Module - 6

CONSUMER BEHAVIOR

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LESSON – 21

CONSUMER LEARNING THEORIES AND THEIR IMPLICATION FOR MARKETERS, PART III

Instructional Objectives:

After completion of this lesson, the student shall know about:

6.2.5 Consumer Learning and Implications for Marketers

There are two approaches to the study of learning, viz., the behavioral approach to learning, and the cognitive approach to learning. According to the behavioral theorists, learning takes place in response to events/happenings in a person’s external environment. On the other hand, the cognitive theorists believe that learning takes place as a result of a person’s conscious and deliberate information processing and storage activity. The behaviorist and the cognitive approaches have been dealt with in the previous lessons. This lesson deals with the social cognitive approach.
6.2.4.3  SOCIAL COGNITIVE LEARNING:

The social learning theory combines both the behaviorists and cognitive theories of learning, and focuses on the interactive nature that cognitive, behavioral and environmental determinants, play in the learning process. According to the social learning theory, people learn through direct experience, observation and imitation (modeling). The process, by which an individual learns by observing the behavior of others and the resultant consequences, is referred to as modeling or vicarious learning. A major contribution to the field of social cognitive learning was made by Albert Bandura, who emphasized that the influence of “models”, is central to social learning. The social cognitive theory can be discussed under two heads, social learning theory and social cognitive theory.

Social learning theory:

According to the social learning theorists, there are four processes that come into play for social cognitive learning to take place, viz., attention, retention, motor-reproduction and reinforcement. At first, an individual pays attention to and observes the model and his way of behavior; then he tries to remember the model’s action; thereafter, he enacts the same behavior; and finally, depending upon the reinforcement received, he would repeat the behavior, and thereby, learning would take place. The person would be motivated to act out and repeat the modeled behavior if he receives a positive reinforcement.

Social cognitive theory:

The social cognitive theory focuses itself on the role that self-regulatory mechanisms have to play in the learning process. It bases itself on (a) modeling, and (b) self efficacy.

(a) The chief proponents of learning through modeling, (also called vicarious learning) were Miller and Dollard, and also Bandura. They believed that learning takes place through observation, with four interrelated sub-processes like attention, retention, motoric reproduction and reinforcement.

Modelling could assume a variety of forms, like:
- Modelling effect: When a person duplicates a behaviour after seeing someone else perform it, it is referred to as the modelling effect.

- Eliciting effect: When a person behaves similar to a model, but does not directly copy him, it is referred to as an eliciting effect.

- Disinhibitory effect: Many a times, a person refrains from performing an act of behaviour; If he observes a model perform that act, and that act does not bring any negative consequence, the person would also begin to behave in a similar manner. This is because he realizes that the particular act does not bring with it any negative consequences. This is known as the disinhibitory effect in modelling.

- Inhibitory effect: On the contrary, if a person refrains from performing an act of behaviour because he sees a model being punished for engaging in that kind of a behaviour, it is referred to as an inhibitory effect.

For observational/vicarious learning to be effective, the following may be helpful:

- Models: They should be credible and trustworthy: hold expertise in a field; physically attractive, beautiful and good looking; and successful.

- Target audience/Consumer characteristics: They should be receptive and low on dogmatism; other-directed or socially-directed by personality; and low on self esteem.

(b) Self-efficacy implies the ability within a person to cope up with situations and problems as when they arise. Bandura has defined it as an ability to succeed in specific situations. People who are high on self-efficacy behave in a better manner and do well than a person who is low on self efficacy. People who are high of self-efficacy are confident by nature and tend to look at problems as within their capacities; they also develop deeper interest in activities and are high on involvement. This is in contrast to those who are low on involvement. According to theorists, people high on self efficacy tend to be good learners and learning is much faster and long lasting than for those who are low on self-efficacy.
An Assessment of the Theory: The theory of social cognition combines both the behaviorists and cognitive theories of learning and focuses on the role that direct experience, observation and modeling play in the learning process.

Implications for a marketer:

Taking a clue from social cognitive theories, marketers can impact consumers’ ability to learn by illustrating product usage by models and the resultant/outcome; marketers could depict what happens when their brands are used and/or what happens when their product/brands are not used. For observational/vicarious learning to be effective, (a) the models should be credible and trustworthy: hold expertise in a field; physically attractive, beautiful and good looking; and successful; (b) the target audience should be receptive and low on dogmatism; other-directed or socially-directed by personality; and low on self esteem. People high on self efficacy tend to be good learners and learning is much faster and long lasting than for those who are low on self-efficacy. People who are high of self-efficacy are confident by nature and tend to look at problems as within their capacities; they also develop deeper interest in activities and are high on involvement. This is in contrast to those who are low on involvement. Providing demonstration of product usage can also aid the learning process.

Overall Contribution of Social Cognitive Theories to Marketing:

Indeed the social cognitive theories go beyond the purview of behavioural and cognitive theories; they illustrate the role that direct experience, observation and modeling play in the learning process.
6.2.5 CONSUMER LEARNING AND IMPLICATIONS FOR MARKETERS:

1 Behavioral Learning Theories:

Classical conditioning theory:

1. **Repetition:**
   
a) Repetition helps create association between an unconditioned stimulus and a conditioned stimulus, in terms of constant pairings between the two.
   
b) Signs, symbols, logos, colours and jingles help facilitate consumer learning through the process of association.
   
c) Repetition aids retention and thereby, slows down the process of forgetting; marketers should repeat their messages either in print or in audio visual media.
   
d) It also adds to associative network.
   
e) However, too much of repetition could lead to the satiation effect. In order to prevent advertisement wearout, marketers should go for cosmetic variation or substantive variation.

2. **Stimulus generalization:**
   
a) Stimulus generalization on the part of the consumers could help marketers of imitative “me too” products/brands.
   
b) Apart from the “me-too” marketers, market challengers and followers may capitalize on stimulus generalization to take advantage of the market leader’s position by going in for similar packaging or advertisements or may even use the same models and celebrities for their advertisements.
   
c) Further, where a brand is successful, the marketer may encourage generalization for all the new product lines through product line extensions, brand extension, family branding, and licensing.
3. **Stimulus discrimination:**
   a) Marketers position their brand and try and differentiate it from others, very often through a Unique Selling Proposition (or a USP) or the unique attributes of the brand.
   b) In case there is’nt a USP, the marketer tries to differentiate his product from the competitors by focusing on a feature or an attribute that is important, valuable and meaningful to the consumer.
   c) They are aided in their effort through advertisements in print and on TV.

4. The classical conditioning theory has other implications for a marketer as well; Consumers respond to learning via classical conditioning when:
   - the level of perceived risk is low (and cognitive effort is not required)
   - products are low on differentiation
   - purchases are routine; convenience goods and impulse items.

### Operant/Instrumental conditioning theory:

1. Marketers can make use of instrumental conditioning when a consumer is rewarded for a brand decision in their favour, or punished for a brand decision in the competitors favour.
2. Marketers need to understand the impact of trial and error, on the learning process. Consumers learn by trial and error. Some purchases are more rewarding than others, i.e. they result in favorable outcomes; this favorable outcome leads to an instrumental conditioning, and the consumer learns to repeat the purchase behavior (in favor of the brand/marketer).
3. Satisfaction/dissatisfaction with a product/brand acts as a reinforcement strategy and affect the habit paradigm. Rewards increase the likelihood that a behavior will be repeated. A marketers can encourage consumers to buy their brands, through positive reinforcement, i.e., the rewards the consumers would receive if they use his brand.
4. The marketer should understand that whatever is used as reinforcer, must be attractive.

5. The rewards here not only refer to product satisfaction and value for money but also services and facilities provided, rebates, discounts, loyalty points, etc.

6. A consumer will continue to patronize a brand and be loyal towards it as long as his purchase decision is satisfying and rewarding (he receives positive reinforcement).

7. The marketer can also teach consumers to avoid negative consequences by using his brand, in terms of the problems that could arise if the brand is not used. As a strategy this implies, that a marketer should encourage consumers to make purchases of their brands (act out behavior) to avoid the negative consequences.

8. Further, heavily used reinforcements lose effect, and lead to what is called the satiation effect. Rewards should not be regular as on a routine, and should be occasional and or intermittent placed at intervals. Understanding and planning effective schedules is important.

9. The operant conditioning theory has other implications for a marketer as well; Consumers respond to learning via instrumental conditioning when:

   - trial can be attempted before purchase
   - purchases are linked to desirable affective experiences
   - there is higher involvement and greater cognitive activity.

II Cognitive learning theory:

1. Cognitive theorists believe that a person’s learning is a complex mental process. It takes place as a result of a conscious and deliberate information processing and storage activity that takes place within living beings.

2. Marketers should understand that consumers make active use of creativity, insight, and information processing to solve issues and problems.

3. A lot of information search (while problem solving/decision making) is internal, when the consumer retrieves a lot of information from his memory. Internally, the consumer has memories of his past experiences, as well as knowledge that he has gained from his family, friends, peers, as well as the word-of-mouth.
4. He also searches a lot of information externally, that add up to his associative network where one node would tend to activate other nodes and help retrieval. Externally, he collects information that is provided by the marketer in the form of advertisements, salespersons as well as product packaging and labeling, point-of-purchase stimuli, etc.

5. Consumers should be exposed to information about new product/services or changes in existing products/services on a day to day basis; marketers also constantly update them about their brands like the attributes, features, price, and comparison with other brands etc.

6. In terms of consumer learning, any kind of extensive problem solving, on the part of the consumer, is cognitive.

7. Consumers store information and retrieve it later on. Factors that affect storage, retention and retrieval are physiological factors (ability of the individual), familiarity and relevance of the information input, situation, ambience and environment, moods and emotions etc.

8. Retrieval of information is also assisted by cues, which may be self generated or external, and may take forms of images, sounds, shapes, colors, smells, etc.

9. Marketing strategies can be used to create a feeling of nostalgia and affect instant recall.

10. Information is stored semantically or visually; Visual always gains over semantics; Information that is spread through images, pictures, and audio visual cues is more easily stored and retrieved than the information that is verbally or through reading, speaking and writing.
Involvement theory:

1. Non-verbal and pictorial cues trigger right brain processing, and impact recall and familiarity. With involvement being low; people passively process and store nonverbal, pictorial information. TV being an audio-visual medium, TV watching is regarded as a right-brain activity, and a low-involvement medium.

2. Verbal or cognitive cues trigger left brain processing and impact evaluation, recall and familiarity. With involvement being high; people passively process and store verbal and written information. Print media (i.e. newspapers, magazines, journals, brochures etc) is regarded as a high-involvement media, and reading and comprehending is regarded as a left-brain activity.

3. If a person resorts to information processing for purchasing a product then he is considered to be high on involvement; If not, he is said to be low on involvement.

4. For low-involvement purchases, marketing communication through TV is the right media; consumers learn via repetition, i.e. exposure to the same message over TV again and again. On the other hand, in cases of high-involvement purchases, the print media acts as right choice while selection of media.
Route to Persuasion Theory:

1. The central route to persuasion, works in case of high involvement purchase situations, and the peripheral route to persuasion, works in case of low involvement purchases.
2. The central route basis itself on cognition, rationality and logic, verbal cues and print media. The peripheral route, on the other hand, basis itself on affect, emotions and intuition, non-verbal cues and the audio-visual media.
3. For high involvement products and purchase situations, the marketer should use the print media and focus centrally on providing information about the message content, product, attributes, benefits, price, comparative advantage etc. (the central route: message content: cognition; For low involvement products and purchase situations, the marketer should use the audio visual media and focus on peripheral cues, message context, background, music, colours, celebrity/spokesperson etc the peripheral route: message context: emotional/fun and fantasy).

Elaboration Likelihood Model:

1. As per the Elaboration Likelihood Model (ELM), a person’s high/low level of involvement determines which route to persuasion would be more effective.
2. In cases of high-involvement, where a consumer would put in more cognitive effort, he would follow the central route to persuasion and focus on the message content; on the other hand, in cases of low involvement, he would follow the peripheral route to persuasion and focus on the message context, background, scenery and music.
Social Judgment Theory:

1. The degree of involvement that determines how an individual would process information.

2. Consumers, who are highly involved with a product category, are narrow categorizers; they find very few brands as acceptable. They are likely to be brand loyal and would tend to patronize select brands, based on their past experiences and resultant attitudes, and would like to interpret any information about them in a manner that assimilates with previous opinions about the brand.

3. Uninvolved consumers are broad categorizers, and would find many brands as acceptable. They are essentially brand switchers.

Social Cognitive Learning Theory:

1. Taking a clue from social cognitive theories, marketers can impact consumers’ ability to learn by:
   a. -depicting what happens when their brands are used, eg. what happens to a middle aged lady when she uses a Garnier Anti-wrinkle cream.
   b. -demonstrating the operation and usage of a product, eg. a laptop or a microwave.

2. The person would be motivated to act out and repeat the modeled behavior if he receives a positive reinforcement.

3. For observational/vicarious learning to be effective, (a) the models should be credible and trustworthy: hold expertise in a field; physically attractive, beautiful and good looking; and successful; (b) the target audience should be receptive and low on dogmatism; other-directed or socially-directed by personality; and low on self esteem.

4. People high on self efficacy tend to be good learners and learning is much faster and long lasting than for those who are low on self-efficacy.

5. People who are high of self-efficacy are confident by nature and tend to look at problems as within their capacities; they also develop deeper interest in activities and are high on involvement. This is in contrast to those who are low on involvement.
The social learning theory combines both the behaviorists and cognitive theories of learning, and focuses on the interactive nature that cognitive, behavioral and environmental determinants, play in the learning process. According to the social learning theory, people learn through direct experience, observation and imitation (modeling). The process, by which an individual learns by observing the behavior of others and the resultant consequences, is referred to as modeling or vicarious learning. A major contribution to the field of social cognitive learning was made by Albert Bandura, who emphasized that the influence of “models”, is central to social learning. The social cognitive theory can be discussed under two heads, social learning theory and social cognitive theory.

**Social learning theory:**

According to the social learning theorists, there are four processes that come into play for social cognitive learning to take place, viz., attention, retention, motor-reproduction and reinforcement. At first, an individual pays attention to and observes the model and his way of behavior; then he tries to remember the model’s action; thereafter, he enacts the same behavior; and finally, depending upon the reinforcement received, he would repeat the behavior, and thereby, learning would take place. The person would be motivated to act out and repeat the modeled behavior if he receives a positive reinforcement.
The social cognitive theory focuses itself on the role that self-regulatory mechanisms have to play in the learning process. It bases itself on (a) modeling, and (b) self efficacy.

(a) The chief proponents of learning through modeling, (also called vicarious learning) were Miller and Dollard, and also Bandura. They believed that learning takes place through observation, with four interrelated sub-processes like attention, retention, motoric reproduction and reinforcement.

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than a person who is low on self efficacy. People who are high of self-efficacy are confident by nature and tend to look at problems as within their capacities; they also develop deeper interest in activities and are high on involvement. This is in contrast to those who are low on involvement. According to theorists, people high on self efficacy tend to be good learners and learning is much faster and long lasting than for those who are low on self-efficacy.

**An Assessment of the Theory:** The theory of social cognition combines both the behaviorists and cognitive theories of learning and focuses on the role that direct experience, observation and modeling play in the learning process.

Ques 2 **Draw from the following, implications for a marketer:**

a) Classical Conditioning Theory  
b) Cognitive Learning Theory  
c) Elaboration Likelihood Model

**Ans 2 a) Classical conditioning theory:**

1. **Repetition:**
   
f) Repetition helps create association between an unconditioned stimulus and a conditioned stimulus, in terms of constant pairings between the two.

   g) Signs, symbols, logos, colours and jingles help facilitate consumer learning through the process of association.

   h) Repetition aids retention and thereby, slows down the process of forgetting; marketers should repeat their messages either in print or in audio visual media.

   i) It also adds to associative network.

   j) However, too much of repetition could lead to the satiation effect. In order to prevent advertisement wearout, marketers should go for cosmetic variation or substantive variation.
2. **Stimulus generalization:**
   
d) Stimulus generalization on the part of the consumers could help marketers of imitative “me too” products/brands.
   
e) Apart from the “me-too” marketers, market challengers and followers may capitalize on stimulus generalization to take advantage of the market leader’s position by going in for similar packaging or advertisements or may even use the same models and celebrities for their advertisements.
   
f) Further, where a brand is successful, the marketer may encourage generalization for all the new product lines through product line extensions, brand extension, family branding, and licensing.

3. **Stimulus discrimination:**
   
d) Marketers position their brand and try and differentiate it from others, very often through a Unique Selling Proposition (or a USP) or the unique attributes of the brand.
   
e) In case there is’nt a USP, the marketer tries to differentiate his product from the competitors by focusing on a feature or an attribute that is important, valuable and meaningful to the consumer.
   
f) They are aided in their effort through advertisements in print and on TV.

4. The classical conditioning theory has other implications for a marketer as well; Consumers respond to learning via classical conditioning when:
   - the level of perceived risk is low (and cognitive effort is not required)
   - products are low on differentiation
   - purchases are routine; convenience goods and impulse items.
Ans 2 b) **Cognitive learning theory:**

1. Cognitive theorists believe that a person’s learning is a complex mental process. It takes place as a result of a conscious and deliberate information processing and storage activity that takes place within living beings.

2. Marketers should understand that consumers make active use of creativity, insight, and information processing to solve issues and problems.

3. A lot of information search (while problem solving/decision making) is internal, when the consumer retrieves a lot of information from his memory. Internally, the consumer has memories of his past experiences, as well as knowledge that he has gained from his family, friends, peers, as well as the word-of-mouth.

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cues is more easily stored and retrieved than the information that is verbally or through reading, speaking and writing.

**Ans 2c) Elaboration Likelihood Model:**

1. As per the Elaboration Likelihood Model (ELM), a person’s high/low level of involvement determines which route to persuasion would be more effective.

2. In cases of high-involvement, where a consumer would put in more cognitive effort, he would follow the central route to persuasion and focus on the message content; on the other hand, in cases of low involvement, he would follow the peripheral route to persuasion and focus on the message context, background, scenery and music.

**SELF EVALUATION TESTS/QUIZZES:**

**Section A  True/false:**

1. People who are high of self-efficacy are found to be high on involvement.

**Section B  Fill up the blanks:**

1. According to the ___________ theory, people learn through direct experience, observation and imitation (modeling).

2. The process, by which an individual learns by observing the behavior of others and the resultant consequences, is referred to as __________ learning.

3. ___________ implies the ability within a person to cope up with situations and problems as when they arise

**Section C  Multiple choice questions:**

1. Many a times, a person refrains from performing an act of behaviour after he watches a model do so. This is called the _______ effect.
   a) Modeling
   b) Inhibitory
   c) Disinhibitory
   d) Eliciting
Section D  Short answers:
1. Name the four processes that come into play for social cognitive learning to take place.
2. Modelling could assume a variety of forms. Name them.

Key

Section A  True/false:
1. True

Section B  Fill up the blanks:

Section C  Multiple choice questions:
1. c

Section D  Short Answers:
1. Attention, retention, motor-reproduction and reinforcement.
2. Modelling effect, Eliciting effect, Disinhibitory effect and Inhibitory effect.