Consumer Behavior: A New Development of Consumer Search Behavior Typology

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Abstract

Classifying target markets into groups of consumers assists marketers to clearly identify and satisfy the needs and wants of each group. Parallel with this argument, this paper examines a new way of segmenting consumer market from the behavior of consumer. Three types of consumer (*passive, rational-active,* and *relational-dependent*) have been tested empirically based on theoretical background. Discussion and conclusion derived from this study are presented.

Keywords* ; *consumer behavior, information search, passive, rational-active, relational-dependent

Introduction

Consumer behavior has long been regarded as a major research topic in the various fields of consumer science (Erasmus, Boshoff and Rousseau, 2001). This discipline was originated in the 1950s and was closely tied to the concept of marketing (Schiffman & Kanuk, 2000). This is due to the fact that the goal of studying consumer behavior is to satisfy consumer's needs and wants (Solomon, 2002) which is basically in agreement with the concept of marketing that achieving organizational goals depend on determining the needs and wants of consumers (Kotler and Armstrong, 1997). A further reason is that the scientific results of studying consumer behavior can assist marketers to design better marketing strategies.

This paper aims to extend the investigation of studying consumer behavior, specifically consumer information search behavior. Before discussing consumer search behavior typology, it is important to review briefly consumer behavior theory.

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Defining Consumer Behavior

Several definitions of consumer behavior have been proposed by a number of scholars (see Table 1). An analysis of these definitions reveals that they cover four core issues. These are actions (mental, emotional, and physical), needs' satisfaction, exchange and interactions, and decision-making process.

From the definitions of consumer behavior in the literature, it can be inferred that consumer behavior includes mental, emotional, and physical actions (Wilkie, 1994; Sheth *et al.,* 1999). Those actions occur when consumer make decisions to spend their available resources including money, time, and effort on products and services (Schiffman *et al.,* 2001). This argument suggests that in purchasing a product or service, consumers will act not only rationally, but also emotionally. Along the same lines, Wilkie (1994) points out that consumers perform mental and emotional activities in their decisions to purchase products and services.

From the two definitions put forward by Schiffman *et al.* (2001) and Solomon (2002), it is clear that consumers expect to satisfy their needs and desires. This means that, in general, consumer behavior is motivated behavior aimed at achieving particular goals (Solomon, 2002). The motivation and behavior can be affected by skilful marketing and can be achieved if the products and services offered are designed to meet consumer needs and expectations (Engel *et al.*, 1995). From these views, it can be noticed that motivation to satisfy needs and expectations trigger consumers to purchase products and services. Therefore, in order for the products and services to be accepted by consumers, marketers are required to fully understand their needs and expectations.

Furthermore, consumer behavior involves interactions and exchange (Homans, 1961; Peter and Olson, 2002). The interactions occur among people's thinking, feelings, and actions, and the environment (Peter and Olson, 2002). Therefore, marketers need to understand how these interactions influence individual consumers, target markets and society at large, so that they can satisfy consumer needs and wants. Another point of discussion relates to the exchange concept which involves consumers giving up something of value to others and receiving something in return (Peter and Olson, 2002). This is in agreement with Mowen and Minor's (1998) argument that an exchange process happens in consumers when they transfer resources (money, feelings, information, and status) to the seller. Specifically, Mowen and Minor (1998) view the exchange process as a fundamental element of consumer behavior.

Table 1Definition of Consumer Behavior

The core issues discussed in the definition of consumer behavior	Source
• ***The mental, emotional, and physical actions***	
The activities that people engage in when selecting, purchasing and using products and services so as to satisfy needs and desires. Such activities involve mental and emotional processes, in addition to physical actions	Wilkie (1994)
The mental and physical activities undertaken by household and business customers that result in decisions and actions to pay for, purchase, and use products and services	Sheth, Mittal, and Newman (1999)
• ***The decision making process and needs' satisfaction***	
The behavior that consumers display in seeking, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs	Schiffman *et al.* (2001)
The study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires	Solomon (2002)
• ***The interaction and exchange***	
The study of the buying units and the exchange processes involved in acquiring, consuming, and disposing of goods, services, experiences, and ideas	Mowen and Minor (1997)
The dynamic interaction of affect and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives	The American Marketing Association (1995)
• ***The decision making process***	
Those activities directly involved in obtaining, consuming, and disposing of products and services, including the decision processes that precede and follow these actions.	Engel, Blackwell, and Miniard (1995)
The activities of individuals in the discovery, evaluation, acquisition, consumption, and disposal of goods and services	Craig-Lees, Joy, and Browne (1995)
Consumer behavior reflects the totality of consumers' decisions with respect to the acquition, consumption, and disposition of goods, services, time, and ideas by (human) decision making units (over time)	Hoyer and MacInnis (1997)
The decision process and physical activity individuals engage in when evaluating, acquiring, using, or disposing of goods and services	Loudon and Bitta (1993)
The study of the process by which consumers make decisions. More specifically, it is concerned with how consumers acquire, organise, and use information to make consumption choices	Sternthal and Craig (1982)

Finally, consumer behavior involves a decision-making process (Hoyer and MacInnis, 1997). From the literature in consumer behavior, it is noticed that researchers refer to the elements of the consumer decision process in terms of the traditional five-step classification when they discuss the consumer behavior model (Harrel, 1990). These are the cognitive decision sequence of problem recognition/pre-search stage, information search, alternative evaluation, choice, and outcome evaluation (e.g. Nicosia, 1966; Howard and Sheth, 1969; Schiffman and Kanuk, 1994). However, some criticisms have emerged concerning this traditional model. For example, Lachman *et al.*, (1979) argue that most of the time during the consumer decision making process, consumers are engaged in *non-conscious behavior* during consumer decision-making process. This implies that consumer decision models in fact attempt to explain highly subconscious matter in a consciously oriented information paradigm. Other criticisms of the traditional model of consumer decision-making are put forward by Tuck (1976) and Foxal (1991). They argue that such models are largely unverifiable empirically because they do not offer testable hypotheses. These earlier models tend to ignore consumer involvement with the purchase and their ability or confidence when making purchase decisions (Morgan and Hunt, 1994). Taking into considerations these criticisms, Beckett *et al.*, (2000) developed the four types of consumer behavior based on the degree of consumer's involvement and confidence. The discussion of these issues is as follows.

Typology of Consumer Behavior

Classifying target markets into groups of consumers assists marketers to clearly identify and satisfy the needs and wants of each group. This is based on the concept of market segmentation which states that "the process of market segmentation identifies groups of consumers who are similar to one another in one or more ways, and then devises marketing strategies that appeal to one or more groups" (Solomon, 2002, p7). Similarly, Schiffman *et al.* (2001, p.54) define market segmentation as "the process of dividing a market into distinct subsets of consumers with common needs or characteristics and selecting one or more segments to target with a distinct marketing mix".

In parallel with this view, Beckett *et al.*, (2000) formulate a consumer behavior matrix (see Figure 1) that divide financial services consumers into four groups of consumers based on their behavior. The matrix is developed based on the work of Dwyer *et al.* (1987) concerning buyer-seller relationships and brings together a rich diversity of literature including economics (Simon, 1957), consumer behavior (Bloch and Richins, 1983), and psychology (Thibaut and Kelly, 1959).

According to Beckett *et al.*, (2000), it is possible to identify consumer behavior through two principal factors that motivate and determine individual contracting choices, namely involvement and uncertainty (Bateson, 1989; Ennew and McKechnie, 1998). Consumer involvement incorporates a number of subsets: customer control (Bateson, 1989), customer participation and level of contact (Chase, 1978). Uncertainty or confidence is largely determined by perception of risk, which is determined by the complexity of the product being purchased and the certainty of the outcome associated with that product (Shostack, 1977). The following presents further discussion on involvement and confidence.

○ Involvement

The concept of involvement is defined as the relation between ego and an object (Sherif and Sherif, 1967). The concept of involvement was first employed in studies of attitude change, and used in social judgment theory which postulates that an audience's response to a persuasive message is identified by two factors acting together; first, prior attitude toward the topic, second, involvement (Zaltman and Wallendorf, 1983).

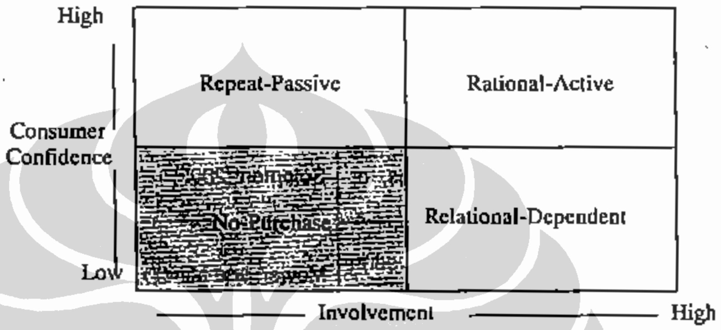
Zaichkowsky (1984) defines involvement as "a person's perceived relevance of the object based on their interest, needs, or values" (p.33). From a consumer behavior perspective, involvement has been defined as: *a motivational state of mind (arousal) that is goal directed* (Zaltman and Wallendorf, 1983). This indicates that there is a link between the level of a person's motivation towards a particular goal and the level of involvement of that person (Harrison, 1994). According to Mowen and Minor (1998) consumer involvement is "the perceived personal importance and/or interest consumers, attach to the acquisition, consumption, and disposition of a good, a service, or an idea". Hence, it is noticed that each consumer possesses a different level of involvement toward a product. In addition, according to Petty, Cacioppo, and Schumann (1983) involvement can be confounded with all other existing differences between the high and low involvement groups including amount of information search. Parallel with this argument, level of confidence will be related to consumer information search behavior.

○ Confidence

Confidence has been frequently cited as an important construct for understanding consumer behavior (Bearden, Hardesty, and Rose, 2001). Basically, the confidence construct was first proposed by Howard and Sheth (1969). They postulate that confidence is positively related to intentions. According to Howard (1989), confidence is the buyer's subjective certainty-his/her state of feeling sure - in making a judgement on the quality of a particular brand. In other words, confidence is the degree of certainty that one's evaluative judgement of the brand is correct.

The study by Laroche, Kim, and Zhou (1996) shows that intention to select an investment firm is a function of confidence in one's evaluations of the firm. In addition,

Figure 1
Consumer Behavior Matrix



Sources: Beckett, Hewer, and Howcroft (2000, p16)

the work of Harrison (1994) on personal financial services, later supported by Ennew and McKechnie (1998), perceived confidence to be one of the aspects that should be considered in understanding consumers of the financial services market segment.

The consumers' level of confidence and involvement is dependent upon the different classes of product being purchased. Hence, it impacts on different patterns of search behavior. For fast-moving consumer goods (FMCG), for example toothpaste, consumers may not need to have a high level of confidence and involvement; hence they do not need to search extensively before the purchase. Meanwhile, for abstract and very complex products, for example insurance, consumers may choose to search for information before purchasing the product.

From the above key factors, involvement and confidence, the matrix can be formulated (Figure 1). This matrix describes different types of consumer behavior: repeat-passive, rational-active, relational-dependent, and no-purchase.

Repeat-passive

In this type of behavior, consumers possess low levels of involvement and limited perception of uncertainty. These consumers are categorized as "passive" in the sense that they will make repeated interactions without actively searching for alternatives (Beckett *et al.,* 2000). This type of consumer has been widely identified by scholars as loyal customers, since they perform repeat buying behavior (e.g. Ehrenberg, 1972) also known as repeated pattern behavior (e.g. Johnson, 1982).

The most interesting point surrounding the repeat-passive behavior is that the consumers are not actively searching for information (Beckett *et al.,* 2000). This is in agreement with Bowen and Chen's (2001) study which reveals that loyal customers require less information. This is also supported by Cash (1996) who claims that passive buyers do not compare one brand to another, and they do not ask questions of other people. Therefore, passive buyers often miss out on products that would better meet their needs and wants since they do not have information about other products for comparison. Similarly, the study of Mehta, Rajiv, and Srinivasan (2003) examines the issue of a passively loyal consumer who repeatedly buys the same brand over successive purchase occasions. In summary, it can be concluded that repeat-passive consumers will simply revisit the same company and purchase the same products neglecting product offerings from other companies.

According to Beckett *et al.* (2000), repeat-passive consumers only occurs when a consumer purchases a product for the second or more times. Therefore, they are called as "repeat" buyers. In this study, the investigation is extended not only for repeat buyers but also for the first-time buyers. Therefore, the word "repeat" is not appropriate because it only refers to consumers who have already previously purchased the same product. Hence, in this study, this type of consumer is named as "passive" consumers, which applies to both first buyers and repeat buyers who are not actively searching for information in order to purchase a product.

Rational-active

According to Beckett *et al.* (2000), this type of consumer displays high levels of involvement in terms of the process dimensions of control, participation, and contact with the service providers, and high levels of confidence in terms of product complexity and certainty outcome. When consumers intend to buy a complex product and face uncertainty they search for more, not less, information (Murray, 1991). For example, before consumers decide to open an account in a certain bank, they will find information and evaluate the attributes of the account such as costs, ease of use, interest rates, and overdraft fees (Mitra, Reiss, and Capella, 1999). Consumers are selectively looking for relevant information which can increase their belief about the product's benefits; in contrast, irrelevant information weakens consumers' belief in the product's ability to deliver benefits (Meyvis and Janiszewski, 2002). The study by Brucks (1985) suggests that consumer knowledge facilitates the learning of new information and that knowledge allows more efficient searching. In others words, the more knowledge the consumer has, the more efficient the information search. Rational-active consumers will, therefore, search for relevant information as efficiently as possible when comparing one product with others in order to choose the products that provide the highest benefits.

Consumers have different level of knowledge about products and brands, depending on their personal experiences (Mattila and Wirtz, 2002). And evidence suggests that consumer search tends to decrease as consumers become more experienced with a product class (Ratchford, 2001). The different levels of knowledge generate important implications for consumers' pre-purchase information search activities (Hutchinson and Alba, 1999) and also during the categorisation of new products (Ozanne, Brucks, and Grewal, 1992).

Accordingly, based on their level of knowledge, consumers will search for information from different types of sources. To purchase a product, there are several sources for consumers to choose from: for example, advertising, information from friends and relatives, and so forth. In line with this view, Holstius and Kaynak (1995) point out that, in selecting a financial service, *mass media advertising* is considered by consumers as one of the most important influencing factors. Although Zineldin (1996) claims that advertising is the least important criteria, there is still a number of consumers who utilise advertising as their source of information when making a choice. From these arguments, it is perceived that *advertising* influences the consumer's decision-making processes before they purchase a service provider and product offering. Accordingly, this type of consumer is considered as a rational and active consumer since s/he attempts to search for information before they come to the final decision to choose a product and/or a service provider.

Relational-dependent

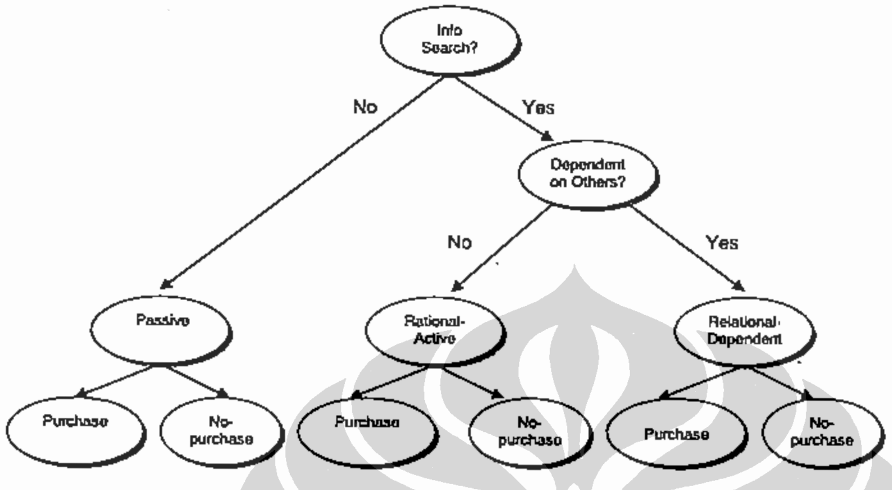
In this type of behavior, consumers are highly involved, but are not in control due to the complexity of the product and uncertainty of eventual outcome and this reduces consumer confidence (Beckett *et al.*, 2000). In this context, consumers face a high level of uncertainty and the products they have to choose from are very complex. Thus, in turn drives the consumers to search for more information. This view is supported by Urbany, Dickson, and Wilkie (1989) who point out that greater uncertainty presumably leads to a more extensive search. Specifically, they found that choice uncertainty (uncertainty about which alternative to choose) appears to increase search intensity, but knowledge uncertainty (uncertainty regarding information about alternatives) has a weaker, negative effect on search. Regarding this uncertainty, the relational-dependent consumers will seek advice from other persons or parties to make a decision regarding the financial products they choose. The persons they might ask include friends, family members (father, mother, children), relatives, bank personnel and so forth, while the third parties include financial advice institutions. For this reason, they are called "dependent" consumers since they are not able to make decisions on their own. The examples of products purchased by relational-dependent consumers are complex financial instruments such as investment and pension products (Beckett *et al.*, 2000).

According to Holstius and Kaynak (1995) in agreement with the study of Devlin (2002), *recommendation of friends and relatives* is considered one of the most important factors for consumers in choosing financial service. This is in line with the study of Almossawi (2001) which states that young customers also consider recommendations of friends and relatives in their decision to select a financial service product. This is supported by Koller (1997) who uncovered the role of parents on childrens' buying styles. In addition, Bearden and Etzel (1982) examine *reference group* influence on product and brand purchase decisions. In connection with this, it is agreed that the advice of *opinion leaders,* individuals who are knowledgeable about product, is taken seriously by others (Solomon, 2002). Consumers who lack information about the products, utilise their opinion leader as source of information. From these arguments, it can be noticed that there are groups of consumers who take into account suggestions from their opinion leaders, reference groups, friends and relatives in their decision-making process to purchase a product. In other words, they do not make decision on their own; they are, consequently, considered as relational-dependent consumers.

No-purchase

According to Beckett *et al.* (2000) consumers who do not have involvement with financial products and do not possess confidence in them make no purchase. An example of the "no-purchase" consumers is that individuals who leave significant sums of money on deposit rather than purchase financial services that could generate greater return (Beckett *et al.*, 2000). The authors do not discuss the "no-purchase" consumers in their study. In their empirical discussion, they only focus on the three types of consumer purchase behavior: repeat-passive, rational-active, and relational-dependent. This is because "no-purchase" is not a type of consumer, rather, it is an action made by the three types of consumer behavior (passive, rational-active, and relational-dependent). Figure 2 shows how this works.

Figure 2
Typology of Consumer Search Behavior and their Action



From the figure above, it is clear that in evaluating a product, the three types of consumers will make a decision whether or not to make a purchase. Thus, it makes sense that purchase or no purchase is not a type of consumer, but rather it is a decision made by each of the three types of consumer.

Based on the review above, a consumer will be categorized into "passive" if s/he:

- Does not search out information for alternative products or, in other words, s/he has a low level of information search

  This criterion is both necessary and sufficient for "passive" consumers.

A consumer will be categorized into "rational-active" if s/he:

- Actively searches out information for alternative products, or, in other words, s/he has a high level of information search.
- Is not directed by other people (friends, relatives, financial advisors) in the decision- making process.

  The first criterion above is necessary but not sufficient to categorize a consumer as "rational-active". To be sufficient to categorize a consumer as "rational-active", the second criterion must also be fulfilled.

A consumer will be categorized into "relational-dependent" if s/he:

- Actively searches out information for alternative products, or, in other words, s/he has a high level of information search.
- Is strongly directed by other people (friends, relatives, financial advisors) in the decision-making process.

A consumer will be considered for having high level of information search if s/he collect information from each of any sources (e.g. company, internet, friends, etc) $\geq$ 5 in the scale out of 9 point Likert scale. As a consequence, a consumer who searches less than 5 will be considered for having low level of information search.

Methodology

A survey method was employed in this study using closed-ended questions in a structured questionnaire. A nine point Likert scale from "1" to "9" was used to capture the behaviour of consumers in searching information for purchasing car insurance. A convenience sample of 654 questionnaires were distributed directly to respondents using convenience sampling . Out of 654 questionnaires, 546 questionnaires were usable and 13 questionnaires were incomplete. Thus, the response rate in this survey was 85%.

Results and Discussion

A respondent was categorized as a passive consumer if s/he had low level of information search. It is considered that a respondent has a low level of information search if s/he collects information from each of any sources (e.g. company, internet, friends, etc). In other words, the respondent has a score less than 5 on a 9 point Likert scale. If they had a high level of information search (5 on a 9 point Likert scale), then the respondent was sorted into one of the other into two categories based on the sources of influence in their decision making. If the respondent has done high level of information search from any sources and the information from company, newspapers, other advertising brochures, or internet has had the most influence on the consumer purchasing the car insurance, s/he was categorised as a *rational-active* consumer. However, if the consumer has done high level of information search from any sources, and was directed by friends/family/partner, and financial adviser/intermediary to purchase the product, s/he was categorized into *relational-dependent* consumer. Based on this categorization, the result shows that 14.5% of consumers are passive, 38.1% are rational-active, and 47.4% are rela-

Table 2
Result of Consumer Search Behavior Typology

Types of Consumer Behavior	Frequency	Percentage
Passive	79	14.5%
Rational-active	208	38.1%
Relational-dependent	259	47.4%
Total	546	100%

tional-dependent (see Table 2).

This study has demonstrated a new way of segmenting the consumer market based on the consumer search behavior. The results indicate that the dominant types of consumer are relational-dependent and rational-active. Because the respondents are students, it makes sense that there should be a substantial proportion of first buyers. It also makes sense that, since they are "young consumers" they are more likely to be reliant on others to help them with their choices. This finding is in accordance with the studies of Holstius and Kaynak (1995) and Devlin (2002) which point out that recommendation of friends and relatives is considered as one of the most important factor for consumers in choosing financial service. This is also in line with the study of Almossawi (2001) that concludes that young consumers also consider recommendations of friends and relatives in their decision to select a financial service product.

Moreover, it has been found that young consumers are very active in terms of searching for information. This is due to the fact that consumers have different levels of knowledge about products and brands, depending on their personal experiences (Mattila and Wirtz, 2002; Ratchford, 2001). In this case, young consumers may have less experience compared to adult consumers who have been purchasing car insurance for many years. These differences in knowledge and experience generate important implications for consumers' pre-purchase information search activities (Hutchinson and Alba, 1991). Accordingly, young consumers are very active in collecting information before purchasing a product.

The proportion of passive, rational-active, and relational-dependent consumers may vary across type of product, type of purchase (purchase for the first-time or frequently), or characteristics of consumers. This needs further research into what factors affects the proportion of consumer behavior typology. In this study, most of the respondents are young consumers which make senses if the highest proportion is relational-dependent. In the case of the banking industry, for example, specifically for transaction account products, the highest proportion may be passive consumers. This suggests that further research is needed into consumer search behavior typology in different industries, different types of product, and types of purchase

Conclusion and Future Research Directions

This study has established a new way to segment the consumer market based on consumer search behavior. Three segments have been developed and investigated in this study:

- *Passive*: consumers who have a low level of search before purchasing a product
- *Relational-dependent*: consumers who have a high level of search before purchasing a product and are directed by other people to purchase the product
- *Rational-active*: consumers who have high a level of search before purchasing a product but are not directed by other people to purchase the product

This study suggests that rational-active and relational-dependent consumers are more sensitive to the market place. They are very sensitive to changes in companies' offerings. For example, if there is a change in the price of a product, rational active and relational dependent consumers will notice this change and it will have a sizable impact on their decision to purchase the product. Meanwhile, passive consumers are less sensitive to the market place. They may not be concerned about what a company is offering. The implication here is that, passive consumers might present both an opportunity and a challenge for the company; opportunity is that the company might earn more profits from these consumers since they are not concerned about what other companies are offering; challenge is that the company should find a way to push passive consumers who are a competitor's customers to become relational-dependent or active consumers in order to choose the product offered by the company over their competitor's products. Meanwhile, for rational-active consumers, managers need to be very systematic and detailed when informing these consumers of the benefits their company offers. For relational-dependent consumers, managers might develop better strategies for managing reference groups, family members, and opinion leaders. The people on whom relational-dependent consumer rely for advice tend to be rational-active themselves. Delivering product to customers using an appropriate communication strategy will provide better value for customers, which should result in a higher likelihood of purchase, repeat purchase, and positive word-of-mouth communication. Consequently, companies will achieve better financial performance.

Future research might replicate this study, specifically for investigating consumer search behavior typology on different types of product, different types of purchase (first time-buyers, renewals, or switchers) and different units of analysis. The result might provide a substantially different proportion of the percentage of passive consumers, rational-active and relational-dependent. In addition, future research should conduct longitudinal research to investigate the stimuli which drive consumers to shift from being one type of consumer to another type. More precisely, what influences a consumer to shift from a relational-dependent consumer (one who actively search information and is directed by other people to purchase a product) to become a passive consumer (no longer searching for information about the product) or to become a rational-active consumer (one who is not directed by other people to purchase a product). In addition, the stimuli that can push the passive consumers to be aware of the company's offering, in other words, to become relational-dependent or rational-active, needs to be investigated. Then, when these consumers purchase the company's product, the stimuli that can make these active consumers become passive consumers in order to prevent switching to other companies also needs to be investigated. U

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