

From Clicks to Carts: Mapping the E-Commerce Decision-Making Odyssey

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Abstract: *In recent years, the exploration of consumer behavior and the intricacies of decision-making processes have gained paramount significance within the realm of marketing research and literature. This paper seeks to propel this research further by providing an extensive review of academic publications delving into the purchasing decision-making processes in marketing and their current status. Additionally, it unveils the latest trends and emerging themes within this domain. Drawing insights from 24 journal articles, reports, and marketing books, the paper critically evaluates and discusses the fundamental models and theories in this field. Furthermore, it constructs a framework highlighting "pivotal moments" in the consumer decision-making process, elucidating the influential factors and their potential impact on steering consumer behavior towards a company's offerings. The paper also offers recommendations for marketers to gain a deeper understanding of consumer behavior and purchasing strategies, thereby empowering their marketing campaigns for success in the market. In addition, it proposes several avenues for future research exploration in the realm of buying behavior.*

Keywords: Consumer behavior, Decision-making processes, Purchasing decision-making, Purchasing strategies, Marketing campaigns, Buying behavior

I. INTRODUCTION

Understanding consumer behavior remains a pivotal focus in the realm of marketing, driven by the imperative of comprehending the reasons behind consumers' actions and choices in the purchasing process. This knowledge serves as a cornerstone for companies, enabling them to refine their marketing strategies and enhance their overall success in the market. Consequently, a universal challenge faced by contemporary marketers revolves around the art of influencing consumer purchase behavior in favor of their products or services. Delving into the nuances of buying behavior illuminates the psychological aspects of how consumers think, feel, justify, and make selections among available alternatives, including brands, products, and retailers. Moreover, it explores the impact of the consumer's environment, encompassing factors such as culture, family, and media, as well as the differentiation in consumer motivation and decision strategies across various products. The culmination of these insights underscores how marketers can elevate their marketing campaigns for more impactful and resonant engagement with consumers.

This research paper delves into the intricacies of consumer buying behavior, with a specific focus on identifying the factors and moments that shape customers' decision-making processes. The primary research questions guiding this inquiry are: (1) What constitute the pivotal "moments that matter" in the consumer decision-making process? (2) Which factors are anticipated to exert influence on these critical moments within the process?

Constituting a literature review, the paper critically examines prevalent trends, theories, and gaps within the domain of buyer behavior. Additionally, it introduces and discusses a comprehensive framework outlining the factors that impact each stage of the decision-making process. The culmination of the paper involves proposing recommendations for further research avenues within this field, fostering continued exploration and understanding of consumer behavior.

The choice to explore the realm of buying decision-making stems from several compelling reasons. Firstly, given that each individual assumes the role of a consumer, the investigation into personal buying decisions becomes crucial. Understanding the influencers behind these decisions, whether arising from a recognized problem/need or a strategically crafted marketing campaign, is of paramount importance. From a marketer's perspective, delving into this subject holds value in effectively targeting customers, enhancing products and services, and comprehending customer

perspectives in comparison to competitors' offerings. The collective outcome is the delivery of value, customer satisfaction, the establishment of a competitive edge, and the augmentation of a company's overall value.

In the 20th century, scholars formulated general theories and expansive frameworks within the field of consumer behavior. Presently, researchers are delving into specific determinants and intricate relationships, grappling with complex questions that extend into other disciplines, such as neuroscience. This interdisciplinary approach has given rise to new scientific domains, exemplified by the emergence of neuromarketing. This field investigates how the human brain responds to marketing stimuli by applying principles derived from neuroscience to marketing research.

Consumer behavior trends undergo continuous evolution. In today's rapidly changing world, individuals expect experiences that engage all their senses, offer novel touchpoints, and immerse them in entirely new encounters. The demand for multiplicity and enriched experiences has escalated, with an increasing inclination toward active participation rather than passive observation. This multiplicity further underscores the need for hyper-efficiency, as people seek smarter and more streamlined ways to address their challenges, utilizing every available space and time resource.

Moreover, consumers now crave super-personalization, facilitated by advancements in technology that enable marketers to anticipate and fulfill consumer desires, sometimes without explicit inquiries ("Six Trends That Will Shape Consumer Behavior This Year," 2014). Advanced technologies have seamlessly integrated into people's lives, with constant online connectivity becoming the norm. Consequently, buying behavior has shifted towards e-commerce, necessitating marketers to adapt their strategies accordingly.

Furthermore, in the contemporary landscape, consumers exhibit a heightened concern for global resources and community welfare, seeking assurance that the brands they support share these values. From 2016 onward, a growing number of businesses have recognized this shift, aligning themselves with environmental and social causes. This strategic alignment is driven by the mounting expectation for brands to genuinely represent values beyond the products they offer (Walsh, 2016).

Moreover, it is imperative in the current landscape to acknowledge the characteristics of the present generation, notably the Millennials. This demographic serves as a pivotal audience on social media; however, it proves resistant to easy influence, with 48 percent stating that social media has never impacted their purchase decisions. Millennials engage with content across various platforms through diverse devices and are notably swayed by the opinions of their peers. For marketers, gaining an understanding of how this demographic consumes information is paramount, as is crafting marketing messages that resonate with them effectively (Johnson W., 2014).

The ultimate goal of marketing is to connect with consumers during critical decision-influencing moments when they are receptive to influence, commonly referred to as "moments that matter" or "touch points." Marketers consistently strive to identify and capitalize on these moments. Traditionally, these touch points have been conceptualized using the metaphor of a "funnel" (see Figure 1).

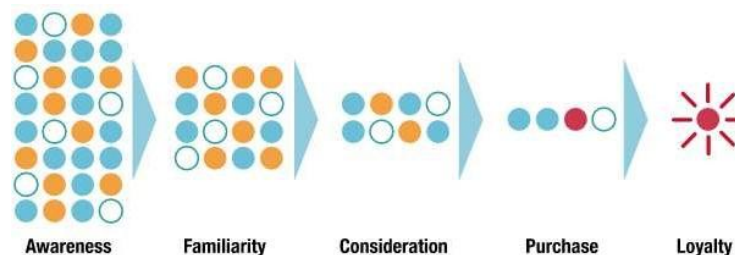


Figure 1: The Traditional Funnel

Consumers typically initiate their purchasing journey with a set of potential brands in mind (initial stage of the funnel). Marketing efforts then guide them, prompting a reduction in the number of brands as consumers progress through the funnel. Ultimately, they arrive at a single chosen brand for purchase (final stage on the right end of the funnel).

However, the traditional funnel concept falls short in capturing the multitude of touchpoints and pivotal purchasing factors that have arisen due to the surge in product choices and digital channels. This complexity, coupled with the rise of well-informed consumers, demands a more sophisticated approach for marketers to navigate. The shift from one-way communication (marketers to consumers) to two-way communication (marketers to consumers and vice versa)

necessitates a systematic approach for meeting consumer demands and managing word-of-mouth (McKinsey, Court et al., 2009).

In the current landscape, a significant theme is the establishment of connections with clients. Understanding the entire shopping experience enables companies to identify additional moments for consumer engagement before, during, and after the purchase. For instance, the marketer's role extends beyond the point of purchase, as many consumers conduct further online research post-purchase. The post-sale experience significantly influences their opinions for subsequent decisions, creating an ongoing cycle. Moreover, comprehending consumer moments, including underlying values, empowers companies to make these engagement moments not only meaningful but also memorable.

II. THEORY BACKGROUND

In this section of the research paper, we will delve into and assess core theories and models related to consumer behavior and buying decision-making. Scholars from both the 20th and 21st centuries contribute diverse concepts and perspectives to this field.

To commence, it is essential to establish the definition of "consumer behavior." According to the Business Dictionary, consumer buying behavior is characterized as the series of activities individuals undertake in searching for, selecting, purchasing, using, and disposing of goods and services to fulfill their needs and desires. Additionally, numerous research articles utilize a similar definition, framing consumer behavior as the examination of how individuals, groups, or organizations engage in processes to choose, acquire, utilize, and discard products, services, experiences, or ideas to satisfy their needs. Furthermore, these processes' impacts on both the consumer and society are integral components of the study.

Table 1: Decision Making Models

| Name of the Model | Authors, Year | Short description |
|---|---|--|
| Simon model | Simon H., 1960 | This model outlines the decision-making process through three distinct stages of activities: intelligence activity, design activity, and choice activity. According to Simon, decision-making is a cognitive process that can be broken down into straightforward, sequential steps. |
| Nicosia model | Nicosia F.M., 1966 | This model focuses on the communication process between a brand and a consumer, depicting a sequence of events flowing through various stages identified as fields. |
| Engel, Kollat & Blackwell model | Engel J.F., Kollat D.T., and Blackwell R.D., 1968 | The decision process in this consumer model comprises four key components: input, information processing, decision process, and variables affecting the decision process. The decision process component involves five sequential stages: need recognition, search, alternative evaluation, purchase, and outcomes. |
| Theory of buyer behaviour | Sheth J. & Howard J.A., 1969 | This theory elucidates the purchasing behavior of individuals across a timeframe, specifically focusing on the buyer's brand choice behavior. The authors delineate the components of the consumer decision process, encompassing a set of motives, multiple alternative courses of action, and decision mediators aligning motives with alternatives. They observe the changes in these elements over time due to their repetitive nature and illustrate how the combination of decision elements influences search processes and the assimilation of information from the buyer's commercial and social surroundings. The model posits three levels of consumer decision-making: extensive problem solving, limited problem solving, and habitual response behavior. |
| An alternative conceptualization for consumer | Narayana C.L. & Markin R.J., | The authors elucidate consumer behavior by introducing the concept of the "evoked set," which encompasses and categorizes all brands within the consumer's "awareness set," inert set, and the evoked set . They put forth a |

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| behaviour and product performance | 1975 | conceptual framework to outline potential consumer behavior when confronted with a multitude of brands. |
| Mintzberg model | Mintzberg H., Raisinghani D. & Theoret A., 1976 | The fundamental idea of this model is that beneath these seemingly "unstructured" processes, there exists a fundamental structure. |
| Keeney's fourstage decision-making model | Keeney R.L., 1982 | This model, consisting of four stages, follows a systematic approach: defining the decision problem (creating alternatives and specifying objectives), examining potential impacts of each alternative, establishing the preferences (values) of decision makers, and assessing and comparing alternatives. The model illustrates the expected intricacies at each stage. |
| Rassuli & Harrell model | Rassuli K.M. & Harrell G.D., 1990 | The suggested viewpoint is that choice and purchase should be considered as inputs into a broader process, rather than the culmination of consumer decision-making endeavors. This perspective emphasizes acknowledging the feedback loop from choice to other variables influencing consumer behavior. |
| Sheth, Newman & Gross model | Sheth J.N., Newman B.I. & Gross B.L., 1991 | This model introduces five consumption values that impact consumer choice behavior: functional, social, conditional, emotional, and epistemic values. The decision-making process may be influenced by any or a combination of these five consumption values. |
| Smith & Rupp's model | Smith A. & Rupp W., 2003 | This model is an internet-centric framework that considers the external impacts of website marketing, the socio-cultural environment, and psychological factors on online consumer tasks, leading to the subsequent stages of purchase and post-purchase behavior. |
| The Marketing Spiral | Armano D., 2007 | Consumer behavior resembles a spiral that initiates with interaction rather than communication. The spiral intensifies as consumer engagement grows. |
| McKinsey's dynamic model of the consumer decision journey | Court D., Elzinga D., Mulder S. & Vetnik O.J., 2009 | This model follows a circular rather than a sequential pattern and encompasses four main phases: initial consideration, active evaluation (involving the research of potential purchases), closure (when consumers make purchases), and post-purchase (involving the consumer experience with the products). |

Consumer behavior encompasses the process individuals undergo when making purchases, influenced by various factors that guide their decisions. In the case of numerous products and services, purchase decisions are the outcome of a thorough and intricate process, involving extensive information searches, comparisons between brands, and evaluations. The effectiveness of marketers in shaping purchase behavior hinges significantly on their understanding of consumer behavior. It is crucial for marketers to comprehend the specific needs that customers seek to fulfill and how these needs translate into attributes during the purchasing process. Furthermore, understanding how consumers gather information about different options and utilize that information to make choices among competing brands is paramount (Belch G. & Belch M., 2009).

Decision-Making Models

In the field of marketing research, one of the dynamically evolving areas in recent decades has been behavioral decision theory. Scholars in this field have uncovered numerous instances where consumers make decisions that deviate from rationality. The collective findings from these studies underscore the immense value of understanding consumer

behavior, with a particular emphasis on the contextual factors surrounding decisions. Appreciating how these behavioral effects materialize in the marketplace holds pivotal importance for marketers. The body of work from these scholars, along with others, has not only challenged predictions stemming from economic theory and assumptions of rationality but has also given rise to the emergence of the field of behavioral economics. Table 1 succinctly presents key models spanning from 1960 to the present day.

Traditional Model of Decision-Making

The conventional model of the consumer decision-making process, known as the "Five-stage model of the consumer buying process" (depicted in Figure 2), encompasses five sequential steps that consumers go through when making a purchase decision for a product or service. Marketers must comprehend these steps to effectively guide consumers through the process, communicate persuasively, and successfully close the sale.



Figure 2: Five-stage model of the consumer buying process

Kotler & Keller (2012) provide an in-depth exploration of this model in their book, introducing an additional stage - the disposal stage, and delving into moderating effects on consumer decision-making, such as consumer involvement. Taking it a step further, Belch G. & Belch M. (2009) discuss pertinent internal psychological processes for each stage of the model (depicted in Figure 3).



Figure 3: Internal Psychological Processes

Subsequently, for each stage of the model, we will identify and discuss the "moments that matter" and the factors influencing them. Additionally, we will introduce a self-developed framework that elucidates factors and their impacts on relevant consumer moments, aiming to enhance our understanding of the process and identify opportune moments for promotional interventions. Later in the paper, we will present research from other scholars on factors influencing decision-making to provide a comprehensive perspective on the topic.

Initiating the model, the first stage involves need/problem recognition, where consumers become aware of their need for something. Intriguingly, marketers intentionally seek to create an imbalance between consumers' current status and their desired status. This imbalance prompts a need, compelling consumers to identify and acquire a product or service. A need can arise spontaneously and be a fundamental impulse, known as an internal stimulus. On the other hand, an external stimulus occurs when external influences impact an individual. Marketers utilize advertising and sales promotions to generate an imbalance/need. When consumers recognize an unmet need and believe a product can fulfill it, they develop a want.

In this stage, it is crucial for marketers to pinpoint the timing when their target demographic experiences the development of needs or wants, providing an optimal window for advertising. Marketers can also play a role in identifying the consumer's need or problem or creating circumstances that trigger a need or want. Additionally, marketers have the capacity to proactively create a circumstance or need, inducing a sense of insecurity without the product or cultivating a desired status for customers.

Various factors influence these moments, including the existence or creation of a desired (preferred) status, the availability of information about new status (new products or product versions), related or complementary products that may generate a need, and the underlying motives driving customers.

Once a consumer has recognized a need or want, they proceed to the second stage—the information search. During this phase, the consumer engages in both internal and external information searches to aid in decision-making. Internal

information search involves recalling information from memory, drawing on past experiences with the product or service. External information searches encompass seeking insights from friends and family about their product acquisition experiences, exploring public sources like reviews and blogs, and consulting marketing-controlled sources such as banners, television ads, and brochures.

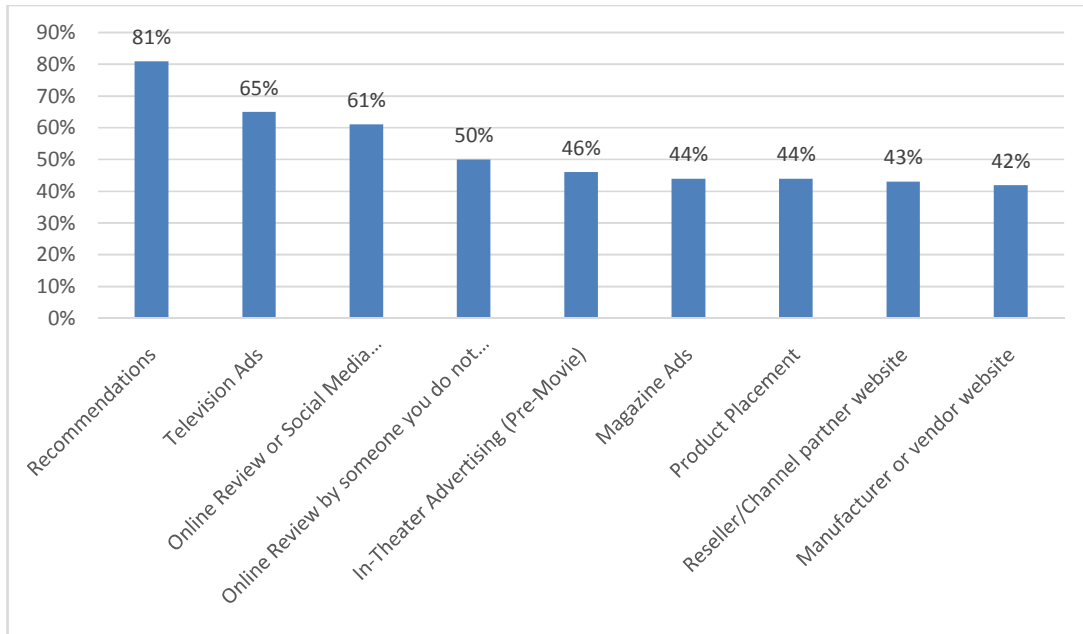


Figure 4: Buying Decision Influence (“Digital Democracy Survey 2015”, 2015)

The duration allocated to this step typically hinges on the consumer's previous experiences with purchasing the product, the perceived risk, and the level of interest. After creating a set of alternative products, the consumer establishes an evoked set, consisting of the most preferred options. Once the evoked set is determined, the consumer proceeds with final research to narrow down their choices further. The process of seeking information at this stage is a critical moment for consumers, which marketers must seize by providing relevant product descriptions, promotions, and considering recommendations from friends, family, and consumer reviews. Personal experiences and experiments, such as testing samples, also play a role in influencing this process.

During the third stage of evaluating alternatives, consumers may pose questions to themselves, such as the necessity of the product, the existence of alternative options, and the perceived quality of the original product. Typically, consumers prioritize the most crucial attribute guiding their final decision or employ a cut-off method (e.g., price, quality, brand). Emotional connections and experiences with products, as well as susceptibility to advertising and marketing campaigns, are significant factors influencing decisions at this stage. For marketers, ensuring that consumers are aware of their brand throughout the evaluation process is crucial, ideally associating the brand with the attribute on which the consumer bases their decision.

Moving to the fourth stage, the purchase, once a consumer decides on a brand, they must execute the decision and make the actual purchase. Factors influencing this stage include when to buy, where to buy, and the budget allocation. A time gap may exist between the decision and the actual purchase, especially for complex items. In contrast, the time lapse may be brief for nondurable products.

In the fifth and final stage, post-purchase, consumers assess and review the product's performance. Customer satisfaction or dissatisfaction is crucial at this point. If the product aligns with or surpasses expectations, the consumer may become a brand ambassador, influencing potential customers in their buying journey. Conversely, negative feedback at this stage can hinder a potential customer's journey toward the product. Identifying dissatisfaction is a critical moment, and turning a satisfied customer into a loyal one is essential. Product performance meeting or exceeding expectations, along with follow-up activities after purchase, contributes to building loyalty.

The self-developed framework in Figure 5 illustrates moments that matter and the influencing factors. It's important to note that consumers may not always follow a linear progression through the process. The second and third stages may be revisited multiple times, and the evaluation stage may not always conclude with a purchase, depending on factors such as the type of product, the consumer's buying stage, and financial status.

Many consumer purchase decisions are driven by habitual or routine processes, especially for low-priced and frequently bought products. In such cases, the decision-making process may involve recognizing the problem, conducting a quick internal search, and making the purchase. Consumers exert minimal effort in external search or alternative evaluation, demonstrating a routine response purchase process (Belch G. & Belch M., 2009). In instances where consumers have established preferences and brand loyalty, the decision-making process becomes automatic, bypassing certain stages.

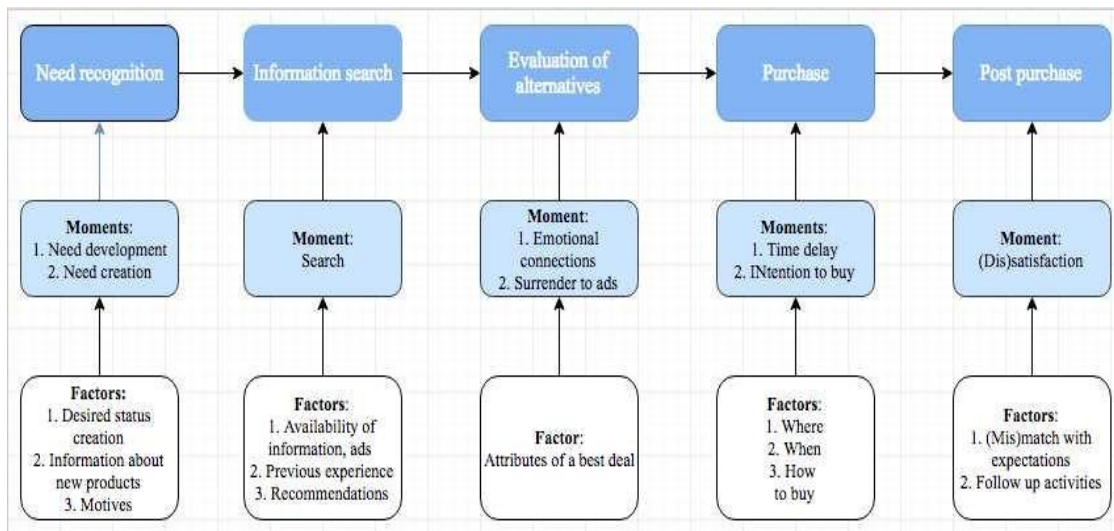


Figure 5: Framework of factors and moments that influence decision-making

For marketers dealing with products characterized by routine response purchase processes, the goal is to maintain their brands in the consumer's evoked set and prevent anything that might lead to their removal from it. This involves sustaining high levels of brand awareness through reminder advertising, periodic promotions, and securing prominent shelf positions in stores. Hoyer's paper (1984) supports these notions, suggesting that consumers tend to employ quick and effortless choice tactics for products purchased repeatedly and deemed relatively unimportant.

However, challenges arise for marketers promoting new brands or those with low market shares. They must disrupt consumers' routine choice processes and encourage consideration of different alternatives. Strategies may include high advertising levels to stimulate trial periods or brand switching, coupled with sales promotion efforts like free samples, special price offers, and high-value coupons.

Criticism of the traditional model has prompted scholars to introduce alternative perspectives. McAlister (1979) challenged the assumption that product choices are made independently, proposing a model incorporating dependence among selections of item groups. Solomon et al. (2006) criticized the rational perspective of the traditional model, emphasizing that many purchase decisions are not strictly sequential. They introduced the concept of purchase momentum, where impulses lead to unplanned purchases at the last moment. The authors argued that consumers employ a repertoire of strategies based on the situation and effort level, termed constructive processing, and discussed perspectives such as behavioral influence and experimental perspectives.

Dhar, Huber & Khan (2007) introduced the concept of shopping momentum, where an initial purchase provides a psychological impulse that enhances the purchase of a second, unrelated product. Drawing from Gollwitzer's (1990) theory of implementation and deliberation mindsets, shopping momentum occurs as the initial purchase transitions the consumer from a deliberative to an implemental mindset, driving subsequent purchases.

Variations in Consumer Decision-Making

Solomon et al. (2006) classified the decision-making process based on the effort invested in each decision, conceptualizing it as a continuum from habitual decision-making to extended problem-solving (Figure 6). Many decisions fall within the middle range and involve limited problem-solving. In the extended problem-solving phase, decisions resemble the traditional process described earlier, while limited problem-solving is simpler and more straightforward, relying on simple decision rules. Habitual decision-making occurs with little or no conscious effort, reflecting automatic choices made with minimal control.

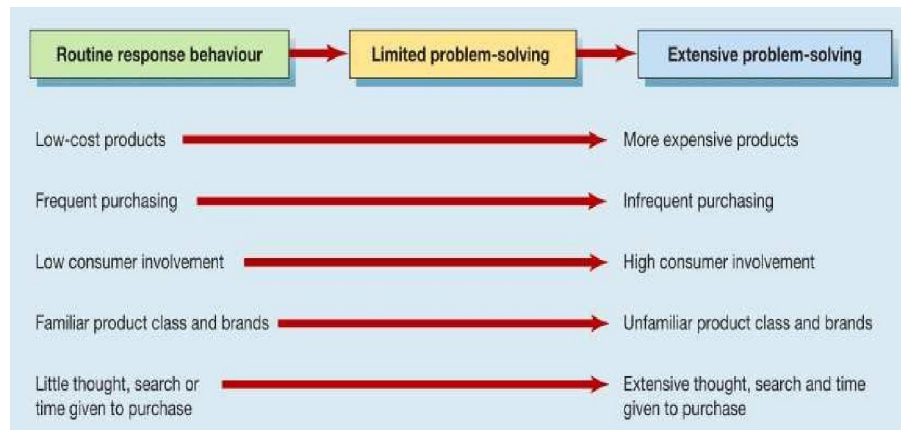


Figure 6: A continuum of buying decision behaviour

Armano (2007) proposed a non-linear perspective on the decision process called "The Marketing Spiral" (Figure 7). The spiral amplifies as consumer engagement increases, progressing from interaction to engagement, participation, conversation, affinity, and community. McKinsey & Company (2009) supported the traditional decision-making model but portrayed it as a circular process with four phases: initial consideration, active evaluation, closure, and post-purchase.



Figure 7: The Marketing Spiral

McKinsey & Company (2009) endorses the conventional decision-making model, portraying it as a cyclical progression (Figure 8) consisting of four stages: initial consideration; active evaluation, involving the exploration of potential purchases; closure, marking the point of brand selection and purchase by consumers; and post-purchase, where consumers engage with and experience the chosen products.

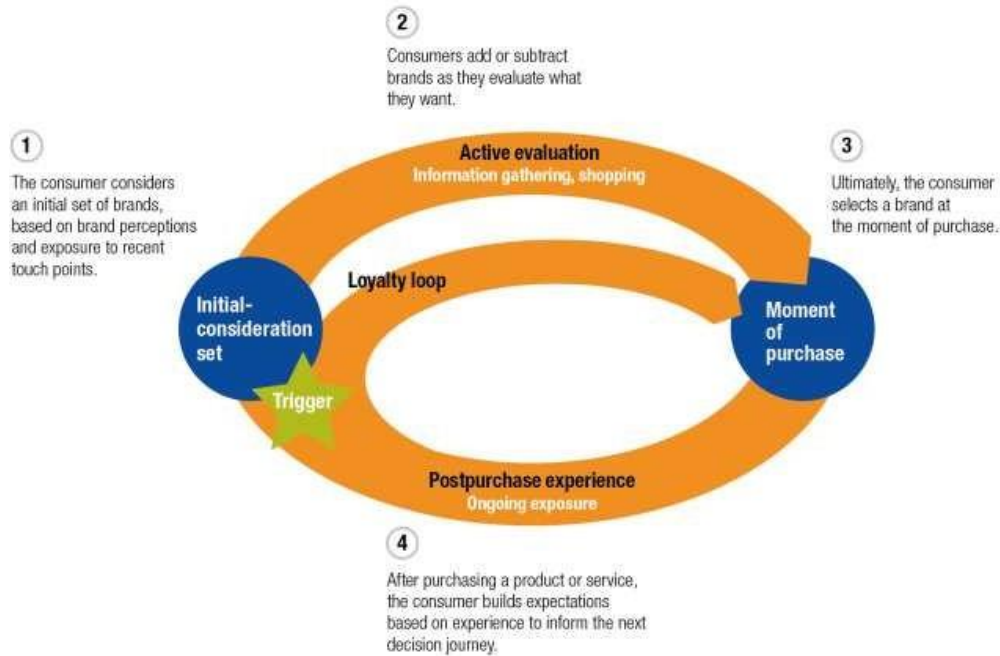


Figure 8: Decision-making process

Additional research explored the influence of brand awareness on consumer decision-making. Macdonald & Sharp (2000) replicated Hoyer and Brown's study on brand awareness effects, finding that brand awareness strongly influences consumer choice, with a preference for highly aware brands even when considering other factors. Heilman, Bowman & Wright (2000) investigated how brand preferences and marketing activities evolve for consumers new to a market, emphasizing the importance of considering product experience and learning in studying dynamic choice processes.

Similarly, Heilman, Bowman & Wright (2000) investigated the evolution of brand preferences and marketing influences for consumers entering a new market. The researchers constructed a theoretical framework that commences with a consumer's initial purchase within a category and illustrates subsequent purchases in consecutive stages. The foundation of this theory revolves around the concept that decisions made by consumers new to the market are propelled by two factors. The first involves an information-gathering phase, while the second entails an extension of information collection to lesser-known brands. Employing a logit-mixture model with time-varying parameters, the authors aimed to capture the choice dynamics across various consumer segments. The study's findings underscore the significance of considering the product experience and learning curve of consumers who are new to the market when analyzing the dynamics of choice processes.

Belch G. & Belch M. (2009) discussed the difference between low- and high-involvement decision-making, presenting the five-stage decision process as a cognitive-oriented model. They explored various learning approaches and their implications for advertising and promotion, differentiating between the behavioral approach and cognitive learning theory. The distinction between high and low involvement in purchasing is often based on perceived risks and buyer experience, with products purchased for the first time requiring more involvement.

External factors influencing consumer decision-making, such as culture, social class, reference groups, and situational determinants, should not be overlooked (Belch G. & Belch M., 2009). Culture, being a complex factor, raises questions about convergence in consumption patterns in the global market. Yelkur's (2002) study compared Generation X consumers in the US and France, revealing significantly different buyer behavior characteristics. The impact of culture on buyer behavior remains an area requiring further exploration in the ever-changing global landscape.

III. CONCLUSION

This research paper conducted a comprehensive literature review on the consumer decision-making process, delving into various theories and models to gain a deeper understanding of the current state of the field. The paper addressed the historical perception of the decision-making process as a "black box" between information search and post-purchase behavior, acknowledging that while there is no definitive answer, exploring tendencies and processes can provide valuable insights.

Numerous academic studies and models, including the traditional five-staged decision process, served as the foundation for contemporary concepts like McKinsey's model (2009). Despite receiving criticism, the traditional model's relevance remains undeniable. The paper introduced a framework highlighting the influences among "moments that matter" in decision-making and associated factors, offering a foundation for future research or validation of these relationships.

As the report progressed, marketers could glean pertinent tips and recommendations for each stage of the new model, empowering them to craft successful marketing campaigns and cultivate loyal customer bases. Methodological gaps in the reviewed articles were identified, suggesting the need for larger sample sizes to address the growing demand for personalization. The paper highlighted the crucial aspect of understanding generational differences and tailoring marketing approaches accordingly.

The impact of globalization on consumer behavior and the varying influence of culture across different regions were emphasized. The report recognized the need for further research to explore distinctions within consumer goods categories, going beyond the conventional division into durable and nondurable products. Additionally, there was a call for increased attention to services, often overshadowed in existing literature.

Researchers are beginning to recognize the significance of controlling information flow about consumers' decisions, particularly in online environments where such control can significantly impact decision quality, memory, knowledge, and confidence. The paper also suggested that investigating how the shopping momentum effect is moderated by the nature of the driver item, especially for "guilty pleasure" products, presents an intriguing direction for future research.

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