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Consumer Behavior in Marketing Patterns, Types, Segmentation

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Abstract- There are several decisions that consumers have to take throughout the day. These decisions many be insignificant but these decisions can make marketers to be awaken whole night to work on because decoding the processes behind customers' decisions means that we can use that info to boost revenue. This study explains the importance of Consumer Behavior in marketing, the patterns, types and segmentation of consumers to plan the marketing strategies. This research studies CB for different products and services and how they decide on their purchase behavior. In this study, different aspects and facets of consumer behavior will be discussed and explains the most effective types of customer segmentation.

Keywords: Consumer Behavior, Consumer Segmentation, Marketing Strategies, Consumers Decisions

INTRODUCTION

Consumer behavior is the study of how people are making purchase decisions to satisfy their needs, wants or desires, and how their emotional, mental, and behavioral responses influence the buying decision. To analyze consumer behavior, people are using concepts and ideas from various fields such as psychology, economics, biology, and chemistry. Figure 1 shows the 7Os framework for consumer behavior.

Figure 1: 7Os Framework for Consumer behaviour

- **Occupants – Who is the Consumer?**: This questions makes it easier to know about the consumer's overall profile in relation to geographic, psychographic, demographic factors. The geographic factors state the particular area to which the consumer belongs, while psychographic factors lead to the understanding of the consumer's lifestyle often reflected in their interest, activities and opinion. Similarly, demographic factors enable the understanding of consumer's age, income, sex, education, and occupation.
- **Object – What does the Consumer Buy?**: It determines the product proposition which the consumer purchases, i.e. the brand, product or product form. Further, it will also identify the specification, colour, size, type, variant, etc which the customer seeks to buy.
- **Objective – Why is Consumer Buying?**: It gives reason for the purchase of the product by the customer, in terms of the needs satisfied or benefits expected from the product. **For example**, Complan is expected to increase the height of the child.
- **Occasion- When do they Buy?**: It ascertains the buying frequency (how often) and the occasion on which the customer tend to buy the product or services. **For Example**, Item whose ticket size is high, such as television, air conditioner, are bought during Diwali or New Year.
- **Outlet – Where do they Buy?**: It identifies the outlet, be it a retail shop, online platform i.e. app or website, departmental store or any other location from where the customer makes the buying decision. **For example**: Do customers buy a mobile phone from a retail outlet or online via Amazon or Flipkart?
- **Operations – How do they Buy?**: It determines the background information which the consumer collects from various sources, before making the purchase. **For example**: Before buying a laptop consumers often look for the reviews of the latest laptops, as well as ask various questions from the company's representatives to get assured of the product quality.
- **Organization – Who is Involved?**: It determines the management of the sources of information which influence the buying decision of the consumer.

What are the characteristics of consumer behavior?

There are four factors that determine the characteristics of consumer behavior: personal, psychological, social, and cultural. All factors have a major impact on a consumer's behavior and the characteristics that define a customer will change as her/his life changes.

Psychological Factors Influencing Consumer Behavior

Definition: The **Psychological Factors** are the factors that talk about the psychology of an individual that drive his actions to seek satisfaction. Figure 2 shows the Psychological Factors.

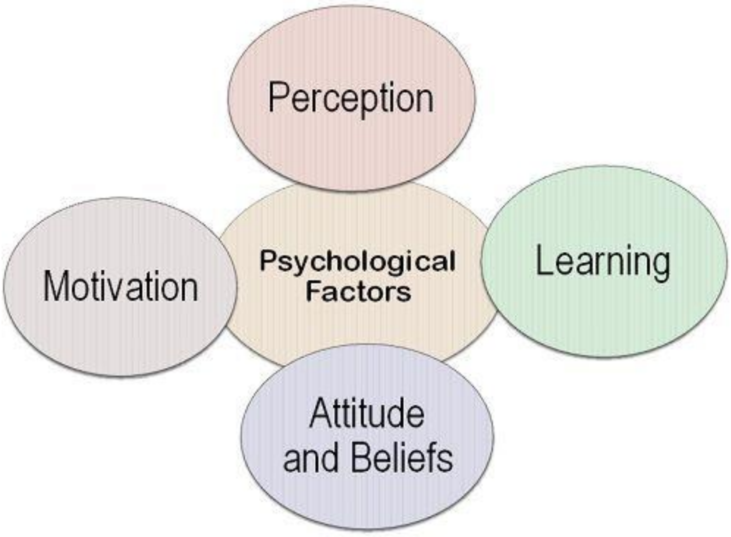

Figure 2: Psychological Factors

- **Motivation:** The level of motivation influences the buying behavior of the consumers. It is very well explained by Maslow through his need hierarchy theory comprising of basic needs, security needs, social needs, esteem needs and self-actualization needs. Usually, the basic needs and the security needs are more pressing needs than the other and hence, these needs become a motive that directs the consumer behavior to seek satisfaction.
- **Perception:** The consumer perception towards a particular product and the brand also influences his buying decision. The perception is the process through which the individual selects, organize and interpret the information to draw a meaningful conclusion. Such as, Apple iPhone is perceived as a premium brand and consumers are motivated to buy it to get associated with the elite class of the society.
  The marketers lay emphasis on managing the perceptual processes, Viz. **Selective Attention, Selective Distortion, and Selective Retention**. In selective attention, the marketer tries to gain the attention of the customer towards his offerings. Different people have different perceptions about the same product depending on their individual beliefs and attitudes which give rise to selective distortion. Thus, the marketer should try to understand the attitudes and beliefs of individuals and design the marketing campaigns to retain the consumers.
- **Learning:** The individual's learning depends on the skills, knowledge and intention. The skills are developed through practice while the knowledge and intention are acquired with the experience. There could be a conditional learning or a cognitive learning.
  In the conditional learning, the consumer derives learning from being conditioned to particular stimuli, i.e. when he is exposed to the similar situation, again and again, he develops a particular response towards it. While in the cognitive learning the individual applies all his knowledge, skill, attitudes, values and beliefs to find the solution of a problem and derive satisfaction out of it.
- **Attitudes and Beliefs:** The individuals have certain beliefs and attitudes towards products on which their purchase decisions rests. These attitudes and beliefs are the tendency to respond to a given product in a particular way, and these make up the brand image that influences the consumer buying behavior. Thus, the marketers try to understand the attitudes and beliefs of the individuals and modify these through several marketing campaigns.

Thus, these are some of the psychological factors that the marketer must take into the consideration before undertaking the strategic marketing decision.

Social Factors Influencing Consumer Behavior

Definition: The Social Factors are the factors that are prevalent in the society where a consumer lives in. The society is composed of several individuals that have different preferences and behaviors. These varied behaviors influence the personal preferences of the other set of individuals as they tend to perform those activities which are acceptable to the society. Figure 3 shows the Social factors influencing the Consumer behavior.

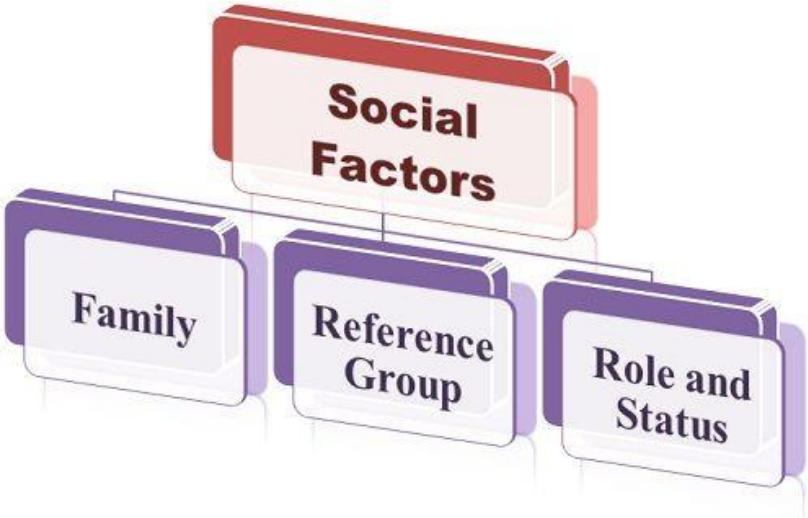

Figure 3: Social Factors of Consumer Behavior

Family: The family members play a crucial role in designing one's preferences and behavior. It offers an environment wherein the individual evolves, develop personality and acquire values. A child develops his buying behavior and preferences by watching his parents and tends to buy the same products or services even when he grows old. The family can influence the buying behavior of an individual in either of the two ways:

- Influences the personality, attitude, beliefs, and characteristics of the individual.
- Influences the decision making of an individual with respect to the purchase of certain goods and services.

It is believed that an individual passes through two families: **Family of Orientation and Family of Procreation.** In the former type, it is the family wherein an individual has taken the birth, and the parents have a strong influence on his behavior. While in the family of procreation, it is the family created by an individual with his spouse and children and as such the preferences tend to change with the influence of the spouse.

Reference Group: A reference group is a group with which an individual likes to get associated, i.e. want to be called as a member of that group. It is observed, that all the members of the reference group share common buying behavior and have a strong influence over each other.

The marketers should try to identify the roles within the reference group that influences the behavior of others. Such as **Initiator** (who initiates the buying decision), **Influencer** (whose opinion influences the buying decision), **Decision-Maker** (who has the authority to take the purchase decision) and **Buyer** (who ultimately buys the product).

Roles and Status: An individual's position and role in the society also influences his buying behavior. Such as, a person holding a supreme position in the organization is expected to purchase those items that advocate his status. The marketers should try to understand the individual's position and the role very much before the endorsement of the products.

Personal Factors Influencing Consumer Behavior

Definition: The **Personal Factors** are the individual factors to the consumers that strongly influences their buying behaviors. These factors vary from person to person those results in a different set of perceptions, attitudes and behavior towards certain goods and services. Figure 4 shows the personal factors influencing the consumer behavior.

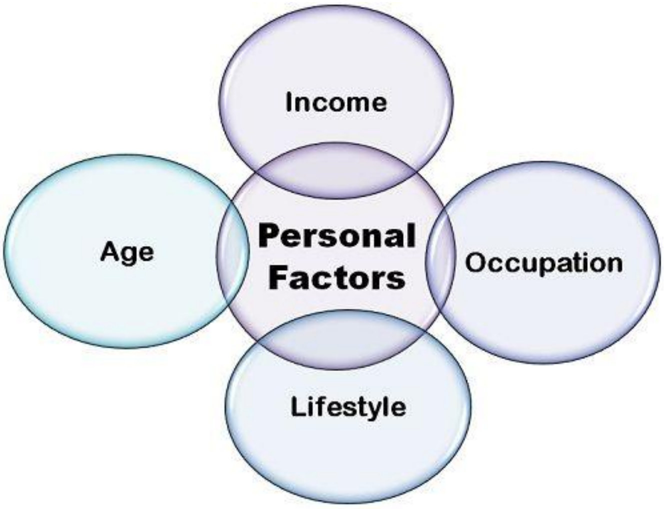

Figure 4: Personal Factors of Consumer Behavior

1. **Age:** The consumer buying behavior is greatly influenced by his age, i.e. the life cycle stage in which he falls. The people buy different products in different stages of the life cycle. Such as the purchase of confectionaries, chocolate is more when an individual is a child and as he grows his preferences for the products also changes.

2. **Income:** The income of the person influences his buying patterns. The income decides the purchasing power of an individual and thus, the more the personal income, the more will be the expenditure on other items and vice-versa.

3. **Occupation:** The occupation of the individual also influences his buying behavior. The people tend to buy those products and services that advocate their profession and role in the society. For example, the buying patterns of the lawyer will be different from the other groups of people such as doctor, teacher, businessman, etc.

4. **Lifestyle:** The consumer buying behavior is influenced by his lifestyle. The lifestyle means individual's interest, values, opinions and activities that reflect the manner in which he lives in the society. Such as, if the person has a healthy lifestyle then he will avoid the junk food and consume more of organic products.

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Economic Factors Influencing Consumer Behavior

Definition: The **Economic Factors** are the factors that talk about the level of sales in the market and the financial position of the consumer, i.e. how much an individual spends on the purchase of goods and services that contribute to the overall sales of the company.

Figure 5 shows the main economic factors that greatly influence the consumer buying behavior.

Figure 5: Economic Factors for Consumer Behavior

1. **Personal Income:** The personal income of an individual influences his buying behavior as it determines the level to which the amount is spent on the purchase of goods and services. The consumer has two types of personal incomes disposable income and discretionary income.
   The disposable personal income is the income left in hand after all the taxes, and other necessary payments have been made. The more the disposable personal income in hand the more is the expenditure on various items and vice-versa.
   The discretionary personal income is the income left after meeting all the basic necessities of life and is used for the purchase of the shopping goods, luxuries, durable goods, etc. An increase in the discretionary income results in more expenditure on the shopping goods through which the standard of living of an individual gets improved.
2. **Family Income:** The family income refers to the aggregate of the sum of the income of all the family members. The total family income also influences the buying behaviors of its members. The income remaining after meeting all the basic necessities of life can be used for the purchase of shopping goods, luxury items, durable goods, etc.
3. **Income Expectations:** An Individual's expectation with respect to his income level in the future influences his buying behavior today. Such as, if a person expects his income to increase in the future, then he will spend more money on the purchase of the luxury goods, durables and shopping goods. And on the contrary, if he expects his income to fall in the future his expenditure on such items also reduces.
4. **Consumer Credit:** The credit facility available to the consumer also influences his buying behavior. If the credit terms are liberal, and EMI scheme is also available, then the customers are likely to spend more on the luxury items, durable goods, and shopping goods. This credit is offered by the seller either directly or indirectly through the banks and other financial institutions.
5. **Liquid Assets:** The liquid assets with the consumer also influences his buying behavior. The liquid assets are the assets that are readily convertible into the cash. If the customer has more

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liquid assets, then he is likely to spend more on the luxury items and the shopping goods. On the other hand, if the liquid assets are few then the expenditure on luxury items also reduces.

6. **Savings:** The amount of savings out of the personal income also influences the consumer buying behavior. Such as, if the customer decides to save more for a particular period, then his expenditure on the other items will be less and in case the savings are less the expenditure on other items increases.

Cultural Factors Influencing Consumer Behavior

Definition: The **Cultural Factors** are the factors that an individual learns at a very early stage of life due to socialization within the family and other key institutions, such as the set of values, preferences, behavior patterns, and perceptions are learned as the individual grows. Figure 6 shows some of the important cultural factors are.

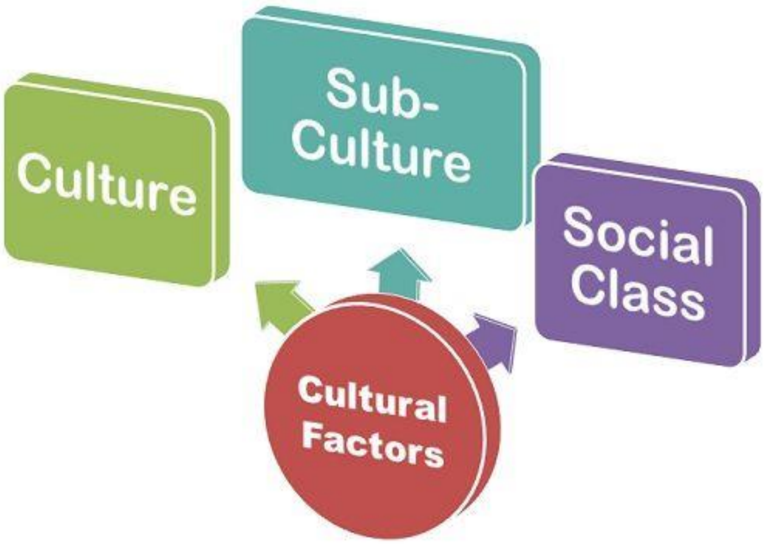

Figure 6: Cultural Factors for Consumer Behavior

1. **Culture:** The culture refers to the beliefs, customs, rituals and practice that a particular group of people follows. As a child grows, he inculcates the buying and decision-making patterns through his family and the key institutions. The culture varies from region to region and even from country to country. Such as the sale of "sarees" and "Lungis" is more in South than the North India. Therefore, the marketer should carefully study all the different cultures and frame the marketing strategies accordingly.
2. **Subculture**: The culture can be further divided into subculture wherein the people are classified more specifically on the basis of their shared customs and beliefs, including religions, geographic regions, nationalities, etc. The different sub-cultures forms several market segments whose needs can be carefully studied by the marketer, and the strategic marketing decisions can be taken accordingly. Such as the needs of the people living in metro cities and the ones living in B-grade cities must be identified before the launch of the marketing campaign.
3. **Social Class**: The social class to which an individual belongs influences the buying decision. Generally, the people belonging to the same class are said to be sharing the similar interest, value and the behavior. Our society is classified into three social classes upper class, middle

class, and the lower class. The consumers belonging to these classes possess different buying behaviors. Such as an individual belonging to the upper class buy those products or services that advocate his status while the lower class people buy those products which satisfy their basic needs.

What are the 4 types of customer buying behavior?

There are four types of consumer behavior: habitual buying behavior, variety-seeking behavior, dissonance-reducing buying behavior, complex buying behavior. Consumer behavior types are determined by what kind of product a consumer needs, the level of involvement, and the differences that exist between brands.

How do you identify consumer Behavior?

A consumer behavior analysis helps you identify how your customers decide on a product or a service. To study their behavior you need a mix of qualitative and quantitative data from customer surveys, customer interviews, and the information gathered from observation of their behavior in-store and online.

DISCUSSION

Consumer behavior is the study of consumers and the processes they use to choose, use (consume), and dispose of products and services, including consumers' emotional, mental, and behavioral responses. Consumer behavior incorporates ideas from several sciences including psychology, biology, chemistry, and economics.

Why is consumer behavior important?

Studying consumer behavior is important because it helps marketers understand what influences consumers' buying decisions.

By understanding how consumers decide on a product, they can fill in the gap in the market and identify the products that are needed and the products that are obsolete.

Studying consumer behavior also helps marketers decide how to present their products in a way that generates a maximum impact on consumers. Understanding consumer buying behavior is the key secret to reaching and engaging your clients, and converting them to purchase from the firm.

A consumer behavior analysis should answer the following questions

- What consumers think and how they feel about various alternatives like for brands, products, etc.?
- What influences consumers to choose between various options?
- How consumers' environment (friends, family, media, etc.) influences their behavior?

Consumer behavior is often influenced by different factors. Marketers should study consumer purchase patterns and figure out buyer trends.

In most cases, brands influence consumer behavior only with the things they can control; like how IKEA seems to compel you to spend more than what you intended to every time you walk into the store.

So what are the factors that influence consumers to say yes? There are three categories of factors that influence consumer behavior:

Personal factors: an individual's interests and opinions can be influenced by demographics (age, gender, culture, etc.).

Psychological factors: an individual's response to a marketing message will depend on their perceptions and attitudes.

Social factors: family, friends, education level, social media, income, all influence consumers' behavior.

There are four main types of consumer behavior:

1. Complex buying behavior

This type of behavior is encountered when consumers are buying an expensive, Marketing campaigns influence purchasing decisions a lot. If done right and regularly, with the right marketing message, they can even persuade consumers to change brands or opt for more expensive alternatives.

Marketing campaigns, such as Facebook ads for eCommerce, can even be used as reminders infrequently bought product. They are highly involved in the purchase process and consumers' research before committing to a high-value investment. Imagine buying a house or a car; these are an example of a complex buying behavior.

2. Dissonance-reducing buying behavior

The consumer is highly involved in the purchase process but has difficulties determining the differences between brands. 'Dissonance' can occur when the consumer worries that they will regret their choice.

Imagine you are buying a lawnmower. You will choose one based on price and convenience, but after the purchase, you will seek confirmation that you've made the right choice.

3. Habitual buying behavior

Habitual purchases are characterized by the fact that the consumer has very little involvement in the product or brand category. Imagine grocery shopping: you go to the store and buy your preferred type of bread. You are exhibiting a habitual pattern, not strong brand loyalty.

4. Variety seeking behavior

In this situation, a consumer purchases a different product not because they weren't satisfied with the previous one, but because they seek variety. Like when you are trying out new shower gel scents.

RESULTS

What affects consumer behavior?

1. Marketing campaigns

For products/services that need to be bought regularly but are not necessarily on customers' top of mind (like an insurance for example). A good marketing message can influence impulse purchases.

2. Economic conditions

For expensive products especially (like houses or cars), economic conditions play a big part. A positive economic environment is known to make consumers more confident and willing to indulge in purchases irrespective of their financial liabilities.

The consumer's decision-making process is longer for expensive purchases and it can be influenced by more personal factors at the same time.

3. Personal preferences

Consumer behavior can also be influenced by personal factors: likes, dislikes, priorities, morals, and values. In industries like fashion or food, personal opinions are especially powerful.

Of course, advertisements can influence behavior but, at the end of the day, consumers' choices are greatly influenced by their preferences.

4. Group influence

Peer pressure also influences consumer behavior. What our family members, classmates, immediate relatives, neighbors, and acquaintances think or do can play a significant role in our decisions. Social psychology impacts consumer behaviour. Choosing fast food over home-cooked meals, for example, is just one of such situations. Education levels and social factors can have an impact.

5. Purchasing power

Last but not least, our purchasing power plays a significant role in influencing our behavior. Unless you are a billionaire, you will consider your budget before making a purchase decision.

The product might be excellent, the marketing could be on point, but if you don't have the money for it, you won't buy it.

Segmenting consumers based on their buying capacity will help marketers determine eligible consumers and achieve better results.

Customer behavior patterns

Buying behavior patterns are not synonymous with buying habits. Habits are developed as tendencies towards an action and they become spontaneous over time, while patterns show a predictable mental design.

Each customer has his unique buying habits, while buying behavior patterns are collective and offer marketers a unique characterization. Customer behavior patterns can be grouped into:

1. Place of purchase

Most of the time, customers will divide their purchases between several stores even if all items are available in the same store. Think of your favorite hypermarket: although you can find clothes and shoes there as well, you're probably buying those from actual clothing brands.

When a customer has the capability and the access to purchase the same products in different stores, they are not permanently loyal to any store, unless that's the only store they have access to. Studying customer behavior in terms of choice of place will help marketers identify key store locations.

2. Items purchased

Analyzing a shopping cart can give marketers lots of consumer insights about the items that were purchased and how much of each item was purchased. Necessity items can be bought in bulk while luxury items are more likely to be purchased less frequently and in small quantities.

The amount of each item purchased is influenced by the perishability of the item, the purchasing power of the buyer, unit of sale, price, number of consumers for whom the item is intended, etc.

3. Time and frequency of purchase

Customers will go shopping according to their feasibility and will expect service even during the oddest hours; especially now in the era of e-commerce where everything is only a few clicks away. It's the shop's responsibility to meet these demands by identifying a purchase pattern and match its service according to the time and frequency of purchases. One thing to keep in mind: seasonal variations and regional differences must also be accounted for.

4. Method of purchase

A customer can either walk into a store and buy an item right then and there or order online and pay online via credit card or on delivery.

The method of purchase can also induce more spending from the customer (for online shopping, you might also be charged a shipping fee for example).

The way a customer chooses to purchase an item also says a lot about the type of customer he is. Gathering information about their behavior patterns helps you identify new ways to make customers buy again, more often, and higher values.

Think about all the data you've already collected about your customers. The purchase patterns are hiding in your e-store's analytics and you can either look for insights manually or integrate a tool with your eCommerce platform such as Shopify or WooCommerce to get automated insights about behavior patterns.

Customer behavior segmentation

Customer segmentation and identifying types of buyers have always been important. Now that personalization and customer experience are factors that determine a business' success, effective segmentation is even more important. Only 33% of the companies that use customer segmentation say they find it significantly impactful, so it's important to find the segmentation technique that brings clarity and suits your business. Traditionally, most marketers use six primary types of behavioral segmentation.

1. Benefits sought

A customer who buys toothpaste can look for four different reasons: whitening, sensitive teeth, flavor, or price. When customers research a product or service, their behavior can reveal valuable insights into which benefits, features, values, use cases, or problems are the most motivating factors influencing their purchase decision. When a customer places a much higher value on one or more benefits over the others, these primary benefits sought are the defining motivating factors driving the purchase decision for that customer.

2. Occasion or timing-based

Occasion and timing-based behavioral segments refer to both universal and personal occasions.

Universal occasions apply to the majority of customers or target audience. For example, holidays and seasonal events when consumers are more likely to make certain purchases.

Recurring-personal occasions are purchasing patterns for an individual customer that consistently repeat over a while. For example birthdays, anniversaries or vacations, monthly purchases, or even daily rituals such as stopping for a cup of coffee on the way to work every morning.

Rare-personal occasions are also related to individual customers, but are more irregular and spontaneous, and thus more difficult to predict. For example, attending a friend's wedding.

3. Usage rate

Product or service usage is another common way to segment customers by behavior, based on the frequency at which a customer purchases from or interacts with a product or service. Usage behavior can be a strong predictive indicator of loyalty or churn and, therefore, lifetime value.

4. Brand loyalty status

Loyal customers are a business's most valuable assets. They are cheaper to retain, usually have the highest lifetime value, and can become brand advocates. By analyzing behavioral data, customers can be segmented by their level of loyalty so marketers can understand their needs and make sure they are satisfying them. Loyal customers are the ones who should receive special treatment and privileges such as exclusive rewards programs to nurture and strengthen the customer relationship and incentivize continued future business.

5. User status

There are many different possible user statuses you might have depending on your business. A few examples are: Non-users, Prospects, First-time buyers, Regular users and Defectors (ex-customers who have switched to a competitor).

6. Customer journey stage

Segmenting the audience base on buyer readiness allows marketers to align communications and personalize experiences to increase conversion at every stage. Moreover, it helps them discover stages where customers are not progressing so they can identify the biggest obstacles and opportunities for improvement, even on post-purchase behaviors. Besides these traditional ways, another type of segmentation is the RFM model. This approach is popular among eCommerce marketers because it helps them create customer experiences around the information, they've got about each customer segment.

RFM is a behavioral segmentation model and the three letters come from Recency, Frequency, and Monetary Value.

Recency = how recent a customer placed the last order on your website;

Frequency = how many times a customer purchased something from your website in the analyzed period of time;

Monetary Value = how much each customer spent on your website since the first order.

The RFM model analysis can be executed in 2 ways:

Manually – exporting your database in a spreadsheet and analyzing your customers following the rules for RFM analysis;

Automatically – through certain tools that are creating RFM dashboards.

RFM segmentation and analysis can reveal who are the most loyal and profitable customers are and also reveal what brands and products are dragging your business down, Build custom recommendations for your customers and solve certain Customer Experience problems.

Before making decisions based on gut feeling regarding your customers and your audience, observe their behavior, listen to them and build a relationship that will make them stay loyal no matter how aggressive your competitors are.

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