#### THEORIES OF CONSUMER BEHAVIOUR

After understanding the meaning of the consumer behaviour, certain major theories given by the experts are to be discussed. This would enable the researcher to have an insight into the present study. In this part, the behavioural learning theories, cognitive learning theory, involvement theory, social judgment theory are outlined below.

### Behavioural Learning Theories

According to the behavioural theorists, learning takes place in response to events/happenings in a person's external environment. The behavioural learning theories are as we have known-Stimulus Response (SR) or Behavioural learning theories. In the SR theory, there is a link between responses and stimuli. Here our response to particular stimulus indicates our learning. Thus what we learn are habits. In the SR theory, the process is not so important. The inputs and outputs are more important. Following are the types of theories:

- 1. Classical conditioning: Pairing a stimulus with another stimulus that elicits a known response to produce the same response when used alone.
- 2. Operant conditioning: learning based on a trial-and-error process, with habits forced as the result of positive experiences (reinforcement). Consumers learn by means of trial and error process in which some purchase behaviours result in more favourable outcomes (rewards) than other purchase behaviours. A favourable experience is instrumental in teaching the individual to repeat a specific behaviour.

**Positive Reinforcement:** Positive outcomes that strengthen the likelihood of a specific response.

Example: Ad showing beautiful hair as a reinforcement to buy shampoo.

**Negative Reinforcement:** Unpleasant or negative outcomes that serve to encourage a specific behaviour.

Example: Ad showing wrinkled skin as reinforcement to buy skin cream.

# Cognitive Learning Theory

Learning through problem solving, which enables individuals to gain some control over their environment.

#### Three types:

- 1. Observational learning: individuals learn by observing the behaviour of others, and consequences of such behaviour.
- 2. Rote Learning: Learning concepts through simple repetition Example: Repeated ads teach consumers about a product's attributes
- 3. Reasoning: Highest level of cognitive learning. It involves creative thinking Depends on how information is processed and stored

## Involvement Theory

Consumer involvement refers to degree of information processing or extent of importance that a consumer attaches to a product. The degree of involvement has a very significant effect on consumer behaviour. When more expensive products are to be purchased, the consumer gets more involved in purchase process but he may not be equally involved in a product which is just a rupee or two priced.

What is involvement level and how does it affect buyer decision making for large and small purchases? Involvement level divides into two categories:

- 1. High involvement
- 2. Low involvement

**High involvement** purchases are higher priced items such as luxury products. With these purchases, the consumer will research to eliminate the risk. For example, a luxury car is a high involvement purchase. It is risky because the consumer will pay a high amount of money toward the purchase. To spend this much money without research is risky behavior. Thus, consumers research high involvement purchases such as luxury cars, motorcycles, boats, etc. Also, with high involvement purchases, there is brand loyalty i.e. if you paid for your Porsche and love your Porsche, the next car you will buy is a Porsche respond to a marketing motivation.

With **low involvement** purchases, there is little risk if any at all. Examples of low involvement items are toothpaste, bar soap, snack foods, etc. Consumers do not research or put forth a major decision making effort when buying these products. In other words, they automatically buy the product and there is little involvement.

## Social Judgment Theory

Social Judgment Theory predicts successful persuasion by a message depending on how the message is related to a person's current beliefs. The main type of people that use Social Judgment Theory are ego-involved people. There are two different types of ego involved, high and low. High ego involved people are more close minded and low ego involved people are more accepting.