# INTERDISCIPLINARY ANALYSIS OF CONSUMER BEHAVIOR THEORIES AND DECISION-MAKING FACTORS

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Article Info	ABSTRACT
Article history:	This article examines the main theories that explain how and why people
Received August 11, 2024 Revised August 12, 2024	make purchasing decisions. Various approaches are analyzed, including
Accepted August 22, 2024	rational choice theory, psychoanalytic theory, Maslow's theory of
,	motivation, behavioral and cognitive theories, as well as socio-cultural and
	emotional approaches. Special attention is paid to the influence of internal
•	and external factors on consumer behavior, including motivation, emotions,
Keywords:	social norms, and cognitive biases. The article highlights the importance of
Consumer behavior, theory of consumer	using an interdisciplinary approach in the study of consumer behavior and
behavior, rational choice,	its application in marketing and business strategies
motivation, emotions,	
socio-cultural factors,	
marketing, decision-	
making, consumer	
preferences, motivational	
theory, psychoanalysis, hierarchy of needs,	This is an anan assas artisla under the CC DV 4.0 license
economic behavior, social	This is an open-acces article under the CC-BY 4.0 license.
influence	CC BY

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#### **INTRODUCTION**

The study of customer behavior is an important area in marketing, economics, and psychology because understanding the motives, preferences, and factors that influence people's choices helps develop effective strategies for interacting with customers. In today's economy, where competition is high and the supply of goods and services is diverse, understanding how and why consumers make purchasing decisions becomes particularly important.

Buying behavior is determined by many factors, including rational evaluations, emotional impulses, social norms, and cultural traditions. Various theories offer their explanations for these processes, drawing on economic models, personality psychology, cognitive processes, and social interactions. Each of them adds to our understanding of how people make decisions and how business can influence this.

The purpose of this article is to provide an overview of the major theories of buyer behavior, highlight their features, advantages, and limitations, and show how these approaches can be used to analyze buyer behavior and develop effective marketing strategies

The modern market is characterized by high competition. The key task for enterprises is to maintain and strengthen their positions in the market, which is possible only by effectively meeting the needs of consumers. In the conditions of fierce competition for attracting potential buyers, the study of their behavior becomes especially important. Buyer behavior in a dynamically changing and increasingly complex market is a complex process shaped by many interrelated factors. Analysis of the information obtained helps to determine effective ways to influence consumers. Thus, the study of the essence of the concept of "consumer behavior" allows a deeper understanding of the identified problem.

Theories of consumer behavior are tools for analyzing and explaining the mechanisms of decision-making by individuals regarding the purchase of goods and services. These concepts are based on interdisciplinary approaches that integrate knowledge from psychology, sociology, economics and marketing. The key theoretical models and their characteristics are presented below.

#### **METHODS**

The method used in the article engulfs an appreciable symbiosis of an interdisciplinary in identifying consumer behavior theories. The first qualitative research analysation method is a literature review, where it searches through the various disciplines of science including psychology, Sociology, economics, and marketing to outline crucial theories and concepts. This work systematically analyzes and contrasts key theories such as rational choice theory, psychoanalytical, motivational, cognitive and socio-cultural. To that effect, the article critically assesses each theory and finds that the key drivers to consumer decision making include rational self interest, physiological and psychological factors, and culture respectively. The data for this analysis is collected from theoretical and empirical literature along with meta-analysis. Scholars whose works are of immense importance in generating knowledge in the area of consumer behaviour include Thaler, Freud and Maslow; their contributions are assimilated into the current consumer behaviour frameworks. The study adopts the comparative analysis strategy in order to compare and contrast the strengths, weaknesses, and practicality of the theoretical framework in marketing. While using various theories about the subject, the different observations and insights are arranged in the form of thematic categorization. The methodology underlines the integration of these insights into the comprehensible picture of consumer behavior, continuing the emphasis made by the previous two parts of the work, on how external stimuli, individual drives, and information processing interact. Besides, using examples and case applications, the study further makes clear the applicability of the theories in actual marketing contexts. The adoption of this comprehensive method guarantees the interdisciplinarity of the study, providing rich analysis of consumer behavior. This is useful in providing strategic information for companies thereby improving on the chances of their influencing consumer buying behaviour in anticipation in cut throat markets.

#### RESULT AND DISCUSSION

#### A. Economic Theory of Rational Choice

The concept of consumer behavior has undergone a number of changes over the years. Proponents of the theory of marginal utility and elasticity of demand have viewed consumer behavior primarily through the lens of an economic approach. Y. Jevans, L. Walras, K. Menger, E. Bem-Bevark and others considered consumer behavior as a search for the greatest utility in the acquisition of material goods [1]. Since the basic idea of the economic theory of consumer behavior is that, consumers make decisions rationally, seeking to maximize their utility while minimizing costs. A person chooses the product with the best price-quality ratio.

Rossinskaya considers consumer behavior as economic, namely rational: "Consumer behavior is one of the varieties of economic behavior, including conscious actions of the consumer in the spheres of circulation and consumption, aimed at satisfying their own needs, previous intentions, as well as the results of these actions, expressed in a certain degree of consumer satisfaction" [2].

The relevance of the topic of consumer behavior is confirmed by the works of Richard Thaler, winner of the 2017 Nobel Prize, who made a significant contribution to the study of the mechanisms of economic decision-making. Thaler integrated psychological aspects into the analysis of economic behavior, emphasizing: "Economic agents are human beings, and economic models must take this feature into account" [3].

In his writings, Thaler criticizes traditional theories of rational behavior, which he believes replace homo sapiens (rational man) with homo economicus (rational man). He argues that a deeper understanding of consumer behavior requires studying "just People, not Rationals." The scholar points out that many consumers lack financial planning skills and often succumb to immediate desires.

### **B.** Psychoanalytic Theory (Freudian Model)

This theory of buying behavior, based on the ideas of Sigmund Freud, relates consumer decisions to subconscious motivations and internal conflicts occurring between the three basic structures of the psyche - the Id, Ego, and Super-Ego. Freud proposed his concept of the nature of the human soul, depicting the human being as an iceberg, where the visible part on the surface symbolizes consciousness, and everything hidden underneath represents the unconscious, which actually governs human behavior.

As Sumskikh notes, Freud suggested that many aspects of adult personality develop as a result of an internal conflict between instinctual drives to satisfy basic physiological needs and the need to conform to social and moral norms [4]. This conflict, according to Freud's theory, develops in the mind through the interaction between the Id (unconscious desires), the Ego (awareness of reality), and the Super-Ego (moral norms).

Applying this theory to the analysis of purchasing behavior allows us to understand that consumer decisions often involve unconscious, ulterior motives. For example, according to Golubkov, a consumer may refrain from buying a certain product, such as prunes, because of subconscious associations with that product, such as the age of old age, which he or she does not realize but which influence his or her choice [5]. Indeed, based on this theory, a person chooses luxury goods to quench a subconscious desire for recognition. The next theory of motivation is Herzberg's theory. Herzberg developed a model in which he distinguished two main groups of factors: motivational and hygienic [6]. As Solomon, outlines this theory "The Freudian view also suggests the possibility that the ego relies on the symbolism of products to compromise between the demands of the id and the inhibitions of the superego [7]. People realize their unacceptable desires into acceptable forms when they use products that reflect these underlying desires. This is the link between product symbolism and motivation: the product signifies or personifies the consumer's true goal, which is socially unacceptable or unattainable. By purchasing a product, one tastes the forbidden fruit indirectly."

# C. Motivational Theory of Consumer Behavior

Consumer behavior cannot be understood without analyzing the sources, motivations and motives behind their behavior. Motivation is seen as a process that guides and stimulates consumers to choose certain actions, goods or services based on their ability to satisfy actual needs. One of the most relevant theories of motivation for consumer behavior is Maslow's hierarchy of needs theory. This theory is based on extensive empirical research, which revealed that human needs are located in a hierarchical structure, presented in the form of a multi-level model. It includes the following categories: physiological needs, the need for security, integration, esteem and self-actualization. As stated by Adrian and Daniel, this theory is based on extensive research that has shown that human needs are arranged in a hierarchical multi-level pyramid that includes: physiological needs, safety, integration, esteem and selfactualization [8]. According to this concept, an individual initially seeks to satisfy basic physiological needs and ensure his integration into groups on which his existence as a social being depends. After that, his attention shifts to satisfying the needs of higher levels of the hierarchy. The process of advancement through the levels is due to the successive saturation of actual needs: as the satisfaction of one of them is achieved, the next need becomes the most important.

To hygienic factors Herzberg refers to factors related to the conditions in which a person performs his activity (e.g., work or product selection). They do not motivate in themselves, but their absence causes dissatisfaction. Motivational factors in Herzberg's theory directly correlate with the content aspects of the activity, contributing to an increase in the level of satisfaction and strengthening motivation (they can include the unique properties of the product, which add value).

According to Herzberg's theory, eliminating factors that cause dissatisfaction (hygiene factors) is not enough to ensure sustainable success. It is also important to form

conditions that stimulate the emergence of positive emotional states and increase the level of motivation (motivational factors). Another important theory in consumer motivation is McClelland's theory of motivation. His theory states that motivation depends on three basic needs: the need for achievement, the need for power and the need for belonging. McClelland argued that each person has a different combination of these three needs, and this combination determines what motivates that person. Furthermore, he believed that these needs can be developed and stimulated, which in turn can increase staff motivation [9].

If we consider this theory in the context of consumer behavior, achievement-oriented consumers tend to choose goods and services that emphasize their status, personality, or help them achieve personal goals (e.g., sports equipment, educational courses, etc.). Consumers who want to establish and maintain warm, friendly relations with others choose goods that help to integrate into groups, symbolize commitment to a certain culture or society (e.g. buying branded clothes to meet social standards). Consumers motivated by power, on the other hand, prefer products that demonstrate their status and influence (e.g., luxury cars, luxury real estate).

### **D.** Perception Theory

The modern stage of development of the science of consumer behavior is characterized by a variety of approaches and research methods based on a variety of theoretical concepts. This is due to the expansion of the range of issues investigated in this field, and the deepening specialization of certain directions in the study of consumer behavior. One of such directions is perception. Perception is a cognitive (mental) process, the result of which is the formation of a subjective picture of the world through the direct impact of an object or phenomenon on the human senses [10]. And also perception by definition is the result of a person receiving information about the surrounding reality, that is, it is a finished image of an object or phenomenon [11]. As noted by A.I. Kovalev, "with the help of perception, an image of the world around us is formed on the basis of the data that supply the sensory organs: sight, smell, taste, hearing, tactile sensations" [10]. The key property of perception is the ability to create a holistic, structured representation of the real world. This is manifested in the process of synergistic work of all the senses. All senses are so closely interconnected that a holistic image is formed even in the case of exposure to only individual characteristics or parts of the object.

Among the key representatives of this theory are scientists such as M. Weitheimer, D. Bruner, N. Wiener, V. Wundt, D. Gibson, A.I. Kovalev, V. Köhler, K. Koffka, D. Marr, I.P. Pavlov, J. Piaget, E. Titchener, and others [10]. Despite the differences in the interpretation of private issues, these researchers held common views on the nature of perception. According to their approach, the perceived image is a complex combination of elementary components of consciousness - sensations. In this case, sensation was interpreted as a conscious state of the sense organ caused by the influence of an isolated external stimulus.

The formation of perception occurs through the combination of sensations on the basis of associations by contiguity or similarity, which emphasizes the importance of past experience in the process of perception. Among the theories of perception are such approaches as:

1. The theory of unconscious inference (associative). The researcher psychologist and founder of this theory G. Helmholtz, studying perception believed that a person does not just passively "absorb" the world, but adjusts his senses for better perception [10].

Perception is the result of the interaction between the external world and the internal experience of a person. G. Helmholtz was one of the first to note that the receptor is solely responsible for the formation of sensation. Therefore, a person can simultaneously experience several sensations only if different receptors are affected by external stimuli. Thus, G. Helmholtz developed the theory of sense perception, according to which images of objects and phenomena are formed on the basis of sensations.

- 2. The ecological theory of perception, developed by D. Gibson argues that the process of perception is conditioned by the formation of physiological conditioned reflexes and neural connections in the cerebral cortex, which arise as a result of the impact of environmental objects or phenomena on sensory receptors. Gibson assured that perception cannot be objective, it depends on the degree of human activity, it is movement, the basis of perception [12].
- 3. Another one of the important theories of perception is Gestalt psychology.

In this theory, images are perceived as a whole, despite the possibility of analyzing their components or their characteristics. For example, with the loss of one letter in a word, most people will either not notice the change or continue to perceive the word in its original form. This indicates that once perceived, an object will be interpreted similarly under similar conditions. According to this theory, each object is perceived as a coherent structure, regardless of previous experiences or associative connections.

The Gestalt approach provides several principles related to how our brain organizes stimuli [7]:

- 1. The closure principle is that humans perceive incomplete images as complete, filling in the gaps based on experience. This explains why we can read a neon sign with burned-out letters or recognize a tune from a fragment of it. In marketing, this principle is used to engage an audience and draw attention to a message.
- 2. The similarity principle tells us that consumers tend to group products that have similar physical characteristics.
- 3. The figure-background principle states that one part of the stimulus will dominate (the figure) and other parts will recede into the background (the background). This concept is easy to understand if you imagine a photograph with a clear and sharply focused object (figure) in the center, literally. The figure is dominant and the eye is drawn directly to it.

# E. Behavioral Theory

Behavioral or Behaviorism is a branch of psychology that focuses on the study of behavior as a set of reactions of the organism to external stimuli, while deliberately excluding internal mental processes from analysis.

Behaviorism is a branch of psychology founded by John Watson (1878-1958), an American psychologist of the early 20th century, which rejects both the conscious and unconscious as the substrate of the human psyche [13]. The main idea of this theory, consumer behavior is shaped through learning and associations.

The theory takes thinking about human essence beyond psychospiritual notions of human nature towards pure materialism, deducing the entire range of human emotions, motivations, and goals as complex sets of conditioned reflexes accumulated in the brain [13].

A significant contribution to this theory was made by Ivan Pavlov, a Russian physiologist who developed the theory of classical conditioning, which became the basis for understanding the formation of reflexes in animals and humans through stimuli and reinforcement. Elen in his article describes classical conditioning in this way [14]: a conditioned stimulus (CS) elicits a conditioned response (CR) provided that this stimulus is repeatedly presented together with an unconditioned stimulus (US) that "inherently" elicits an unconditioned response (UR). E speaking, classical conditioning occurs when two or more stimuli are presented simultaneously and begin to associate with each other. This process continues to be the primary method of influencing behavior, especially in people who are prone to suggestibility, such as people with unstable minds or children. By applying the principles of classical conditioning, it is possible to target their reactions to achieve the desired effect.

Behaviorists have also made extensive use of dividing people into behavioral types, arguing that placing a person in a particular environment can help them develop the right skills and character [15].

### F. Social Group and Referent Influence Theory

Reference groups play a special role in the market as "influence groups" or opinion leaders, who, due to their proximity to the target audience, influence decision-making on the choice of a particular product or service. According to Korovina and Moldovan, for a consumer the purchase of goods is a complex action that contains in itself and inducements including recommendations, advice given to the consumer by a representative of a certain reference group [16].

Bosaya defines a reference group as a social group that serves as a kind of standard for an individual, a reference system for himself and others, as well as a source of formation of social norms and value orientations [17]. A famous American sociologist Merton understood reference groups as communities that represent interests, attitudes, and values that individuals are oriented towards. In his opinion, an individual may or may not belong to such groups, but he is always guided by them in forming attitudes and constructing his behavior [18]. The study of reference groups within the framework of

the theory of consumer behavior seems to be particularly relevant, since reference groups are a serious external factor of influence on the choice of buyers of specific goods and services [19]. Since the main idea of reference group is that-buying behavior depends on belonging to social groups. After all, people tend to follow the norms of the group or orient themselves to reference personalities.

### **G.** Humanistic Theory

Humanistic psychology emerged thanks to Carl Rogers and Abraham Maslow in the middle of the twentieth century as a direct reaction to psychoanalysis and behaviorism. The founders of the humanistic approach believed that Sigmund Freud's psychoanalytic viewpoint was too negative and focused only on pathology. B.F. Skinner's behaviorism, on the other hand, was too mechanistic and reduced human nature to simple conditioned reactions [20]. Humanistic psychology sought to fill this gap by focusing on the positive aspects of human experience, such as the pursuit of personal growth, selfactualization, and the realization of potential. This approach emphasized the importance of freedom of choice, subjective perception, and the uniqueness of each individual. Abraham Maslow, in turn, proposed a hierarchy of needs, in which basic physiological and social needs serve as the basis for achieving the highest level - self-actualization. He believed that a person initially strives for personal growth and realization of his abilities, if the right conditions are created. For example, Paramonova and Ramazanov point out that "modern society, called 'consumer society', limits his (person's) spiritual, i.e. humanistic development" [21]. These ideas have had a significant impact on the study of consumer behavior that take into account the dignity, autonomy and uniqueness of the individual. The main idea of this theory is that consumers make decisions based on personal values and meaning. The emphasis here is on personal goals, not just material gains.

One of the brightest examples of humanistic theory application in real life is the concept of ethical consumption. People, guided by higher values such as caring for the environment, make informed decisions, such as choosing environmentally friendly products, even if they cost more. This behavior reflects the desire for self-actualization and realization of personal beliefs, which corresponds to the key principles of the humanistic approach, focused on the individual's awareness of his or her role in the world and the desire to improve not only his or her life, but also the environment [22], [23].

The growth presented in the article of consumer behavior theories illustrates how they are complex and drawn from various disciplines. The variety of the discussed theories provides a deeper understanding of consumer decision-making processes from the rational-behavioral and emotional, social, and cultural viewpoints.

### H. Key Findings

1. Rational Choice Theory: This framework tries to capture consumers' rational behaviour where the goal is to achieve highest level of utilitarianism. However, its drawbacks are visible in the failure to consider the impact of the emotions and social settings as has been described by Richard Thaler in the behavioral finance.

- 2. Psychoanalytic Theory: His work uncovers aspects of the rational and irrational motives of purchases, desires and conflicts of the consumers. This is anchored in the fact that the theory is valuable in explaining and illuminating commercial tactics such as product symbolism; yet, its empirical application has been somewhat scant.
- 3. Motivational Theories: The nature of motivation is demonstrated by analyzing Maslow's hierarchy of needs and Herzberg's two-factor model. This classifications help in analysis of tiered consumer preferences however; they have to be modified to suit the current market needs because they overlap.
- 4. Cognitive and Perception Theories: Reasoned action theories give insight into the consumer decision making showing it as a learning process involving memory and cognitive inconsistence. Moreover, the perception theories focus on the actual perception that results from the raw feelings making it relevant in developing effective advertising copy.
- 5. Socio-cultural Influences: Social influence theories focused on the role of reference groups, as well as perceptions of others, indicate how to apply social influence factors in marketing communication activities.

The present paper shown that this is a gap in the understanding of how these various theories can be integrated in to one comprehensive framework to explain the complex and interrelated factors that affect consumer behaviour. Current theories are usually focused on some specific characteristics, while in fact consumer decision-making processes are manyfold and entwine. For example, decisions can be fueled by emotional desires even when these des were attenuated by rationality, however socio-cultural environment highly influences such desires. The research also suggest a lack, in psychoanalytic and perception theories, of empirical data, these theories being still at a high level of abstraction and lacking sets of data readily usable from the methodological point of view of today. To become more effective we need further research on motivation theories such as, Maslow for the current ever increasing and dynamic world consumers.

#### I. Future Research Directions

- 1. Deep Theoretical Integration: This research should be continued with the aim of combining these theoretical approaches into a two hat model that seems more suitable and accurate when it comes to describing consumer behavior as a complex multicausal phenomenon.
- 2. Cross-Cultural Studies: Such cross cultural studies about socio-cultural factors across different genders, ages etc can offer better understanding of consumer behaviour across regions.
- 3. Technological Mediation: Thus, future studies regarding the impact of AI and digital marketing should explore technological changes and their existence impact perception, cognition and decision making processes.
- 4. Behavioral Data Analytics: Qualitative studies employing massive consumer data may corroborate or modify theoretical presumptions and provide the necessary connection between theory and reality.

Such information can be useful for companies to create the marketing strategies that would meet consumers' needs a points of view. Sensitisation in adverting, association between product symbolism and basic needs, data mining for constructing consumers' behavioural profile are practical recommendations.

There has been a considerable amount of theoretical advancement in consumer behaviour, but the effective incorporation of these theories into a versatile framework is a considerable challenge. Thus, this synthesis will not only contribute to the development of theoretical knowledge, but also provide businesses with better tools to work in a gradually saturated and further diversified environment.

#### **CONCLUSION**

The study of theories of consumer behavior plays an important role in understanding the processes that influence buyers' choices and actions. Each theory reveals unique aspects of consumer behavior, including rationality, emotion, motivation, societal and cultural influences, and cognitive distortions. Together, they create a complete picture that helps companies and organizations better understand their customers, adapt marketing strategies, and develop products that meet real needs. Understanding that consumer behavior is influenced by a multitude of factors, from subconscious desires to social influences, underscores the importance of an interdisciplinary approach to studying consumer decisions. In today's world, where technology, information, and consumer expectations are constantly changing, utilizing these theories becomes especially important to achieve competitive advantage. Thus, the in-depth study of consumer behavior and the application of this knowledge in practice allows businesses to not only meet current customer needs, but also anticipate them, creating long-term value for society and the economy as a whole.

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