversial consumer behaviors, such as compulsive buying, binge eating, gaming and gambling, hoarding, and on corporate social responsibility, such as with respect to sustainability.
- Carefully edited narrative and examples make the content easier for students to process and connect with basic marketing principles as well as personal consumer experiences.
- Balanced coverage of marketing controversies and the challenges and opportunities of marketing as a force for social responsibility.
- New and updated examples highlight how all kinds of organizations in many nations use insights into consumer behavior to improve their marketing effectiveness and creativity.
- New database analysis exercises offer students an opportunity to make marketing decisions based on consumer demographics and behavior styles.
- Improved synergistic and digitally accessible supplemental materials allow students the opportunity to participate in self-assessments, polls, and short



videos for self-reflection and more. Additional short readings are also available. These materials are both student friendly and extremely helpful for effective learning using the Cengage MindTap platform. A description of the MindTap platform appears later in this preface.

## Textbook Features

As award-winning teachers, we have tried to translate our instructional abilities and experience into the writing of this text. The following features have been a natural outgrowth of these experiences.

### Conceptual Model

First, we believe that students can learn best when they see the big picture—when they understand what concepts mean, how these concepts are used in business practice, and how these relate to one another. In our opinion, consumer behavior is too often presented as a set of discrete topics with little or no relationship to one another. We have therefore developed an overall conceptual model that helps students grasp the big picture and see how the chapters and topics are themselves interrelated. Each chapter is linked to other chapters by a specific model that fits within the larger model. Further, the overall model guides the organization of the book. This organizing scheme makes the chapters far more *integrative* than most other books. Instructors have told us that this conceptual model is a valuable and beneficial aide to student learning.

### Practical Orientation, with an Emphasis on Globalization and Social Media

Second, we believe that insights into consumer behavior are interesting in and of themselves, but also that they should be relevant to managerial practice. The ultimate goal of consumer behavior theory and research is to improve the decision-making ability of managers in profit and nonprofit organizations who aim to cater to consumers' needs, and to help policy makers better protect consumers. Rather than merely translating general psychological or sociological principles and theories to a consumer context, this book is dedicated to understanding consumer behavior to improve managerial practice. Given our notion that students enjoy seeing how the concepts in consumer behavior can apply to business practice, a second objective of the book was to provide a very practical orientation. We include a wealth of contemporary real-world examples to illustrate key topics. We also try to broaden students' horizons by providing international examples from across the globe. Given the importance of online consumer behavior, the new edition also fully treats the advent and implications of the latest digital developments, social media marketing, and mobile marketing applications.

## Current and Cutting-Edge Coverage

Third, we provide coverage of the field of consumer behavior that is as current and up to date as possible (including many of the recent research advances). This includes several chapters that often do not appear in other textbooks: "Attitudes Based on Low Effort," "Judgement and Decision Making Based on Low Effort," and "Marketing Ethics and Social Responsibility in Today's Consumer Society." These important topics are likely to be of considerable interest to students. Instructors have told us how much they appreciate the cutting-edge nature of our book and its ability to keep abreast of the latest research in consumer behavior. Students appreciate that this material is delivered in an engaging way that's also easy to read.

## Balanced Treatment of Micro and Macro Topics

Fourth, our book tries to provide a balanced perspective on the field of consumer behavior. Specifically, we give treatment to both psychological (micro) consumer behavior topics (e.g., attitudes, decision-making) and sociological (macro) consumer behavior topics (e.g., subculture, gender, social class influences). Also, although we typically teach consumer behavior by starting with the more micro topics and then moving up to more macro topics, we realize that some instructors prefer the reverse sequence.

## Broad Conceptualization of the Subject

Fifth, we present a broad conceptualization of the topic of consumer behavior. While many books focus on what products or services consumers *buy*, consumer behavior scholars have recognized that the topic of consumer behavior is much broader. Specifically, rather than studying buying per se, we recognize that consumer behavior includes a *set* of decisions (what, whether, when, where, why, how, how often, how much, how long) about *acquisition* (including, but not limited to buying), *usage*, *sharing*, and *disposition* decisions. Focusing on more than what products or services consumers buy provides a rich set of theoretical and practical implications for both our understanding of consumer behavior and the practice of marketing.

Finally, we consider the relevance of consumer behavior to *many constituents*, not just marketers. Chapter 1 indicates that consumer behavior is important to marketers, public policy makers, ethicists and consumer advocacy groups, and consumers themselves (including students). Some chapters focus exclusively on the implications of consumer behavior for public policy makers, ethicists, and consumer advocacy groups. Other chapters consider these issues as well, though in less detail.

## Content and Organization of the Book

One can currently identify two main approaches to the study of consumer behavior: One approach focuses on the individual psychological processes that consumers use to

make acquisition, consumption, and disposition decisions. A second approach focuses on group behaviors and the symbolic nature of consumer behavior. This latter orientation draws heavily from such fields as sociology, culture theory, and anthropology. Both orientations are represented in this book. The current book and overall model have been structured around a “micro to macro” organization based on the way we teach this course and the feedback that we have received from reviewers.

Chapter 1 in Part I, “An Introduction to Consumer Behavior,” presents an introduction to consumer behavior. It helps students understand the breadth of the field, and its importance to marketers, advocacy groups, public policy makers, and consumers themselves. This chapter introduces some of the newest research and presents the overall model that guides the organization of the text. An Appendix, which follows Chapter 1, introduces methods by which consumer research is conducted.

Part II, “The Psychological Core,” focuses on the inner psychological processes that affect consumer behavior. We see that the amount of effort consumers put into their acquisition, usage, and disposition behaviors and decisions has significant effects on the decisions they make. Chapter 2 describes three critical factors that affect effort: the (1) *motivation* or desire, (2) *ability* (knowledge and information), and (3) *opportunity* to engage in behaviors and make decisions. The key role of emotions is also discussed. In Chapter 3, we then examine how consumers process information in their environments (ads, prices, product features, word-of-mouth communications, etc.). We consider how they come in contact with these stimuli (*exposure*), notice them (*attention*), and *perceive* them (perception). Chapter 4 continues by discussing how consumers compare new things they encounter in their environment to their existing knowledge, a process called *categorization*, and how they make sense of or *comprehend* them on a deeper level. Also, because consumers often must remember the information they have previously stored in order to make decisions, this chapter examines the important topic of consumer *memory*. In Chapters 5 and 6, we see how *attitudes* are formed and changed depending on whether the amount of effort consumers devote to forming an attitude is *high* or *low* and whether attitudes are cognitively or affectively based.

Whereas Part II examines some of the internal factors that influence consumers’ decisions, a critical domain of consumer behavior involves understanding how consumers make acquisition, consumption, and disposition decisions. Thus, in Part III, “The Process of Making Decisions,” we examine the sequential steps of the consumer decision-making process. In Chapter 7, we examine the initial steps of this process—*problem recognition* and *information search*. Similar to the attitude change processes described earlier, we next examine the consumer decision-making process, both when *effort is high* (Chapter 8) and when it is *low* (Chapter 9). Further, in both chapters we examine these important processes from both a cognitive and an affective perspective. Finally, the process

does not end after a decision has been made. In Chapter 10, we see how consumers determine whether they are *satisfied* or *dissatisfied* with their decisions and how they *learn* from choosing and consuming products and services.

Part IV, “The Consumer’s Culture,” examines how various aspects of *culture* affect consumer behavior. First, Chapter 11 considers how, when, and why the specific *reference groups* (friends, work group, clubs) to which we belong can influence acquisition, usage, and disposition decisions and behaviors. Then, we see how *consumer diversity* (in terms of age, gender, sexual orientation, region, ethnicity, and religion) can affect consumer behavior in Chapter 12. Chapter 13 then examines how *social class* and *household* characteristics influence acquisition, usage, and disposition behaviors. Finally, Chapter 14 examines how external influences affect our *personality*, *lifestyle*, and *values*, as well as consumer behavior.

Finally, Part V, “Consumer Behavior Outcomes,” examines the effects of the numerous influences and decision processes discussed in the previous three sections. Chapter 15 builds on the topics of internal decision-making and group behavior by examining how consumers adopt new offerings, and how their *adoption* decisions affect the spread or *diffusion* of an offering through a market. Because products and services often reflect deep-felt and significant meanings (e.g., our favorite song or restaurant), Chapter 16 focuses on the exciting topic of *symbolic consumer behavior*. Finally, Chapter 17 examines *marketing*, *ethics*, and *social responsibility*, including a look at marketing controversies and the use of marketing for constructive purposes.

## Pedagogical Advantages

Based on our extensive teaching experience, we have incorporated a number of features that should help students learn about consumer behavior.

### Chapter Opening Model

Each chapter begins with a conceptual model that shows the organization of the chapter, the topics discussed, and how they relate both to one another and to other chapters. Each model reflects an expanded picture of one or more of the elements presented in the overall conceptual model for the book (described in Chapter 1).

### Marketing Implication Sections

Numerous *Marketing Implications sections* are interspersed throughout each chapter. These sections illustrate how various consumer behavior concepts can be applied to the practice of marketing, including such basic marketing functions as market segmentation, target market selection, positioning, market research, promotion, price, product, and place decisions. An abundance of marketing examples (from many countries and many industries) provide concrete applications and implementations of the concepts to marketing practice.

## Marginal Glossary

Every chapter contains a set of key terms that are both highlighted in the text and defined in margin notes. These terms and their definitions should help students identify and remember the central concepts described in the chapter.

## Rich Use of Full-Color Exhibits

Each chapter contains a number of illustrated examples, including photos, advertisements, charts, and graphs. These illustrations help to make important topics personally relevant and engaging, help students remember the material, and make the book more accessible and aesthetically pleasing, thereby increasing students' motivation to learn. All diagrams and charts employ full color, which serves to both highlight key points and add to the aesthetic appeal of the text. Each model, graph, ad, and photo also has an accompanying caption that provides a simple description and explanation of how the exhibit relates to the topic it is designed to illustrate.

## End-of-Chapter Summaries

The end of each chapter provides students with a simple and concise summary of topics. These summaries are a good review tool to use with the conceptual model to help students to get the big picture.

## End-of-Chapter Questions

Each chapter includes a set of review and discussion questions designed to help students recall and more deeply understand the concepts in the chapter.

## MindTap

The *Consumer Behavior* eighth edition MindTap is a teaching and learning experience with relevant assignments that guide students to analyze, apply, and improve thinking, allowing you to measure skills and outcomes with ease. Key features in the MindTap include:

- **Learn It: Concept Check Quizzes:** Students complete the Concept Check Quizzes after reading the chapter content. Learn It: Concept Check Quizzes encourage students to concentrate on smaller amounts of material at a time and move at their own pace. These quizzes are designed to build a foundation of knowledge that students can then apply in later exercises, leading to a gradual, scaffolded learning experience.
- **Chapter Assignments:** Students complete the Chapter Assignment activities after learning chapter concepts. Chapter Assignments are designed to test students' understanding and application of learned concepts.

- **Case Activities:** Students use their understanding of key concepts from the chapter and apply them to real company scenarios. These Case Activities are meant to build critical thinking and problem-solving skills, while also allowing students to learn in context and build marketing and business acumen.

By combining readings, multimedia, activities, and assessments into a singular learning experience, MindTap guides students through their course with ease and engagement. Instructors can personalize the learning experience by customizing Cengage Learning resources and adding their own content via apps that integrate into the MindTap framework seamlessly.

## Instructor Supplements

The Cengage Instructor Center provides a full array of teaching and learning supplementary materials to complement the *Consumer Behavior* eighth edition. Key supplements include:

**Instructor's Manual.** The instructor's manual has been thoroughly revised to reflect all updated learning content, including comprehensive lecture outlines; discussion questions; additional class activities; and suggested answers for all exercises found within the text.

**PowerPoint®.** Teach with ease using this edition's PowerPoint® lecture slides. The lecture slides outline key chapter concepts and topics and include supplemental lecture notes allowing you to expand your discussion with your class and students. Activities like knowledge checks, discussion activities, and group activities are also included to help keep your students engaged in learning the course material.

**Test Bank.** This comprehensive test bank is organized around the main text's learning objectives. Each question is labeled according to the learning objective that is covered, the difficulty level of the question, and A-heads. Each question is also tagged to interdisciplinary learning outcomes, marketing disciplinary learning outcomes, and Bloom's taxonomy. Grouping the questions according to type allows for maximum flexibility in creating tests that are customized to individual classroom needs and preferences. The test bank includes true/false, multiple-choice, scenario application, and essay questions. All questions have been carefully reviewed for clarity and accuracy.

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## An Introduction to Consumer Behavior

- 1 Understanding Consumer Behavior

Part 1

## The Psychological Core

- 2 Motivation, Ability, and Opportunity
- 3 Exposure, Attention, Perception, and Comprehension
- 4 Prior Knowledge, Long-Term Memory, and Retrieval (Remembering)
- 5-6 Attitudes Based on Effort

Part 2

## The Process of Making Decisions

- 7 Problem Recognition and Information Search
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Part 3

## The Consumer's Culture

- 11 Social Influences on Consumer Behavior
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- 14 Psychographics: Values, Personality, and Lifestyles

Part 4

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- 15 Innovations: Adoption, Resistance, and Diffusion
- 16 Symbolic Consumer Behavior
- 17 Marketing, Ethics, and Social Responsibility in a Consumer Society

Part 5

# An Introduction to Consumer Behavior

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## The Psychological Core

- 2 Motivation, Ability, and Opportunity
- 3 Exposure, Attention, Perception, and Comprehension
- 4 Prior Knowledge, Long-Term Memory, and Retrieval (Remembering)
- 5-6 Attitudes Based on Effort

## The Process of Making Decisions

- 7 Problem Recognition and Information Search
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## The Consumer's Culture

- 11 Social Influences on Consumer Behavior
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- 14 Psychographics: Values, Personality, and Lifestyles

## Consumer Behavior Outcomes and Issues

- 15 Innovations: Adoption, Resistance, and Diffusion
- 16 Symbolic Consumer Behavior
- 17 Marketing, Ethics, and Social Responsibility in a Consumer Society

# Part 1

## An Introduction to Consumer Behavior

**In Part One, you will learn that consumer behavior involves much more than purchasing products.** In addition, you will find out that marketers continuously study consumer behavior for clues to who buys, uses, and disposes of what goods and services, as well as clues to when, where, why, and how they make decisions.

Chapter 1 defines consumer behavior and examines its importance to marketers, advocacy groups, public policy makers, and consumers. The chapter also presents the overall model that guides the organization of this book. As this model indicates, consumer behavior covers four basic domains: (1) the psychological core, (2) the process of making decisions, (3) the consumer's culture, and (4) consumer behavior outcomes and issues. In addition, you will read about the implications of consumer behavior for marketing activities.

The Appendix focuses on consumer behavior research and its special implications for marketers. You will learn about various research methods, types of data, and ethical issues related to consumer research. With this background, you will be able to understand how consumer research helps marketers develop more effective strategies and tactics for reaching and satisfying customers.

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# Understanding Consumer Behavior

## Learning Objectives

After studying this chapter, you will be able to:

- ▶ **1-1** Explain the components that make up the definition of consumer behavior.
- ▶ **1-2** Identify the four domains of consumer behavior that affect acquisition, usage, and disposition decisions.
- ▶ **1-3** Discuss the benefits of studying consumer behavior.
- ▶ **1-4** Explain how companies apply consumer behavior concepts when making marketing decisions.

## Introduction

From Starbucks to Samsung and Apple to Amazon, all businesses know that their success depends on understanding consumer behavior and trends so they can create goods and services that consumers will want, like, use, and recommend to others. Charities, schools and universities, government agencies, and other organizations are also interested in how consumers behave and how marketing can influence consumers' thoughts, feelings, and actions.

This chapter provides an overview of (1) what consumer behavior is, (2) what factors affect it, (3) who benefits from studying it, and (4) how marketers apply consumer behavior concepts. Because you are a consumer, you probably have some thoughts about these issues. However, you may be surprised at how broad the domain of consumer behavior is, how many factors help explain it, and how important the field is to marketers, ethicists and consumer advocates, public policy makers and regulators, and consumers like yourself. You will also get a glimpse of the marketing implications of consumer behavior, previewing how we will connect consumer behavior concepts with practical applications throughout this book.



## 1-1 Defining Consumer Behavior

If you were asked to define **consumer behavior**, you might say it refers to the study of how a person buys products. However, consumer behavior really involves quite a bit more, as this more complete definition indicates:

Consumer behavior reflects the totality of consumers' decisions with respect to the acquisition, consumption, and disposition of goods, services, activities, experiences, people, and ideas by (human) decision-making units over time.<sup>1</sup>

This definition has some very important elements, summarized in Exhibit 1.1. The following sections present a closer look at each element.

### 1-1a Consumer Behavior Involves Goods, Services, Activities, Experiences, People, Places, and Ideas

Consumer behavior means more than just the way that a person buys tangible products such as bath soap and automobiles. It also includes consumers' use of services, activities, experiences, and ideas such as going to the dentist, attending a concert, taking a trip, and donating to UNICEF.<sup>2</sup> In addition, consumers make decisions about people, such as voting for politicians, reading books by certain authors, streaming movies or TV shows starring certain actors, and attending concerts featuring favorite bands. Consumers can even become attached to commercial spaces such as stores, hotels, restaurants, and so on.<sup>3</sup>

Another example of consumer behavior involves choices about the consumption of time, a scarce resource. For example, you might check to see what's happening on Facebook, search for a YouTube video, watch a sports event live, or record a program and watch it later.<sup>4</sup> How we use time reflects who we are, what our lifestyles are like, and how we are both the same as and different from others.<sup>5</sup> Because consumer behavior includes the consumption of so many things, we use the simple term **offering** to encompass these entities.

### 1-1b Consumer Behavior Involves More than Buying

Consumer behavior is much more than just buying products. Not only are there a variety of ways to acquire goods and services, but marketers are intensely interested in how consumers use and dispose of goods as well. They also study how consumers make decisions about personal finances.

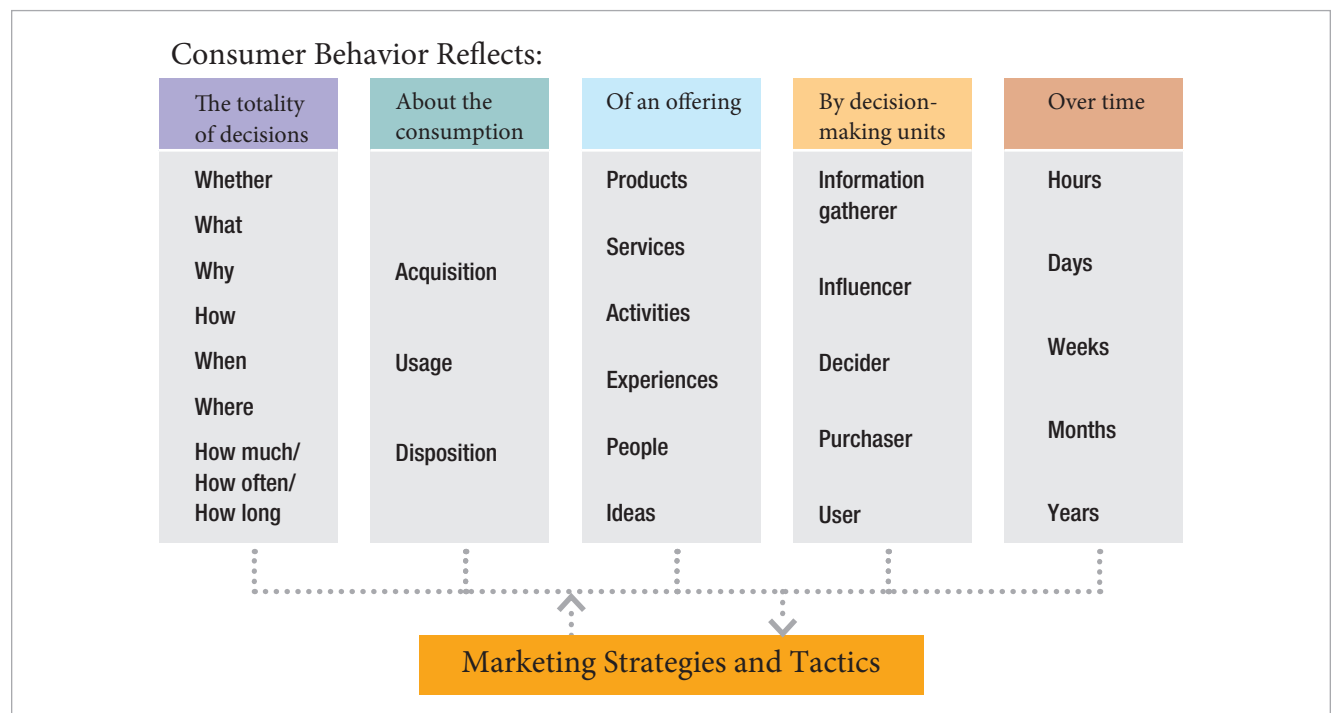
#### Acquiring an Offering

Buying represents one type of **acquisition** behavior. As shown later in this chapter, acquisition includes other ways of

**Consumer behavior** The totality of consumers' decisions with respect to the acquisition, consumption, and disposition of goods, services, time, places, and ideas by human decision-making units (over time).

**Offering** A product, service, activity, experience, or idea offered by a marketing organization to consumers.

**Acquisition** The process by which a consumer comes to own or experience an offering.



#### Exhibit 1.1 What Is Consumer Behavior?

Consumer behavior reflects more than the way that a product is acquired by a single person at any one point in time. Think of some marketing strategies and tactics that try to influence one or more of the dimensions of consumer behavior shown in this exhibit.

obtaining goods and services, such as renting, leasing, trading, and sharing.<sup>6</sup> It also involves decisions about time as well as money.<sup>7</sup> In fact, consumers often tend to believe that the amount of time or effort one spent on a purchase better signals their preferences than the amount of money they spent on it.<sup>8</sup>

Also, consumers sometimes find themselves interrupted during a consumption experience; studies show interruption actually makes a pleasant experience seem more enjoyable when resumed.<sup>9</sup> Deadlines can also affect acquisition behavior: Consumers tend to procrastinate in redeeming coupons and gift cards with far-future deadlines, but move more quickly when deadlines are closer. Why? Because they do not want to regret having missed out and they expect to have more time to enjoy and indulge themselves with the acquisition in the future.<sup>10</sup>

### Using an Offering

After consumers acquire an offering, they use or consume it, which is why **usage** is at the very core of consumer behavior (as reflected in the word **consumer**).<sup>11</sup> In fact, whether and why we use certain products can symbolize something about who we are, what we value, and what we believe. The products we use on Thanksgiving (e.g., making desserts from scratch or buying them from a bakery) may symbolize the event's significance and how we feel about our guests. The music we enjoy (Lady Gaga or Lizzo) and the jewelry we wear (nose rings or engagement rings) can also symbolize who we are and how we feel. Also, some consumers prefer food from local sources (called locavorism) because this symbolizes who we are.<sup>12</sup> Moreover, marketers must be sensitive to when consumers are likely to use a product,<sup>13</sup> whether they find it effective,<sup>14</sup> whether they control their consumption of it,<sup>15</sup> and how they react after using it. For example, do they spread positive or negative word-of-mouth reviews about a new movie.<sup>16</sup>

In terms of services, the **customer experience** is very critical. Consumers interact with firms through a myriad of touch points, and it is critical for companies to maximize the customer experience at every point of their journey.<sup>17</sup> For example, Hilton attempts to accomplish this by providing a great experience on the website, at arrival, at check in, when entering the room, at the restaurant, and so on.

### Disposing of an Offering

**Disposition** refers to how consumers get rid of an offering they have previously acquired and can have important implications for marketers.<sup>18</sup> Consumers can give away their used possessions, recycle them, sell them on eBay or on consignment to vintage stores, rent them via sharing websites, or lend them to others. Recent research has even begun examining motives for organ donation, which represents a way of disposing of certain body parts after death.<sup>19</sup>

**Usage** The process by which a consumer uses or consumes an offering.

**Disposition** The process by which a consumer discards an offering.

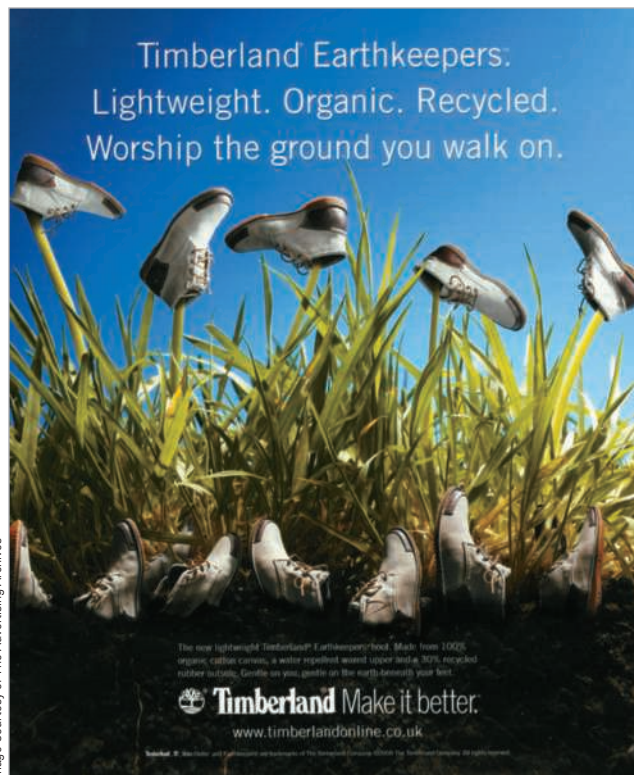


Image Courtesy of The Advertising Archives

### Exhibit 1.2 Disposition

Consumers dispose of old products they acquired in a number of ways, oftentimes through recycling or online.

In terms of recycling, everyday products that mean something to consumers are more likely to be recycled than trashed.<sup>20</sup> As will be discussed in detail in Chapter 17, environmental concerns are growing among consumers and marketers. Eco-minded consumers often seek out biodegradable products made from recycled materials or choose goods that do not pollute when disposed of (see Exhibit 1.2).<sup>21</sup> Municipalities are also interested in how to motivate earth-friendly disposition.<sup>22</sup> Marketers see profit opportunities in addressing disposition concerns. TerraCycle, for example, markets tote bags, pencil cases, and other products made from used packaging and recycled materials. In North and South America, Europe, and the Baltics, the company partners with firms such as PepsiCo to collect mountains of discarded packaging and turn them into usable products for sale.<sup>23</sup>

### Managing Money and Making Financial Decisions

How do consumers make financial decisions before, during, and after acquiring an offering? What are their attitudes toward money and prices? These topics are the focus of much study because consumers don't always do a good job of managing money. For example, consumers generally know how to budget and plan for ordinary purchases, but they tend to underestimate spending on out-of-the-ordinary purchases and, in particular, spend more than anticipated on individual purchases.<sup>24</sup> Also, consumers need to be careful not to make a budget too far in advance. If they do, they are more likely to spend more than they budgeted.<sup>25</sup>

On the other hand, consumers do adjust their budgets in some situations. For example, perhaps because the price of gas is very salient (with prices displayed on store signs and discussed in the news), when gas prices rise, consumers do tend to shop less frequently, switch to one-stop shopping at low-price retail establishments, and reduce overall spending to compensate.<sup>26</sup> Research also indicates that consumers tend to associate financial decisions with cold, analytical thinking. As a result, they tend to avoid making financial decisions when they perceive themselves as relying on feelings to make decisions.<sup>27</sup> One study found that there are four segments of consumers in terms of financial well-being: **stretched spenders** (live paycheck to paycheck and feel anxious about their financial situation), **carefree spenders** (live paycheck to paycheck and do not feel anxious about their financial situation), **security seekers** (don't live paycheck to paycheck, yet feel anxious about their financial situation), and **cushioned savers** (don't live paycheck to paycheck and do not feel anxious about their financial situation). Each of these represents a different segment for financial services.<sup>28</sup>

Consumer behavior also affects decisions about managing debt. For instance, consumers are likely to make higher repayments when credit card statements make no mention of a mandatory minimum monthly repayment.<sup>29</sup> Another study found that consumers who close a credit account are more likely to be successful at eliminating their debt, because taking this step motivates them to persist in pursuit of their goal.<sup>30</sup> When consumers feel powerful and in control of their resources, they will put more money in the bank in order to maintain that state of power.<sup>31</sup> Also, consumers prefer to borrow money when purchases involve experiences (like going on vacation) as opposed to material goods (like a new refrigerator) because an experiential good may be more time sensitive from a purchase perspective.<sup>32</sup>

### 1-1c Consumer Behavior Is a Dynamic Process

The sequence of acquisition, consumption, and disposition can occur over time in a dynamic order—hours, days, weeks, months, or years, as shown in Exhibit 1.1. To illustrate, assume that a family has acquired and is using a new car. Usage provides the family with information—whether the car drives well and is reliable—that affects when, whether, how, and why members will dispose of the car by selling, trading, or junking it. Because the family always needs transportation, disposition is likely to affect when, whether, how, and why its members acquire another car in the future.

Entire markets are designed around linking one consumer's disposition decision to other consumers' acquisition decisions. When consumers buy used cars, they are buying cars that others have disposed of. From eBay's online auctions to Goodwill Industries' secondhand clothing stores, from consignment shops to used books sold online, many businesses exist to link one consumer's disposition behavior with another's acquisition behavior. Environmental

attitudes and actions are changing, which means marketers must take into account consumers' goals and priorities, perceptions of brands, and internal processes when planning marketing efforts.

Broader changes in consumer behavior occur over time, as well. Fifty years ago, consumers had far fewer brand choices and were exposed to fewer marketing messages. In contrast, today's consumers (particularly Millennials and Generation Z) are more connected, easily able to research offerings online, access communications and promotions in multiple media, and check what others think of brands with a quick search or social media post. Later chapters will examine these influences in more detail. Consumers can also work with marketers or with each other to collaboratively create new products.<sup>33</sup>

Major life events have a major impact on consumer behavior as well. Most recently, the COVID-19 pandemic has had a major disruptive effect on the habits and priorities of most consumers. In particular, this means that consumers are becoming less brand loyal and are trying new brands across many new categories.<sup>34</sup>

### 1-1d Consumer Behavior Can Involve Many People

Consumer behavior does not necessarily reflect the action of a single individual. A group of friends, a few coworkers, or an entire family may plan a birthday party or decide where to have lunch, exchanging ideas in person, on the phone, via social media, or by e-mail or text message. Moreover, the individuals engaging in consumer behavior can take on one or more roles. In the case of a car purchase, for example, one or more family members might take on the role of information gatherer by researching different models. Others might assume the role of influencer and try to affect the outcome of a decision. One or more members may take on the role of purchaser by actually paying for the car, and some or all may be users. Finally, several family members may be involved in the disposal of the car.

### 1-1e Consumer Behavior Involves Many Decisions

Consumer behavior also involves understanding whether, why, when, where, how, how much, how often, and for how long consumers will buy, use, or dispose of an offering (look back at Exhibit 1.1).

#### Whether to Acquire/Use/Dispose of an Offering

Consumers must decide whether to acquire, use, or dispose of an offering. They may need to decide whether to spend or save their money when they earn extra cash. How much they decide to spend may be influenced by their perceptions of how much they recall spending in the past.<sup>35</sup>

They may need to decide whether to order a pizza, clean out a closet, or download a movie. Some consumers collect items, for example, a practice that has created a huge market for buying, selling, transporting, storing, and insuring

collectible items.<sup>36</sup> Decisions about whether to acquire, use, or dispose of an offering are often related to personal goals, safety concerns, or a desire to reduce economic, social, or psychological risk. However, such decisions can also be affected by subtle cues in our environment. Did you know that the mere act of hand washing can affect people’s decisions to relinquish their own possessions?<sup>37</sup> Further, consumers are more satisfied with salespeople who are similar to them in the expressiveness of their nonverbal interactions.<sup>38</sup> Also, simply entering a lottery can undermine someone’s self-control—making a person more likely, for example, to give in to indulgent purchases.<sup>39</sup> Self-control is an important factor in many consumer behavior situations, as you’ll see in later chapters.

Some consumers do not wish to own products or think about them as tied to their identity. Think about, for example, people who use Uber or Lyft in place of their own car. Researchers have defined consumption without ownership as “liquid.” Such consumption is short term, access-based, dematerialized, and focused on values of flexibility, adaptability, lightness, and detachment in contrast to “solid” consumption, which is enduring, ownership-based, and material.<sup>40</sup>

### What Offering to Acquire/Use/Dispose Of

Consumers make decisions every day about what to buy; in fact, U.S. consumers spend an average of about \$90 per day on goods and services in a typical month.<sup>41</sup> In some cases, we make choices among product or service **categories** such as buying food versus downloading new music. For example, rather than choosing to watch individual TV shows on network TV, many consumers now binge watch a series on a streaming service.<sup>42</sup> In other cases, we choose between **brands** such as whether to buy an Apple iPhone or a Samsung Galaxy phone. Our choices multiply daily as marketers introduce new products, sizes, and packages. Table 1.1 shows how much, on average, U.S. consumers spend for major categories of goods and services every year.

### Why Acquire/Use/Dispose of an Offering

Consumption can occur for a number of reasons. Among the most important reasons, are the ways in which an offering meets someone’s needs, values, or goals.<sup>43</sup> For example, customized products allow consumers to feel unique.<sup>44</sup> Acquisition may be related to a consumer’s attitudes toward money, materialism, status, emotions, and self-control, as discussed in other chapters. One study found that using a green product like headphones from recycled materials makes consumers enjoy an accompanying consumption experience because use of such products makes people feel good about themselves.<sup>45</sup>

Sometimes our reasons for using an offering are filled with conflict, which leads to some difficult consumption decisions. Teenagers may smoke cigarettes or drink alcohol, even though they know it is harmful, because they think these behaviors will help them gain acceptance. Some consumers may be unable to stop acquiring, using, or disposing

Item	Average annual expenditure by consumers
Housing	\$21,409
Transportation	9,761
Food	7,923
Personal insurance, pensions	7,296
Health care	4,968
Entertainment	3,226
Cash contributions	1,888
Clothing and services	1,866
All other expenditures	2,887
TOTAL	\$61,224

Source: Adapted from “Consumer Expenditures—2020,” *Economic News Release*, September 9, 2021, U.S. Department of Labor, U.S. Bureau of Labor Statistics, Table A, [www.bls.gov](http://www.bls.gov).

**Table 1.1** Average Annual U.S. Consumer Spending, by Category

On average, U.S. consumers spend more for basics like housing, transportation, and food than for other categories of expenditures.

of products. They may be physically addicted to products such as cigarettes, or they may have a compulsion to eat, gamble, drink, or buy.

### Why an Offering Is Not Acquired/Used/Disposed Of

Marketers also try to understand why consumers do **not** acquire, use, or dispose of an offering. For example, consumers may delay buying a particular consumer electronics product because they believe that the product will soon be outdated or that some firms will leave this market, leaving them without after-sale support or service. At times, consumers who want to acquire or consume an offering are unable to do so because what they want is unavailable. Ethics and social responsibility can also play a role. Some consumers may want to avoid products made in factories with questionable labor practices or avoid movies downloaded, copied, and shared without permission.<sup>46</sup> This is why **transparency** is increasingly of concern when consumers want to know what a brand or company stands for.

### How to Acquire/Use/Dispose of an Offering

Marketers gain a lot of insight by understanding how consumers acquire, consume, and dispose of an offering.

### Ways of Acquiring an Offering

How do consumers decide whether to acquire an offering in a store or mall, online, or at an auction?<sup>47</sup> How do they decide whether to pay with cash, a check, a debit card, a

Acquisition method	Description
Buying	Buying is a common acquisition method used for many offerings.
Trading	Consumers might receive a good or service as part of a trade.
Renting or leasing	Instead of buying, consumers rent or lease cars, furniture, vacation homes, and more.
Bartering	Consumers (and businesses) can exchange goods or services without having money change hands.
Gifting	Each society has many gift-giving occasions as well as informal or formal rules dictating how gifts are to be given, what is an appropriate gift, and how to respond to a gift.
Finding	Consumers sometimes find goods that others have lost (hats left on a bus) or thrown away.
Stealing	Because various offerings can be acquired through theft, marketers have developed products to deter this acquisition method, such as alarms to deter car theft.
Sharing	Another method of acquisition is by sharing or borrowing. Some types of “sharing” are illegal and border on theft, as when consumers copy and share movies. A “sharing economy” has now developed through online communities.

**Table 1.2** Eight Ways to Acquire an Offering

There are many ways that consumers can acquire an offering.

credit card, an electronic system such as PayPal, or a “mobile wallet” smartphone payment app such as Apple Pay?<sup>48</sup> These examples relate to consumers’ buying decisions, but Table 1.2 shows that consumers can acquire an offering in other ways. As the cost of cars and car insurance rises, some consumers are choosing not to buy cars, but to instead use services like Zipcar or Uber.<sup>49</sup> In fact, a relatively new “sharing economy” or “peer-to-peer” business model has developed, facilitated by online communities such as Uber, Lyft, Airbnb, and Task Rabbit.<sup>50</sup>

### Ways of Using an Offering

In addition to understanding how consumers acquire an offering, marketers want to know how consumers use an offering. For obvious reasons, marketers want to ensure that their offering is used correctly. Improper usage of offerings like cough medicine or alcohol can create health and safety problems.<sup>51</sup> Because consumers may ignore label warnings and directions on potentially dangerous products, marketers

who want to make warnings more effective have to understand how consumers process label information. Research has also shown that providing calorie information can actually backfire for unhealthy food options, as consumers may actually increase their consumption.<sup>52</sup>

Using an offering can include what we use with the offering (e.g., chips with salsa) as well as how we store and organize the items in our homes. Some interesting research suggests that we like to have things organized in our homes because we feel less anxiety and a greater sense of control over our lives when things are structured.<sup>53</sup> Notably though what seems organized to one person may seem messy to another. Whereas you might think about the items in your room in finely grained categories (e.g., black shirts are different from white shirts, and pants, shoes, and belts are in a different categories altogether), your roommate might have broader categories for thinking of items in their closet (they’re all just “my clothes”).<sup>54</sup>

Also, we oftentimes use products as part of our everyday routines (brushing our teeth, doing the laundry, taking a shower, going to the gym), and consumers enjoy routines because they convey that things are normal, easy, and safe.<sup>55</sup> Interestingly, people tend to like products more when they consume them in secret because the fact that the product is secret makes them more preoccupied with it.<sup>56</sup>

### Ways of Disposing of an Offering

Sometimes nothing but the packaging remains of an offering (such as food) after it has been consumed. This leaves only a decision about whether to recycle or not, and how. Consumers who want to dispose of a tangible product have several options:<sup>57</sup>

- **Find a new use for it.** Using an old toothbrush to clean rust from tools or making shorts out of an old pair of jeans shows how consumers can continue using an item instead of disposing of it.
- **Get rid of it temporarily.** Renting or lending an item is one way of getting rid of it temporarily.
- **Get rid of it permanently.** Throwing away an item, sending it to a recycling center, trading it, giving it away, or selling it are all ways to get rid of it permanently. However, some consumers refuse to throw away things that they regard as special, even if the items no longer serve a functional purpose.

### When to Acquire/Use/Dispose of an Offering

The timing of consumer behavior can depend on many factors, including our perceptions of and attitudes toward time itself. Consumers may think in terms of whether it is “time for me” or “time for others” and whether acquiring or using an offering is planned or spontaneous.<sup>58</sup> In cold weather, our tendency to rent movies, call for a tow truck, or shop for clothes is greatly enhanced. At the same time, we are less likely to eat ice cream, shop for a car, or look for a new home during cold weather. Time of day influences many consumption decisions, which is why Panera Bread is

adding drive-throughs to accommodate breakfast customers in a hurry and McDonald's now serves breakfast all day, every day.<sup>59</sup> And some fast-food restaurants now say open all night in order to appeal to the "night owls."

Our need for variety can affect when we acquire, use, or dispose of an offering. We may decide not to eat a sandwich for lunch today if we have already had it every other day this week. Transitions such as graduation, birth, retirement, and death also affect when we acquire, use, and dispose of offerings. For instance, we buy wedding rings when we get married. When we consume can be affected by traditions influenced by our families, our culture, and the area in which we live.

Decisions about when to acquire or use an offering are also affected by knowing when others might or might not be buying or using it. Thus, we might choose to go to the gym when we know that others will **not** be doing so. In addition, we may wait to buy until we know something will be on sale; even if we have to line up to buy something popular, we are likely to continue waiting if we see many people joining the line behind us.<sup>60</sup> Also, waiting to consume a pleasurable product such as candy increases our enjoyment of its consumption, even though we may be frustrated by having to wait.<sup>61</sup> In fact, when it comes to decisions about whether to consume something now or later, consumers tend to be more impatient about consuming experiential (e.g., vacations, movies) than material purchases.<sup>62</sup>

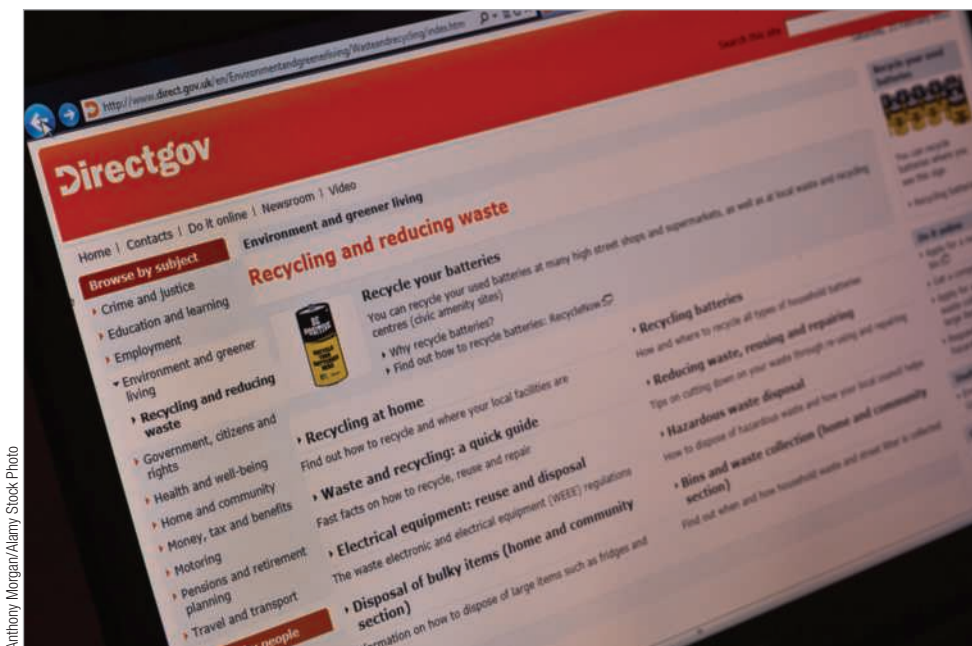
Another decision is when to acquire a new, improved version of a product we already own. This can be a difficult decision when the current model still works well or has sentimental value. However, marketers may be able to affect whether and when consumers buy upgrades by providing economic incentives for replacing older products.<sup>63</sup>

Even the first letter of our last name can impact when we acquire products. If your last name begins with a letter that's later in the alphabet (i.e., W, X, Y, or Z) you may be faster in buying the product than consumers whose last name begins with a letter that's in the beginning of the alphabet. Why? One reason is that as a kid you were always last when lines or roll calls were alphabetical. Because of this, you may develop a desire not to wait, which leads to buying more quickly.<sup>64</sup>

### Where to Acquire/Use/Dispose of an Offering

In addition to acquisition decisions, consumers also make decisions about where to consume various products. For example, the need for privacy motivates consumers to stay home when using products that determine whether they are ovulating or pregnant. On the other hand, wireless connections allow consumers in public places to order merchandise, make phone calls, post messages and photos to social media sites, play computer games, and download photos or music from anywhere in the world.

Finally, consumers make decisions regarding where to dispose of goods. Should they toss an old magazine in the trash or the recycling bin? Should they store an old photo album in the attic or give it to a relative? Older consumers, in particular, may worry about what will happen to their special possessions after their death and about how to divide heirlooms without creating family conflict.<sup>65</sup> A growing number of consumers are recycling unwanted goods through recycling agencies or nonprofit groups or giving them directly to other consumers through websites like The Freecycle Network ([www.freecycle.org](http://www.freecycle.org)) (see Exhibit 1.3).



**Exhibit 1.3** Where to Dispose

Consumers have a number of options of places to dispose of goods, such as this recycling website.