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An Of Consumer Behavior: A Single Consumer Perspective

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Abstract:
This research considers a question of the functionality of the volatile market environment which businesses are faced with, and the lack of information about consumers, except producers themselves are consumers. Focusing on an individual consumer and the decisions they would make faced with a purchase decision. The information given to consumers about products helps influence these decisions, and has changed in nature over time. This has played a part in influencing how consumers form heuristics and use them to make their purchase decisions. We observe that some of the tactics used by successful businesses involve the use of branding and this is often integrated with stimuli to attract consumers. The needs of consumers mostly encompass what they receive from utility products, leaving it up to the producer to decide what these utility products should constitute. This is all communicated passively by consumers, and one consumer will attribute a different utility to a product than another consumer. Meaning the definition of a consumer depends on the decision process they adopt. This research introduces a framework to segment a single consumer through a four step analysis process.
Key Word: *Keywords: consumer, behaviour, producer, marketing, focused*

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I. Introduction

Consumer Behavior from the perspective being considered, this question is different from one that would read “who is the consumer”. The difference being a consumer is considered as an individual who would with intent purchase a product. The consumer on the other hand is an individual who would be perceived by a supplier or marketer as having an intent to purchase a product. The difference is important for this research because we are trying to look at a consumer, and would have very much liked to include Philip Kotler’s paper on the individual consumer. But if it will not be available by the time of submission, we will proceed as such. Many studies have been conducted on consumer behavior gathering a vast amount of data on consumer segments, consumer spending patterns, consumer spending trends, consumer preferences, and the impact of marketing strategies on spending and also the influence of technology on spending. For this research however, most of this data is found to be inaccurate for the purposes of the distinguishing made.

II. Conceptual Framework

The dynamic that exists in the marketplace, where suppliers are both suppliers and consumers within and out of their business. But how can a consumer become a supplier out of their market environment, they supply currency to a continuing consumer cycle. The use of utility curves can be used in this way because, the representation of a product by any symbol does not matter, and as such, the representation of bundles of goods, should they provide the same utility to a single consumer would not matter. In different economic environments however, for example, utility can be generalized to be equal for different bundles, given that they are present in different locations and serve the same or similar purpose as perceived by a customer. This would imply creating a generalization about consumer utility. This should not be difficult, given similarity between goods. This is not only possible for bundles of goods but also single products using the same principles. And can be extended to generalize and compare spending in different geographies. Let’s look a little more into the concepts mentioned and give definitions. Moderation: A consumer who spends within what is perceived as moderate, where goods are utilized for their intended purpose and is considered relevant by the society. Extravagance: A consumer who spends excessively according to their income. Which could lead to indebtedness, poverty and hunger. This however does not apply to poor people, and does not apply to spending beyond disposable income but only well over this. Or otherwise, uneconomical acquisition, inefficient utilization or inefficient management of public resources. Some characteristics are observed about extravagant spenders;

- Spends more than income on a regular basis
- Borrows to spend on current needs without regard for means to repay the debt
- Buys something at a higher than the going price
- Buys something but does not use it appropriately would be considered extravagant

Waste refers to a consumer who squanders and dissipates resources on illegal, unethical or socially undesirable purposes. This happens when a product goes unused, unutilized, thrown away or discarded. Whereas niggardliness defines a consumer who out of love for wealth neglects to spend even the minimum expenditure. Or spending which leaves surplus tax revenue, budget is left unspent or goods and services acquired are under-utilized. This concept however is more complicated than the other three as it generally means a consumer who will spend just what sustains their health or even less than what would, and nothing more. These categories, capture a special type of consumer who maximizes their utility, and so identifies an optimal flow of money in any economy as perceived by a consumer. The reason for use of these categorized spending patterns is that they can be measured. And if they can be measured, they can be graphed to form a utility curve. Comparisons about consumer behavior which can be derived from these utility curves will depend on what is being sought after. Also, it could contribute positively to policy implications observed from them. Khan (2020) explore these categories from a religious perspective, showing that optimizing one's utility can lead to a highly satisfied consumer. However, the marketing environment is such that marketers use tactics which would draw the consumer out of their utility space to spend on what they see, hear and think about. This is where our definition of a consumer and the consumer becomes critical. Putting these models into practice and depicting this analysis for a single consumer is what is of interest.

As we delve into an analysis of a consumer, let us consider one model as depicted by Oke(2016). Oke discusses one model that defines how a consumer makes decisions, and uses the stimulus-response model of buyer behavior. This model is of particular interest because it in essence defines consumer's behavior. It calls for understanding of all influences to a consumer; consumer behavior itself, their demands pattern, as well as factors that stimulates their behavior. A few points are identified;

- Stimulus input
- Communication channels
- Buyer characteristics associated with the decision process
- Purchase outputs

The consumer is affected by many stimuli which would influence their purchasing decision. A paper could be written on these stimuli alone. Communication channels for example influence the credibility with which a consumer will take information and so accredit it merit, and act on it. This type of stimuli can have strong effect, and many small businesses rely solely on word of mouth for advertising. But communication channels are something we are mostly familiar with, let's look at another rather interesting mechanism which is the stimuli input. Take for example ethics in consumer behavior, many brands today, coca cola for example have their bottle rapping labeled "Recycle Me" on the side. What occurs to a consumer when they see or read this? Firstly, an environment aware consumer will relate, and perhaps express compassion with the effort. And increase their willingness to purchase a coca cola with the label inscription. For a consumer who is aware but does not employ direct effort to avoid environmental hazards, they will feel a nostalgia, about something they have read about or are aware of. What this would likely do is create a space where they feel welcome, and the growing thought and feeling will increase their willingness to purchase from coca cola over its competitors or even other beverages.

Another similar instance is of Choppies, who inscribe on their plastic carrying bags "Let's go Green Together". This creates a sense of community, that with a group effort, a small but significant change can be achieved. And group achievement can be a strong driving factor in any community. This is one example of how a stimulus input can work, and the uses are only bounded by imagination. The stimuli example given is one that leans on a communication channel. A stimulus is so captivating because it can lean on varying aspects that would attract a consumer's attention. An advertisement is the most well-known to a customer. Wherein several tactics are used such as color, celebrity, familiarity and many other stimuli are employed to catch a consumer's attention. Oke discusses the trade of tea in Asia, now unless you have travelled to an Asian country you would not know how important it is. Not compared to European countries where it is a source of luxury and leisure, instead it is a source of health. And so it is considered like a beverage, and is taken hot or cold, and even sold as a beverage. In the paper, there is a substitute market for black tea vs green tea, and we observe the introduction of perceived value, perceived quality and sales promotion. Perceived value to a customer, means having an understanding of the product, while perceived quality means accepting the product. This is one way to look at it, aside from products that are made attractive to a consumer, these two concepts look at the basic product itself.

The perception of quality will drive a purchase preference between suppliers. Now for a customer this can be highly personal, because of factors that affect their budget. So the lowest quality can bring the highest satisfaction. Note that this does not take preferences into consideration, because some customers might not be able to afford what they consider to be preferred. And if they go on to purchase what they consider preferable, their spending pattern will alternate between the four consumer categories. The result could be a reduction in satisfaction, or a fleeting increase in utility which could ultimately reduce it. These are some of the implications that can be drawn from a study of utility curves. When is a consumer satisfied? Only when they spend money and experience value equal to or greater than their expenditure. For a consumer, it's not just about understanding the product, but they must also understand their social stratum, their own needs, their budget and their lifestyle. This includes how often they lend a hand to others in terms of food or monetary value, or how often they have visitors whom they need take care of for example. This can extend to taking care of relative needs as well, so even when an individual can afford what they prefer, but gain satisfaction from lending a hand, they will be more satisfied by lower quality products or substitutes. Note that according niggardly spending, a customer can afford more, but settle for less and be satisfied. This is just an example of how generalized estimates that consumers will spend their money by how much they earn can be misguided.

Now sales promotion is where marketers take all this knowing and try to change the consumer's mind to purchase when they would otherwise not do so. For example, using stimuli input tactics such as sound, which invites customers to see and then purchase. Instead of putting up posters for advertisement, a shop owner will simply put up a music stereo and an individual will to sing along to the music, while advertising low prices. This tactic is common, and leans into an oral communication channel. In a quiet town anyone in a 100 meter radius will have their attention caught. And once a consumer makes the decision to find out what the noise is about, the stimuli has worked its effect. A more expensive scenario is tv advertising, where a music celebrity will sing a short but captivating song about a product. Here the stimuli are more complex, because various stimuli would be employed to have the highest effect. If this is a tv advertisement, coded dressing with color stimuli might be employed, as well as various depictions of the product in a manner which make it look to have higher perceived value. And when a consumer sees the product in a shop or as they walk, all the colors embedded in their mind bring to the surface the product and an attraction of value ensues. What is meant by an attraction of value is that the consumer has perceived view about the product to have high value, from what they saw. If they buy into their impulse, they will make the purchase, and if the product brings satisfaction, they will gain loyalty to that product. Perception plays a huge role, as it translates raw stimuli into meaning.

But in as much as product will have high value and bring satisfaction to a consumer, consumers also have altering preferences. And what was satisfying at one time will be less satisfying at another time and again nostalgia kicks in and increases satisfaction of the same product. So for a consumer, a purchase today does not mean a purchase tomorrow. So consumer's like variety, but how does satisfaction change where quality is involved. Taste stimuli can explain that coca cola is of higher quality than Havana cola, but the taste of Havana cola, albeit giving less satisfaction will have a nostalgia kick to be more preferred to coca cola. It is also cheaper, meaning the less advantaged consumer will almost always prefer Havana cola, and also, a rural shop will almost never sell coca cola. So for a consumer Havana cola might be the most preferred, but for the consumer, coca cola will be most preferred. This can also be seen as having a degree of involvement with the product. This is where buyer characteristics come in, as they integrate deeply with buying process. Here a consumer will respond highly to the four Ps which are product, price, place and promotion. Note that we have not discussed other factors that influence consumer behavior such as social factors, environmental factors, technological factors, political and cultural factors because they are circumstances which would govern a way of thinking rather than behavior.

III. Result And Findings

Consumer behavior, explained its characteristics and given a base focus for this paper. This focus has been around two concepts, namely the consumer and a consumer. Explanations about the consumer has not been mentioned often because a generalization of a consumer would arrive at the conclusion of a discussion about the consumer, as mentioned. So now we look at what we have discussed and culminate a set of findings. But first a discussion. Taking a look first at a generalized perspective, but from a specific outlook known as segmentation. What forms consumer segments, a similar set of preferences or goals. Looking at the economic man, the similar preference was lower prices, in other words the best deal. But how did this mean all consumers will choose the same product because it had the lowest price. Simple answer is it did not mean all consumers purchased the same product. These derivations are based on the reality of quantity of sales. Essentially, the lowest price attracted the highest sales, both at wholesale and retail. And one would imagine consumer prices were not exaggerated to try and earn a profit, because any such action would mean losing consumers to alternate producers. Information in this time was mainly passed on through hearsay and newspapers. However, when it came to sharing information on consumer prices, producers only sought to attract the consumer away from alternatives, and otherwise would not openly do so. So according to what is known about consumer awareness, it was very poor. And a clever businessman thrived off it, "buy the last of this product" and the going price, if it was the last was very attractive. And this likely wasn't often true.

Consumers in terms of utility gains made very few, except for bargains made here and there. Take for example purchasing products from a supplier who did not have refrigeration capacity, and at a time when their product would start to turn bad in a few days. A consumer who has been in the market for long enough to observe such a trend, would approach the retailer at the right time to make a bargain. Purchase the product at a lower price, while the retailer or producer just breaks even or avoids making surmountable losses and can carry on with their next bulk order. This is a simple example of who the economic man is, and such instances would have been many due to the lack of technology. And this situation is not impossible today, bargaining exists in many shopping scenarios. A consumer will walk around town all day, bargaining with one retailer to the next just to get the price suitable to themselves.

Quality of the product can also play a role, suppose producer 1 had constant supply of high-quality produce. While producer 2 only had highly quality products every now and then. The scenario would fit a normal circumstance and consumers would happily accept the set prices. Except in this case, producer 1 might maintain higher utility both in the long and short run. Population increase of poorer consumers could however aid producer 2 into generating higher long run or even short run utility. So a consumer here is seen as an individual who is driven by their reality, purchases only what they can afford even when there is a higher quality or cheaper alternative. During the time of the irrational man consumers were seen as being vulnerable. Especially because of retailers like producer 1, who would exploit consumers based on their lack of information. Let's see just how much information plays a key role, in the first scenario of producer 1 and producer 2, and the scenario of the tomatoes, having full information would likely lead to a change of decisions not only for the producer but also the consumer.

The most dominant aspect for an irrational consumer is drive, being a social community, knowing one thing about a producer would lead a consumer to decide to purchase from them or not to. Perhaps the retailer insulted a group of people leading them to decide to purchase from a different retailer. Perhaps proximity is a priority and John decides not to purchase the higher quality tomatoes. The rational consumer is passive and so will not interact abundantly to negotiate favor for themselves, and they are open, so the producer is more likely to have access to information about them than they would about the producer or product. As such, the drive of the producer has or can have high influence on a consumer's decision. This is why they are said to be vulnerable. So a consumer here is seen to have care for the satisfaction they get from utility products, but are driven by emotion in their decision making and so do not follow utility gains as a rule of thumb in their purchases. Next is the problem solver, who is given all necessary information for their purchase decision. After the reality of market inequalities started to become more observed and documented, a call for an increase in information availability was heightened. This was especially headed by President John F. Kennedy of the United States during his 2-year reign in the early 1960s. Ordering that information be provided to consumers about products. But this happened not because consumers rallied to demand this information. They instead were falling deep into a vulnerable state that someone had to step in. Producers were taking advantage of loose laws such that the products they supplied consumers provided much less utility than they claimed. As such satisfaction levels were low, and solutions of which products were better was scarce. You could say quality was a rarity and so was honesty. For consumers, what was on the market was the best that they could get and were getting. And they had no way of knowing or finding out which products were better for them. So say those consumers with allergies only survived by avoiding foods that by any chance contained what they were allergic to. Or knew with certainty that the product they bought was made free of their allergies. Take for example lemonade beverages, a consumer wouldn't be able to tell whether a bottle had 80% or 90% actual lemons. Even more so, they couldn't tell which bottle had a higher percentage of actual lemons in it. And it wasn't just for your everyday favorite lemonade, this was the case for many products. Soaps, snacks and other assorted items were consumed unaware of 80% or 90% of their complex contents.

IV. Conclusion

We know that if a consumer has moderate tendencies they will consider the purchase, while if a consumer has niggardly tendencies, they will likely ignore both products. But if information is provided, a utility appraisal might lead to a purchase by a moderate consumer. And if the two products have different utility gains an extravagant consumer will purchase both products. And a wasteful consumer might buy 3 bottles of lemonade regardless of which product it is or a mix of them. The gain overall for both the producer and consumer in such a scenario is positive and will likely attract a repurchase decision. Without information, the purchase will solely revolve around need or want and not for the utility product. The utility gains would be unknown and the producer risks making losses if they do not act rationally in their production. Because the producer alone knowing it is a utility product is not enough, consumers care too, albeit being passive about it. Furthermore, lack of information meant, different prices for the same product. We can observe a trickledown effect from the economic man through to the irrational man to the problem solver. And this is possible because little is known about consumers to guide their decisions towards utility products. And the producer would spend a fortune to find out about tendencies that they could use to formulate stimuli. But information itself is stimuli, knowing one product is a utility good and another is not. A consumer is likely to try out the utility product first unless they identify ingredients that are not to their liking. And if they do not like it, they can look to the nonutility product, but likely with skepticism and as a result of lack of choice. So we can suppose consumers made irrational choices because they used what was available to them. In so far as this goes, now that consumers have information, they use this information to make the best purchase for themselves, with what is available to them. Consumers now use information on prices, ingredients and manufacture origins, and as such started to grow their perceptual vigilance about products. So an average consumer now moved from motivation and turned to perception in their psychological view of products. This creates a new dynamic were producers use the utility of a product as stimulus to attract a consumer and consumers use their demand for utility packaging to demand from the producer. Note that consumers are still passive in their actions, but a new cycle of influence now exists between a producer and a consumer as described by the Nicosia Model.

Information can be used as a feature of attraction, and this information, apart from being a stimulus itself identifies hidden utilities which also act as stimuli to attract consumers. There is some kind of reinforcement of stimuli, and it is at this time that advertising started to become a norm which further reinforced attractiveness of products as described by the stimulus response model. More purchases could be expected, also encouraging higher quality products. Because even as the producer is employing methods to attract the consumer, the passive but dynamic nature of a consumer calls for producers to "walk the talk". So here we see a consumer as a passively aggressive individual who blends in with a demand for utility gains from their purchase and a standard to their lifestyle. So as the marketplace becomes more interactive, both consumers and producers become more intelligent. Perhaps in crookedness, but this is continually curbed by the law. The intelligence we want to focus on is mutual gain, like the increase in international trade. Inter trade in the marketplace has become more beneficial with face value. I say so because consumers can identify the benefits of products supplied to them. Personalities have changed from accepting what is given to identifying what they require, and the retailer attends to their needs. So imagine a retailer having to know every product they have in their shop, it is not something we should be asked to imagine because it is the responsibility of a responsible retailer to know. And they do know, some to the extent of the ingredients of the products as well. So as information is given to a consumer, information becomes known by the retailer. If a consumer bought a product and had an adverse reaction, they return to the store and inform the retailer about this, who then quickly identifies what could be the cause. Say the product contains an ingredient, unknown to the consumer, which can cause adverse reaction in most consumers. The retailer then advises on an alternative, and the consumer, if willing then pays attention to the ingredients. This conversation can be an exchange of knowledge were the consumer asks further questions about the product or ingredients. So were a retailer has knowing of all products in their store, the consumer perhaps cannot afford to do the same. And if they did, how would they manage the same for all the retailers they purchase from. Perhaps a very intelligent consumer could do so for a few small-town shops, talking about a shopping center would make things difficult for anyone, say Walmart for example.

This is the case for the cognitive miser, a consumer who has been provided the information they need, but no enthusiastic effort to make this information known to them is made. What then occurs in this scenario is that the consumer will take on second hand information from the retailer or fellow consumer without making effort to know for themselves all the details. This is well explained by the Howard-Sheth Model where a consumer learns through repetition or self-education on their way to make a purchase decision. Now given this large pool of information which a consumer feels they would waste time having to go through, unless it is in line with their profession. They will simply inquire about alternative products, eliminate those which do not suit them, then ask the retailers opinion which is best. Alternatively, they would try the remaining alternatives one after the other, provided it is plausible within their income. This is a process of learning coupled with high social interaction as a means of managing their information. If a consumer is unfamiliar with a product, they will ask around and try it out. Take for example, perfume, a consumer will try the smells of many perfumes and pick their preferred one. But now take for example soaps, the decision for a wasteful consumer is easy. Purchase all the soaps they have a liking to, try them out one by one and throw away those they do not prefer. A niggardly consumer on the other hand will take the time to read the products ingredients, should they have time, and consult the retailer, and maybe the internet before making a purchase. A moderate consumer will read about products they are interested in, and purchase which best suits them, and if they do not like it, they will try a different purchase next time. These differences are in line with a learning process, consumers try out products and experience which products are good for them and which are not. Preference also plays a role in aiding learning as a product which is preferred is easier to remember than the one which was not purchased.

We overlook this process of changing preferences and say the consumer will purchase at least 40 beverages from Fanta, and a consumer will purchase about the same. But a consumer analysis shows that a consumer might actually lead to more purchases. Because of unique preferences and gapping in their most preferred product every now and them. So a consumer analysis will see a consumer purchase a total of 42 beverages or more. This difference is small and likely won't matter much to a marketer, because the utility product they will deliver at the end of the day is what attracts the consumer. But for the consumer, this utility will change as they make more purchases, for the same utility products. Suppose a consumer purchases 5 drinks before they decide for a change, meaning each consumer will purchase 20 drinks from Fanta, and 80 purchases for all 4 consumers. This can be further explained by Bettman's information processing model of consumer choice. This is an example of not only brand loyalty but also brand association, and because perceived quality of branded products is good, consumers will make collective purchases of their products. But we remember that the consumer, although aggressive is vulnerable. So introduce sales promotion, and all stimuli the marketer will employ to create familiarity and attraction to their products and a consumer will experience a limiting factor. This happens unknowing to a consumer, because for them they simply don't have time, are too lazy to, or feel that all that information is for the producer and retailer to know. The social norm is that the retailer and producer should provide the consumer what they need. And producers jump to seize the moment and meet the needs of baby boomers, immigrants and the elderly. So here we see a consumer as a laid back individual, having passively communicated their needs to the producer and expecting quality service, be it product or service.

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