

# LEARNING: AN INDIVIDUAL INFLUENCE ON CONSUMER BEHAVIOR



*By this time you have understood that behavior of consumers is influenced by different social and environmental influences. In addition, a consumer is subject to influence by a number of individual forces. This principal internal forces to be discussed are learning, perception, motivation, personality, and attitudes. While these forces are obviously influenced by the social and external environment in many ways, they are internal to the individual buyer. A buyer accumulates a reservoir of information about products, retailers, and manufacturerers, from experience, a powerful teacher. His buying process becomes modified time after time by his learning experiences. In this unit we shall deal with different aspects of these learning experiences along with learning theories in three different lessons.*

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## Lesson - 1 : Learning – Definition and Theories

### Objectives of this lesson

After reading this lesson, you will be able to:

- Understand the background of considering learning in explaining consumer behavior
- Give a general definition as well as consumer behavior related definition of learning
- Explain both behaviorist and cognitive theories of learning
- Identify the basic differences between the behaviorist and the cognitive theory of learning.

### Introduction

A consumer's past experience or learning determines his future purchase decisions. Learning may be understood using two basic types of theories-behaviorist and the cognitive theory.



### Background of Considering Learning in Explaining Consumer Behavior

Explaining and predicting consumer learning enhances our understanding of consumer behavior, since learning plays a role at every stage of the buying decision process. When one tastes a new product, such as a cigarette, his learning occurs. In reality, almost all consumer behavior is learned. There is little doubt but that what consumers learn has a significant impact on how they behave. In fact, aside from the instinctive needs, all needs are learned from past experiences. Thus, our consumption decisions are the outcomes of our past experiences, i.e., our learning. It implies that consumer behavior is largely learned behavior.

Almost all consumer behaviors are learned

Consumers' attitudes, values, beliefs, preferences, and in fact, everything is learned. Consumer evaluation of product alternatives is enhanced through learned behavior. Business people need to spend considerable effort to ensure that consumers will learn of the presence and characteristics of their offers. If consumers learn of the nature and characteristics of a product, their offers. If consumers learn of the nature and characteristics of a product, their chances of buying the same increase. Some of the learning occur intentionally, while others occur unintentionally. Both of the learning influence consumer behavior, "Appreciation of learning and memory processes can aid our understanding of how frequently to repeat advertising messages; how visual symbols, songs, and other techniques can facilitate consumers' learning .... regarding products and promotions; and how consumers develop habitual purchase patterns for some goods."<sup>1</sup>

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<sup>1</sup> Loudon D.L. and Bitta A.J.D., *Consumer Behavior – Concepts and Applications*, McGraw-Hill, INC., USA, 1993, p. 386.

Therefore, how consumers learn is a matter of great importance to marketers. Since marketers are interested in teaching consumers about their brands, they are interested in the concepts of learning. That is why they are interested in different aspects of learning. Learning is important for the marketers who should recognize that the marketing effort builds to an important extent on learning. Knowledge of learning principles can be useful in understanding how consumers' wants and motives are acquired and how their tastes are developed. Therefore, understanding more about how consumers learn should help you develop more effective marketing strategies. It is clear from the above discussion that knowledge of learning concepts helps marketers understand consumer behavior better and to adopt appropriate marketing strategies.

### **Learning Defined and Explained**

We start sensing our environment right from the day we are born. As our nervous systems begin to process stimuli, experiences penetrate our awareness and become perceptions. As our nervous systems develop and we are able to have expanded new perceptions, we begin to find increasing meaning in our experiences. In short, we learn. Psychologists broadly describe learning as relatively permanent changes in thought and behavior that result from experience. Learning requires memory – the ability to summon past thoughts and events to mind. Thus, it is a change in the content or organization of long-term memory. This change takes place as a result of information processing. Two processes are intertwined: we must remember to learn, and we must have learned to remember. Learning and perception are closely related since a consumer can only learn what he has perceived.

Learning consists of changes in one's behavior that are caused by information and experience.

Learning consists of changes in one's behavior that are caused by information and experience. Variations in behavior that result from psychological conditions such as hunger, thirst, sex, etc. are not considered to be learning. It refers to the effects of direct and indirect experiences on future behavior. It can also be described as a change that takes place in a person's thought processes caused by prior experiences. Michael L. Ray defines learning as the more or less permanent acquisition of tendencies to behave in particular ways in response to particular situations or stimuli. Learning, thus, essentially involves the linking of stimuli with responses. So far we have defined and explained learning from general perspective. Now it is time to define learning for consumer study.

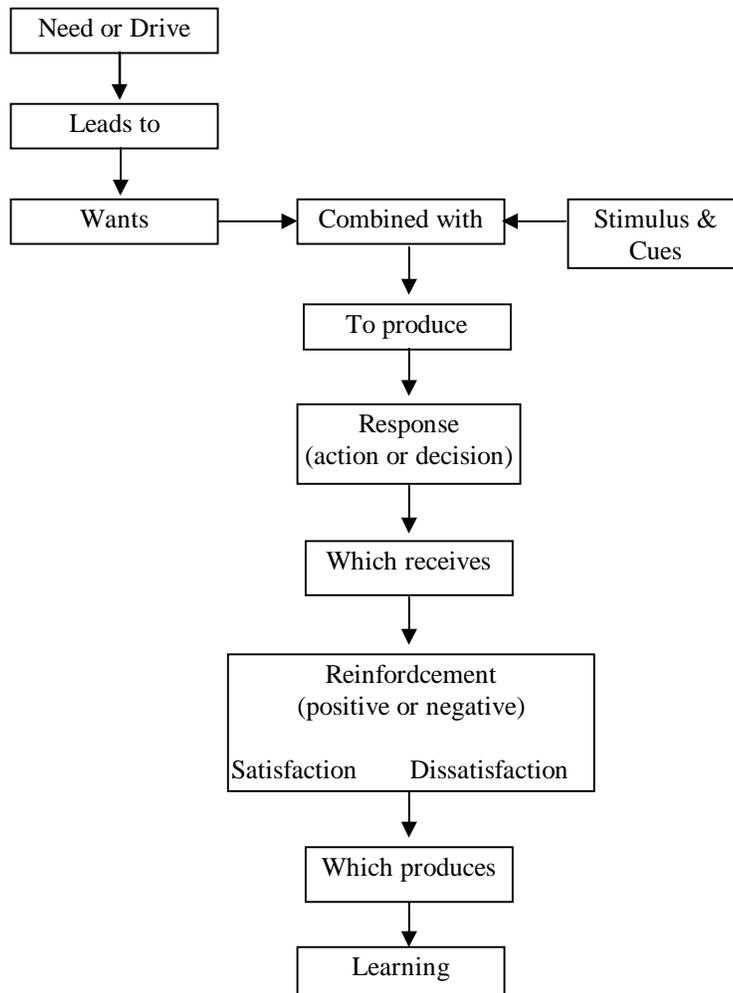
As mentioned earlier, consumer evaluation of product alternatives is enhanced through learned behavior. Learning occurs when consumers respond to a stimulus and are rewarded with need satisfaction or are penalized by product failure. For example, consumers may be stimulated by a need for a cold drink on a hot day. Their response may be to try different brands of soft drinks until they find a product that satisfies their needs. After this, they will tend to make similar responses on future occasions. The consumer has learned. Thus, for our purpose, we mean,

for consumer study, learning may be defined as the acquisition of new responses to behavioral cues in the environment, occurring as the result of reinforcement. It may also be defined as the process by which individuals acquire the purchase and consumption knowledge and experience that they apply to future and related behavior. If you analyze these definitions, you can note few important points with regards to consumer learning. They are: (1) learning is a process which continually evolves and changes as a result of newly acquired knowledge or from actual experience, (2) the process of learning starts because of the drives, (3) drives are created by cues, (4) individuals respond to the cues, (5) future responses are related to reinforcements. Basically, learning is a process of interactions between four factors: drives, cues, responses, and reinforcements. Let us now have some ideas on this process.

Learning is a process of interactions between four factors: drives, cues, responses, and reinforcements.

Experts describe consumer learning as a process consisting of number of steps. The basic elements of this process be can be shown in the following figure (Figure-9.1):

**Figure-9.1: Showing the Learning Process**



- **Drives**

Drives basically cause an individual to act.

A drive is a strong stimulus that encourages action by which the individual can reduce his need. Drives are internal. They are the reasons behind certain behavior patterns. In marketing, a product purchase is the result of a drive to satisfy some need. Thus a drive can be associated with a specific need that the individual seeks to satisfy. Drives basically cause an individual to act. Drives could be both primary/basic and secondary. Physiological motivators, such as hunger, thirst, sex, sleep, etc. are primary or basic drives. The other type of drives, secondary drives are learned by the individuals. They are learned through experiences received from social and cultural environments. Some of the secondary drives are: need for love and warmth relationship, desire for recognition (Figure-9.1: Showing the Consumer learning Process) and prestige, and the desire for particular position. Drive or arousal function is essential in the sense that, it activates the energy needed to engage in learning activity. Marketing managers cannot create internal drives in consumers. Some critics imply that marketers can somehow manipulate consumers to buy products against their will. Most marketing managers realize that trying to get consumers to act against their will is not a very fruitful activity. A good marketing manager, therefore, studies what consumer drives and needs already exist and how they can be satisfied better.

- **Cues**

Cues suggest specific ways to satisfy motives.

Cues are basically stimuli exist in the individual's environment. They are weaker stimuli that direct the individual's responses to the drive by determining how, when, and where it will occur. Cues, thus, trigger drives in individuals. They are capable of providing direction to motivated activities. Cues influence the manner in which consumers respond to a motive. Cues could be the products themselves, their advertisements, signs, colors, price, product design, store displays, or promotional offers. Cues suggest specific ways to satisfy motives. If consumer's expectations are found to be consistent with certain cues, those cues can direct consumer activities. Some marketers try to identify cues that have positive associations from some other situation and relate them to their marketing mix. Many people, for example, associate the smell of lemons with a fresh, natural cleanliness. Thus, marketers of many household cleaning products add lemon scent to their products keeping in minds this association. Using positive cues is especially common when new products are introduced because consumers have no past experience with the product itself. Some firms copy favorable cues associated with a competitor's popular product hoping that the same consumer response will carry over to their product.

- **Response**

A response is an effort to satisfy a drive.

A response is an effort to satisfy a drive. It is the overt behavior the individual takes in reacting to the drives and cues. Not that all learning include overt response. Thus, it includes both overt and covert (hidden or

mental) activities the consumer makes in reacting to a stimulus coming from the environment. The specific response chosen depends on the cues and the person's past experience. Again, the consumer is not bound to make one response against a particular stimulus all the time. He may make several responses to one single stimulus. "Before learning occurs, our innate characteristics order responses to a stimulus from the most likely to least likely response. Thus, a hungry baby is more likely to cry or exhibit sucking behavior than other responses. Over time, learning will modify the response hierarchy so that the other responses have a greater chance of occurring. In this way, consumers are able to adapt to changing environmental conditions which confront them."<sup>2</sup>

- **Reinforcement**

Reinforcement is the result of the response. It occurs when the response is followed by satisfaction, that is, reducing a drive. Reinforcement strengthens the relationship between the cue and the response. It may also lead to a similar response the next time the drive occurs. Repeated reinforcement leads to the development of a habit. It makes the decision process routine for the individual. Reinforcement increases the tendency for the response to re-occur in a similar situation. Reinforcement depends upon the degree to which the felt need of the consumer is gratified. Reinforcement may be positive, as when the response eases the drive, or satisfies the need. Or, it may be negative as when the response provides no result or an undesirable one. Reinforcement may be even primary or secondary. Primary reinforcements reduce primary drives, and secondary reinforcements reduce secondary drives. Thus, if a firm decides to produce a product capable of satisfying an important consumer need, and individualizes its brand in ways important to the use, than gratification of desire and reinforcement should follow purchase of the brand. For marketing executive the reinforcement factor is of significance. If a consumer obtains positive reinforcement by purchasing a particular product to satisfy a specific need, it is more likely that he will repurchase the same product when the drive occurs again. Reinforcement becomes part for the consumer's past experience affecting virtually all aspects of future purchasing behavior.

Reinforcement is the result of the response.
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The learning process can be illustrated by taking the activity of a thirsty person. The thirst drive could be satisfied in a number of ways. For example, if the person walks crossing a vending machine and sees a Coke sign – a cue – then he may satisfy the drive with a response – buying a Coke. If the experience is satisfactory, positive reinforcement will occur – and this man may be quicker to satisfy this drive in the same way in the future. This emphasizes the importance of developing good products which live up to the promises of the firm's advertising. People can learn to like or dislike Coke – that is, learning works both ways. Thus marketers

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<sup>2</sup> *Ibid*, p. 388.

need to know how consumers learn, and how they learn to avoid or seek products, and how they remember them.

### **Learning Theories – Behaviorist and Cognitive Theories of Learning**

No universally workable and acceptable learning theory has yet emerged. There are many different theories and approaches to the study of learning. But, here in this text we shall be interested in two most common approaches: Behaviorist approach and the Cognitive approach. Let us examine the approaches at some length:

#### **The Behaviorist Approach**

Most of us are familiar with the kind of learning that has been termed stimulus response learning. Stimulus response theory holds that organisms learn first to associate an original stimulus with another, adjacent stimulus and then to respond to second conditioned stimulus with the behavior formerly induced by the original stimulus. According to the advocates of this theory, all human behavior can be reduced to a simple relationship of some stimulus (S) from the environment creating a desired response (R). This theory states that, learning occurs as a person responds to some stimulus by behaving in a particular way and is rewarded for a correct response or penalized for an incorrect one. When the same correct response is repeated in reaction to the same stimulus, a behavior pattern or learning is established. This theory assumes that five factors are fundamental to learning. They are: drives, cues, responses, reinforcements, and punishments. Though we have discussed most of these factors before, let just highlight the essence of them.

A response is a behavioral reaction to the drive and cue.

A drive is an internal or an external force that requires the person to respond in some way. A cue is a signal from the environment that determines the pattern of response. A response is a behavioral reaction to the drive and cue. A reinforcement results when response is rewarding. It can either be positive or negative. Positive one involves experiencing a desirable outcome as a result of engaging in the behavior. Negative one occurs when a behavior allows a person to avoid an undesirable outcome. A punishment is a penalty inflicted for incorrect behavior.

A connection among the drive, cues, and response will be established if the response is rewarded by either positive or negative reinforcement. Reinforcement, thus, leads to learning. If a person, for example, is motivated to shop (drive) who has found bargains (positive reinforcement) when going into stores (response) that have sale signs outside (cues) will respond (learn) by going into other stores with sales signs. Again, a consumer who finds it satisfying to avoid having problems (negative reinforcement) due to poor design or quality by paying higher prices will learn this response pattern. On the contrary, if a response is punished or not gratifying (a purchase results in a bad experience or dissatisfactory), the consumer's mind is open to other cues which may lead to a different

response. Thus, if a response to stimulus, such as a purchase, proves unsatisfactory, the buyer may try a substitute product or switch to another brand – that is making different response to the same stimulus. He will keep on making responses until he finds one satisfactory. It is now clear that an individual may try several responses against one stimulus to settle for the most satisfying one, which B.F. Skinner (is known as one of the prominent behaviorist theorists) conceptualized in his learning theory. This explanation of learning may also be termed as Trial and Error learning. To explain this proposition, let us take the example of an individual who has bought a particular brand of toothpaste. Suppose, he was satisfied with the brand that he has bought for quite sometime. If, suddenly his preferred brand becomes unsatisfactory, he will try other brands – that is other responses. He will keep on trying different brands until he gets one that is satisfactory. Thus, he tries different responses to the same stimulus, makes errors, and learns from the errors which response is satisfactory or rewarding.

### **The Cognitive Approach**

This approach to learning encompasses all the mental activities of humans as they work to solve problems or cope with situations. You should know that, not all learning takes place as the result of trial and errors. Quite a number of learning takes place as the result of consumer cognitive processes. When we face problems we look at solutions, that is, try to reach decisions. To arrive at decisions or solutions we gather problem related information. After then, using our mental structure we evaluate information so gathered to reach the best possible solution or decision. Thus, our learning is based on our mental or cognitive activity. Cognitive learning, therefore, is based on our mental activity. This type of learning involves ideas, concepts, attitudes, and facts that contribute to our ability to reason, solve problems, and learn relationships without direct experience or reinforcement. The cognitive theorists consider human being as adaptive problem solvers. They believe that we human beings are very complex creatures who gather and process problem related information using their senses. They also believe that not all human learning are stimulus response learning, but only few of them could be of this type. Rather, most of the learning are the outcomes of the mental process.

Cognitive theory emphasizes the symbolic, mental, and inferred process of human beings which are covert, that is not seen or exposed because what goes on an individual's mind cannot be seen, but felt. Cognition refers to the types of processes involving such activities as thinking, reasoning, perceiving, problem solving, and conceptual learning. H. C. Ellis in his Fundamentals of Human Learning and cognition says, "more generally, reference to cognitive processes implies an active role of the human in learning situations, the use of strategies, and ways in which the learner might organize materials in order to learn and retain them more efficiently. Since it is difficult to think of any human learning situation in which the human is not in some way actively responding, organizing, and

Our learning is based on our mental or cognitive activity. Cognitive learning, therefore, is based on our mental activity.

reorganizing the materials, human learning will almost always involve some kind of cognitive activity.”

### **Basic Differences Between the Behaviorist and the Cognitive Theory of Learning**

From the discussion above on the behaviorist and cognitive theories of learning, you have realized that two theories differ. The basic differences between them are highlighted below:

- The basic difference between these two theories of learning is the way they presented the human being. Behaviorists consider human behavior with that of laboratory animals such as rats. They believe that, whenever an individual is exposed to a stimulus, he will make a response such as a machine. But, in reality, we human beings do not always respond to stimuli. The cognitive theorists, on the otherhand, think human being as adaptive problem solvers.
- Behaviorists think that, human beings make responses to stimuli, and keep on responding in the same way so long the response is satisfying or gratifying. The cognitivists, on the otherhand, consider human beings as complex data gathering and processing organisms. They involve themselves in such activities keeping in minds their goals and aspirations.
- Behaviorists do not consider learning as a mental process. But, cognitivists consider it as a complex mental or cognitive process.
- Behaviorists think that consumer responses are related to reinforcement – either positive or negative. Cognitivists think that responses are related to motivation and perceived needs.
- Behaviorists are interested in the overt aspects of learning and behavior. Cognitivists are interested to know the process of learning, i.e., the hidden or covert aspect of learning and behavior.
- Behaviorists take a partial view of the learning by emphasizing only on stimulus, response, and reinforcement. The cognitivists take a holistic approach in explaining consumer learning, and take into consideration the overall nature of the situation, and the individual’s cognitive structure or mental repertoire.

## Self Evaluation

### Objective Questions

1. Our consumption decisions are the outcomes of –
  - a. Our past experiences
  - b. Our learning
  - c. Both a & b
  - d. None of the above.
  
2. Some of the learning occur –
  - a. Intentionally
  - b. Unintentionally
  - c. Both a & b
  - d. None of the above.
  
3. Appreciation of learning and memory processes can aid our understanding of –
  - a. How frequently to repeat advertising messages
  - b. How visual symbols, songs, and other techniques can facilitate consumers' learning
  - c. Both a & b
  - d. None of the above.
  
4. Knowledge of learning principles can be useful in –
  - a. Understanding how consumers' wants and motives are acquired
  - b. Understanding how consumers' tastes are developed
  - c. Both a & b
  - d. None of the above.
  
5. Psychologists broadly describe learning as –
  - a. Relatively permanent changes in thought
  - b. Relatively permanent changes in thought and behavior that result from experience
  - c. Relatively permanent changes in behavior that result from experience
  - d. All of the above.
  
6. Michael L. Ray defines learning as the more or less permanent acquisition of tendencies –
  - a. To behave in particular ways in response to particular situations or stimuli
  - b. To behave in particular ways
  - c. Both a & b
  - d. None of the above.

7. Learning occurs when consumers respond to a stimulus –
  - a. Are rewarded with need satisfaction
  - b. Are penalized by product failure
  - c. Both a & b
  - d. All of the above.
8. Cues are weaker stimuli that direct the individual's responses to the drive by determining –
  - a. How it will occur
  - b. When it will occur
  - c. Where it will occur
  - d. All of the above.
9. A response is the overt behavior the individual takes in –
  - a. Reacting to the drives
  - b. Reacting to cues
  - c. Both a & b
  - d. None of the above.
10. Reinforcement occurs –
  - a. When the response is followed by satisfaction
  - b. When the response is followed by dissatisfaction
  - c. When the response is followed by a punishment
  - d. None of the above.
11. Behaviorist theory states that, learning occurs –
  - a. As a person responds to some stimulus by behaving in a particular way
  - b. As a person is rewarded for a correct response
  - c. As a person is penalized for an incorrect response
  - d. All of the above.
12. The cognitive approach to learning encompasses all the mental activities of humans as they work –
  - a. To solve problems
  - b. To cope with situations
  - c. Both a & b
  - d. None of the above.

**Answers:**

1. c, 2. c, 3. c, 4. c, 5. b, 6. a, 7. c, 8. d, 9. c, 10. a, 11. d, 12. c.

**Descriptive Questions**

1. Explain the background of considering learning in explaining consumer behavior. Give and explain a general definition as well as consumer behavior related definition of learning.



2. Explain the behaviorist and cognitive theories of learning. Identify the basic differences between the behaviorist and the cognitive theory of learning.

## **Lesson - 2 : Behavior Modification Using Learning Principles**

### **Objectives of this lesson**

After reading these lessons, you will be able to:

- Understand the concept of classical conditioning using which consumer behavior may be modified
- Describe the concept of operant conditioning using which consumer behavior may be modified
- Explain two important learning related concepts, “generalization” and “discrimination”
- Identify the marketing implications of these two concepts
- Understand how retention of advertising messages may be increased and forgetting may be reduced.

### **Introduction**

You know that there are two major schools of thought relating to learning – the cognitive and the behaviorist. The first one basically emphasizes on the mental process that consumers go through in order to learn about stimuli. This has received greatest attention by the marketing scholars. The other one, behaviorist approach to learning centers on those factors that are observable, and not on the covert aspects, such as motivation, attitudes etc. This approach is based on experimental findings of behavioral scientists conducted in laboratories with animals. Though this approach has received relatively less attention by marketing scholars, but it suggests a number of lessons for the marketers, one of which is behavior modification of consumers. The experimental study of learning (behaviorist approach) has been dominated by the use of two models or paradigms, known as (1) classical conditioning and (2) operant or instrumental conditioning. The first of these procedures stems from the work of the famous Russian physiologist, Ivan Pavlov; the latter derives largely from the work of B. F. Skinner, and E. L. Thorndike (of Columbia University’s Teachers College). These two types of conditioning principles may be successfully used by the marketers in shaping or reshaping (modifying) the behaviors of target consumers. The most important areas of their application are advertising and sales promotion. Using the knowledge of these conditioning principles in either advertising or sales promotion activities, marketers may offer stimuli to consumers that may modify or shape behavior that goes in favor of the concerned firm.



Before discussing these two conditioning concepts and their application in modifying consumer behavior, you should be given the idea of what

conditioning means. According to Hawkins, Best, and Coney, conditioning refers to learning based upon association of stimulus (information) and responses (behavior). They also argue that, conditioned learning simply means that, through exposure to some stimulus and a corresponding response, one learns that they go together (or do not go together). Let us now discuss the two concepts at some length.

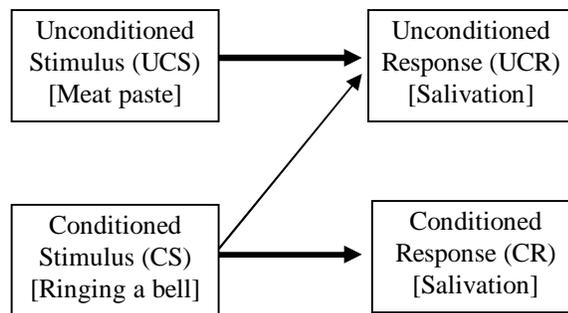
### **Classical Conditioning and Behavior Modification**

From our real-life experience, most of us are familiar with the kind of learning that has been termed classical conditioning. This is a kind of stimulus-response learning. It holds that, organisms learn first to associate an original stimulus with another, adjacent stimulus, and then to respond to that second 'conditioned' stimulus with the behavior formerly induced by the original stimulus. Classical conditioning, thus, refers to the process of using a natural physiological relationship between a stimulus and response to bring about the learning of the same response to a different stimulus.

Let us now give you the idea, how the concept of classical conditioning emerged. This type of learning was first experimented by a Russian physiologist, Ivan Pavlov, known as the father of classical conditioning principle. He conducted the experiment with a number of dogs, known as famous salivating dogs. In his experiment he first realized that both men and animal automatically form saliva in their mouths when presented with food. Your mouth, for example, will be full of water if any food item is placed there, and so as the animal. Since he used dogs in his experiment, he first placed a pellet of meat into the dog's mouth, and noticed that the dog started salivating. He made the experiment for quite sometime, and found the same pattern of behavior in his dogs. Salivating here, is a natural or automatic response. This response is not conditioned by anything. The animal here has no control over this relationship of food to salivation. He termed the food item, here in this case, the pellet of meat, an unconditioned stimulus (UCS), and salivation, after the meat is placed, an unconditioned response or an unconditioned reflex (UCR). Thereafter, Pavlov tried to link this unconditioned response with a neutral stimulus. And in his effort to link the unconditioned response (previously made against food) with a neutral stimulus, he decided to ring a bell every time before meat is placed in the dog's mouth. He knew that ringing bell would, by itself, create no reason for a dog to salivate. He tried this experiment several time, and once found that saliva begins to flow from the dog's mouth immediately after the bell is rung even if meat is not placed in the dog's mouth. He termed the bell here a conditioned stimulus (CS), and the new response to the bell as conditioned response (CR). He thus found that a relationship has been established between the bell (conditioned stimulus) and the food, and as a result, the response initially made to the food would now be made to the bell. This new response is a conditioned response. Through conditioning, Pavlov's dogs came to salivate when they heard only the bell – even without food (the original stimulus). The dogs

behaved in a modified way as they learned from the conditioning that ringing the bell is somehow connected to the placement of food in their mouths. Here learning has occurred as the result of classical conditioning. This experiment may also be described in brief, as follows: meat paste, and ‘unconditioned stimulus’ (UCS), is placed in a dog’s mouth and automatically elicits a flow of saliva, an ‘unconditioned response’ or ‘unconditioned reflex’ (UCR); and independent stimulus, such as ringing of a bell, which does not usually elicit the flow of saliva, is presented just before each presentation of food and comes presently to elicit the saliva without the unconditioned stimulus (UCS). The new response to the bell is called a ‘conditioned response’ (CR) and the sound of the bell is called a ‘conditioned stimulus’ (CS). The independent stimulus (CS), by being associated with the ‘unconditioned stimulus’ (UCS), elicits a response (CR) resembling the one initially made to the unconditioned stimulus (UCR). Learning through classical conditioning may best be understood by looking at the following figure:

**Figure-9.2: Showing Classical Conditioning**



**Behavior Modification Using the Concept of Classical Conditioning**

Though some argue that consumer behaviors are not classically conditioned as they are voluntary and not related to any conditioned stimuli. As a result, you may become surprised why the concept of classical conditioning has been discussed here. You may think that consumers are unlike dogs or other animals, and as a result the discussion of classical conditioning has no relevance with consumer behavior. But, in reality many of consumers’ behaviors are classically conditioned, and, as a result, classical conditioning does have some very real applications to consumer learning and can explain a great deal of the associations made between brand names and other familiar symbols. Different studies noted that the ability of commercials to form associations by classical conditioning is well established, and as a result, is widely used by thye marketers. The application of the classical conditioning in modifying consumer behavior may be explained by different examples. Let us assume that listening to pop music (unconditioned stimulus) elicits a positive emotion (unconditioned response) in many individuals. Let us say that, this music is consistently paired with a particular brand of tea

(conditioned stimulus). After a few trials, it may be seen that the brand itself will come to elicit the same positive emotion (conditioned response). Thus, this concept may be used successfully by the marketers in advertisements or commercials to change or modify consumer behavior causing them to act in favor of the advertised brand.

### **Operant Conditioning and Behavior Modification**

The other name of operant conditioning is instrumental learning. You have noticed that, in case of classical conditioning, there is no reinforcement present. The basic difference between the classical conditioning and the operant conditioning is that, operant conditioning is largely a matter of reinforcement. Of more relevance to students of consumer behavior is operant conditioning. Operant conditioning principle argues that we learn not simply to respond to stimuli but also to perform operations on our environment. It implies that, we actively manipulate things to produce desired consequences or to avoid undesired ones. Operant conditioning concept holds that learning results not in habitual responses but in mental structures – systems of thinking about our experiences. For example, if you are hungry in the morning, your thinking might go like this: “I am hungry for breakfast. My parents used to give me bread and butter in the morning. I remember that liked it and I felt good after eating it. I think I will buy a bread and a butter.” This entire sequence occurs almost instantaneously as a single thought, of course, composing a mental structure that you use for thinking about breakfast items. From this you understand that, operant conditioning is basically dependent on reinforcement. In the case of the above mentioned individual, he is planning to buy bread and butter for his breakfast as his response was reinforced earlier – he was satisfied eating bread and butter in the morning. Like the classical conditioning, the operant conditioning method also involves developing linking between stimuli and responses. But, the process used to develop connection between stimuli and responses is different than the classical conditioning method. Here, the learner looks at a response that is correct or appropriate giving him reward. He selects that response against a particular stimulus which is reinforced. This particular response is learned through trial and error method. An individual makes a response to a particular stimulus as a trial and gets a result from it. If the result is found to be unsatisfactory, he will try other responses and will settle to one that is most satisfactory. As mentioned earlier, this type of learning was first demonstrated by an American psychologist B. F. Skinner. In his experiment he placed a hungry animal in a box named “Skinner Box”. There were two compartments inside the box. In one compartment there were some food item and in other side he placed the animal. There was a lever in the animal’s side pressing of which would help the animal find food item and eat that, which could satisfy its hunger. As the animal was hungry, it started running here and there inside its compartment. As a result of this, the animal, purely by accident, pressed the lever that facilitates the appearance of food, which the animal ate and were satisfied for time being. When it felt hungry again, it did the same thing, and second time also the lever was pressed

accidentally. After a number of such accidents the animal came to learn that pressing the lever is connected with the presentation of food. From that time onward, the animal directly started pressing the lever whenever it felt hungry as it learned from a number of trial and errors that this is the most appropriate behavior or response against hunger (stimulus). The animal would display another behavior if it were punished by an electric shock after the lever was pressed. Operant conditioning, thus refers to changing the frequency or probability of a response by following it with a reinforcement. David S. Austin and James M. Johnson defined operant conditioning as a process in which the frequency of occurrence of a bit of behavior is modified by the consequences of the behavior.

From the above discussion it is clear to you that reinforcement plays a much larger role in operant conditioning. Since there is no automatic stimulus-response relationship involved, the subject must first be induced to engage in the desired behavior and then this behavior must be reinforced. Now question comes, how you can apply the principle of operant learning in your marketing activities. Let us assume that you are the marketing manager of an instant noodles producing company, and you want your sales to increase by applying the concept of operant learning. Your product for example, has three features: good to eat, quick to prepare, and less spicy, which you think consumers will like. Now you can take attempt to influence your target consumers to learn to buy and consume your brand. How you can do that? There could be quite a few options at your hand. Among others, distributing free samples to a large number of prospective customers, and offering special inducements are notable. If customers who received free samples like the product (positive reinforcement), they are likely to buy your brand on continuous basis. If on the otherhand, if they are not satisfied consuming your brand (negative reinforcement or punishment), their chances of future purchases of your brand are reduced greatly. There are quite a few other options available to marketers to facilitate learning of prospective customers based on the principle of operant conditioning. Some of the important ones are special price discounts, premiums, contests, sweepstakes, bonuses etc. These give the customers the opportunity to try a particular brand taking minimum of risks and learn about it which will shape their future behaviors. By this time you are aware that operant conditioning is mainly a matter of reinforcement.

Reinforcement plays a much larger role in operant conditioning.

Operant conditioning is a matter of reinforcement.

### **How Reinforcers Determine Operant Learning?**

Reinforcement has a significant impact on the speed at which learning occurs and the duration of its effect. It is anything which influences the likelihood that a given response will be repeated in the future. But, how reinforcers determine operant learning? Reinforcers determine operant learning in a number of ways. Let us now have a look at those:

- An individual is likely to repeat the same response against a particular stimulus, if every time his response is rewarded or reinforced. If for example, you buy and use a particular brand of hair shampoo and find it very effective, your chance of buying the same brand of the

shampoo next time increase. If next time again you find equal or more satisfaction using it, you are likely to settle to this particular brand, since you have learned that this is the kind of shampoo you were looking at.

- If you experience a negative outcome buying and using a particular brand of a product, you are highly unlikely to buy the same brand next time. The reason is that, you have learned it to be punishing or unsatisfactory.
- In another case, if an individual is negatively reinforced or punished for a particular response, but if he is assured of reward next time, he is likely to respond as before. For example, you have bought a particular product from a nearby shop and found it dissatisfactory, and immediately reported it to the shopkeeper. If the shopkeeper apologizes, replaces you the product, and assures of the most satisfactory service from now onward, you are likely to buy from the said shop again.
- Companies want consumers to learn about their brands and to retain what they have learned. Marketers generally want learning to occur and to last for a long. But it does not always work. Sometimes learned responses are disappeared, that is, extinction does take place. It occurs because the reinforcement for the learned responses is withdrawn, or learned responses are no longer used. Extinction of a response may take place when the relationship between the conditioned stimulus and the unconditioned stimulus is broken. For example, if you do not get the same type and level of service from a store which you used to get before, you may stop visiting that shop and buying from there.

From the above discussion it is clear that, marketers are interested in teaching consumers that their products have attributes that will satisfy one or more of customers' goals (reinforcing consumers). If they are successful in reinforcing consumers, sales of their products are very likely to increase.

### **“Generalization” and “Discrimination” – Two Important Learning Related Concepts Having Marketing Significance**

There are quite a few learning related concepts that have important marketing implications. Of these, generalization and discrimination are the two concepts that deserve special attention. Now we shall look at them in turn:

#### **Generalization**

This tendency to make the same response to a similar stimulus as to the old one is known as generalization.

Classical conditioning theorists are of the opinion that, learning depends not only on repetition, but also on the ability of individuals to generalize. It occurs when, for an existing stimulus-response relationship, a new stimulus that is very similar to the existing one, one tends to respond to stimulus that is very similar way as to the old one. This tendency to make the same response to a similar stimulus as to the old one is known as generalization. To make this clear to you, let us take the example Pavlov's

experiment. In his experiment he used bell as a conditioned stimulus which caused the dog to respond. Instead of ringing the bell, if In this of Pavlov's experiment. In his experiment he used bell as a conditioned stimulus which caused the dog to respond. Instead of ringing the bell, if. Pavlov would make a sound similar to the bell, that could also evoke the same response. This concept is used increasingly by the present day marketers in order to get positive response to their new products. A company may use generalization in the form of family branding by using a single brand name for its different products. Singer, for example, attaches its name to the vast array of products it offers for sale. It is likely that consumers will generalize the favorable feelings developed toward one Singer product to another. This concept may be used in product name, features, design, advertising, packaging, and market promotion activities. A company may select similar name of one of its competitors whose product is very favorite among consumers. It may also add similar features, develop similar package, or even prepare similar advertising materials as of the market leader. The purpose is to encourage generalization by the customers. Generalizations of stimuli by the consumers also suffer from a number of limitations. If consumers generalize two competing brands, the producing companies should make their brand widely available. The reason is that, if consumers do not find one brand in a preferred location, he will buy the other, as both are similar to him.

### **Discrimination**

If a subject is reinforced for responding to one stimulus and not to another, or for making one response rather than another to a given stimulus, a discrimination gradually develops. The end result is that he learns to discriminate between the occasions for making a given response (stimulus discrimination) or between the responses appropriate for a given occasion (response discrimination). Discrimination thus, refers to the process of learning to respond differently to somewhat similar stimuli. In marketing terms, discrimination means the process by which buyers strengthen their attachment to a particular brand. For instance, if the management of a particular brand of soft drinks feels that consumers should not consider their brand as being just like every other brand, they should teach consumers to differentiate their brand from other available brands of soft drinks.

Engel, Blackwell, and Miniard defined it as the process whereby an organism learns to make a particular pattern of response to one stimulus but avoids making the same response to a similar stimulus.

**Marketing Implications of Discrimination Concept:** The concept of discrimination is very important from marketing point of view. Marketers always try to convince customers that their brands are better than other brands. Marketers may ensure discrimination of their brands by consumers in a number of ways. One way of doing this is through the advertising campaign. Advertising can either symbolically or physically

point out brand differences which may facilitate discrimination on the part of consumers. A marketer may also use this concept successfully for consumers to discriminate his brand through the physical attributes of the brand, such as developing an unique product, price it uniquely, package it differently, or distribute it through a different channel of distribution. A particular brand of a product may also be discriminated by consumers, if the said brand offers distinctive services unlike competing brands. Discrimination becomes easier for customers if they can easily recognize the differences between brands. Marketers should, therefore, try to add different features in their brands to facilitate discrimination on the part of the consumers. If different brands in a particular product category are found to be generically equal to one another, marketers can best apply the concept of market positioning to help consumers differentiate their brands. There could be situation where different brands of products in a particular product category are generically same and positioning strategy is ineffective. In such a situation, discrimination may be facilitated by offering the brand at lower price or by offering different inducements to the customers. These offers will give them sufficient ground to discriminate a particular brand from the competing brands.

### **Retention and Forgetting of Advertising Messages – Marketing**

**Implications:** Advertisers want that their messages should be retained or remembered long by their target audience. Studies of human memory conclude that our memory is selective, and as a result we cannot retain or remember everything that we learn. Retention is that amount of learned material which we can recall or remember, and forgetting is the rest – that is the amount of learned material which cannot be remembered. Marketers have quite a few lessons to take from this. These are the lessons prescribed by the researchers from their experimental findings on retention and forgetting of advertising messages. The prescriptions are mentioned below:

- Advertisers should repeat their messages for consumers to retain those. The benefit of repetition is a fundamental doctrine of learning theory. There are many evidences that repetition of messages can have positive effects on learning. Repeated exposure of advertisements leads to positive affect toward the advertised product/brand. Repetition, thus, increases the strength and speed of learning. The more times you are exposed to information, the more likely you are to learn it.
- To increase retention of advertising messages by the target audience, advertisers should use familiar words in their messages. Moreover, advertising materials should be prepared using meaningful symbols, words, scenes, and materials. Different studies found a high correlation between meaningful materials and high retention of advertising messages.
- Third, audience should be encouraged to learn advertising messages thoroughly from the very beginning of the message exposure. The

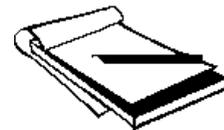
reason is that, any material learned thoroughly from the beginning is remembered for long. This can be ensured by preparing interesting ad.

- Messages that are learned and remembered may also be forgotten. With the elapse of time, we forget many things that we learned previously. For forgetting to cease, advertisers must reinforce the response. This can guarantee a long retention of their messages by the target audience.
- Interference has been identified as a major reason for forgetting to occur. This raise the question of commercial clutter. To avoid this problem, advertisements should be prepared in an outstanding manner that will prevent forgetting.
- Another strategy that marketers should adopt is, increasing the frequency of their advertisement. Increased frequency increases retention of messages.
- If advertisers want their messages to be remembered for long, they should run their messages on continuous basis instead of concentrating them on a particular time period. Let us take the examples of two advertisements say “A” and “B”. Advertisement “A” for example, is shown five times a day and continues for 30 days, altogether 150 exposures. Advertisement “B” on the otherhand runs one time a day, but 90 days in a go. Research reveals that, though total exposure of advertisement “B” is less (90 times), it will be remembered more than advertisement “A” for “B’s” continuity for a long time period.
- Another important lesson that advertisers may take is that, they should try to prepare short and simple advertisements instead of long and complicated advertisements. The reason is that, short and simple advertisements are remembered long than lengthy and complex advertisements.

In conclusion, we may say that, advertisers should try their best to increase consumer retention of their messages which will help them increasing sales of their products.

***Activity:***

Identify three advertisements, one based on classical conditioning, another based on operant conditioning, and the third based on cognitive learning. Discuss the nature of each advertisement and how it utilizes a certain type of learning.



## Self Evaluation

### Objective Questions

1. Behaviorist approach to learning centers on those factors –
  - a. That are observable
  - b. That are covert
  - c. Both a & b
  - d. None of the above.
  
2. According to Hawkins, Best, and Coney, conditioning refers to –
  - a. Learning based upon association of stimulus and information
  - b. Learning based upon association of stimulus and responses
  - c. Association of stimulus and responses
  - d. None of the above.
  
3. Classical conditioning refers to the process of –
  - a. Using a natural physiological relationship between a stimulus and response
  - b. Bringing about the learning of the same response to a different stimulus
  - c. Using a natural physiological relationship between a stimulus and response to bring about the learning of the same response to a different stimulus
  - d. None of the above.
  
4. UCR in Pavlov's experiment stands for –
  - a. Unconditioned reflex
  - b. Unconditioned return
  - c. Unconditioned response
  - d. Both a & c.
  
5. Classical conditioning –
  - a. Does have some very real applications to consumer learning
  - b. Can explain a great deal of the associations made between brand names and other familiar symbols
  - c. Both a & b
  - d. None of the above.
  
6. The concept of classical conditioning may be used successfully by the marketers –
  - a. In advertisements or commercials
  - b. To change or modify consumer behavior
  - c. Causing customers to act in favor of the advertised brand
  - d. All of the above.

7. Operant conditioning implies that –
  - a. We actively manipulate things to produce desired consequences or to avoid undesired ones
  - b. We actively manipulate things
  - c. We actively manipulate things to produce desired consequences
  - d. We actively manipulate things to avoid undesired ones.
8. Operant learning was first demonstrated by –
  - a. An American psychologist B.F. Skinner
  - b. An American psychologist Ivan Pavlov
  - c. An German physiologist B.F. skinner
  - d. None of the above.
9. David S. Austin and James M. Johnson defined operant conditioning as –
  - a. A process in which the frequency of occurrence of a bit of behavior is modified by the conditioned stimulus
  - b. A process in which the frequency of occurrence of a bit of behavior is modified by the consequences of the behavior
  - c. A process in which the frequency of occurrence of a bit of behavior is modified by the consequences of the new stimulus
  - d. None of the above.
10. In which of the following ways the principle of operant learning may be applied in marketing?
  - a. Lowering price
  - b. Offering premium
  - c. Distributing free sample
  - d. All of the above.
11. Reinforcement has a significant impact on –
  - a. The speed at which learning occurs
  - b. The duration of learning's effect
  - c. Both a & b
  - d. None of the above.
12. Extinction of a response occurs because –
  - a. The reinforcemtn for the learned responses is withdrawn
  - b. The learned responses are no longer used
  - c. Both a & b
  - d. None of the above.
13. Generalization is a tendency –
  - a. To make the same response to a similar stimulus
  - b. To make the same response to a similar stimulus as to the old one
  - c. To make the same response to a different stimulus as to the old one

d. None of the above.

14. Discrimination refers to the process of learning –

- a. To respond differently to somewhat similar stimuli
- b. To respond differently to different similar stimuli
- c. To respond similarly to somewhat similar stimuli
- d. None of the above.



**Answers:**

1. a, 2. b, 3. c, 4. d, 5. c, 6. d, 7. a, 8. a, 9. b, 10. d, 11. c, 12. c, 13. b, 14. a,.

**Descriptive Questions**

1. Explain the concept of classical conditioning using which consumer behavior may be modified.
2. Elaborate the concept of operant conditioning that may be used to modify consumer behavior.
3. Describe the two important learning related concepts, “generalization” and “discrimination”. Explain their marketing significance.
4. Show how retention of advertising messages may be increased and forgetting may be reduced.

## Lesson - 3 : Habit Formation and Brand Loyalty

### Objectives of this lesson

After reading these lessons, you will be able to:

- Know how habits are formed
- Define brand loyalty
- Understand the conclusions offered by Tucker about brand loyalty
- Know the factors responsible for variations in brand loyalty among products
- Identify the correlates of brand loyalty
- Understand how the concept of brand loyalty may be exploited by marketers.

### Introduction

The habit of repeatedly purchasing the same brand of a product develops through learning. As learning contributes to the development of brand loyalty among consumers, marketers take keen interest in it. Because marketers obviously hope to establish brand loyalty, they band every effort toward associating their products with powerful consumer needs by developing motivating cues and attempting to ensure positive reinforcement. Of course, products of superior quality tend to generate consumer satisfaction; such positive reinforcement encourages habit formation toward purchasing a particular brand. Whatever the source of their rewards, however, satisfied consumers do translate their satisfaction into repeat purchases, just as the negative reinforcement resulting from dissatisfaction pushes consumers toward other brands. Habits refer to the automatic connection of a stimulus with a response. Habit is established more quickly for weak stimuli, providing that consumers do not have to make discriminations. Consumers develop habits about a product more rapidly the less important the product is to them. But, if the consequences of a wrong decision are important for social reasons, consumers will be slower to develop a habit. Research suggests that, if a habit is strong, the response to the stimulus will also be strong.



When a habit is strong, the response to the stimulus will also be strong.

### Brand Loyalty

Marketers are particularly interested in the concept of brand loyalty as they seek to have a steady group of loyal customers for their products or services. With the increase in brand loyal customers, market share of a compnay keeps on risking. Thus, every single producer of branded merchandise is interested in developing loyalties among its target customers. Brand loyalty is usually taken to refer to repeat purchase patterns. But it implies, beyond mere repetition, a commitment to a brand , store, or manufacturer, a commitment that can persist for years. Jacob Jacoby and Robert W. Chestnut defined brand loyalty as the biased behavioral response expressed over time by a decision making unit with

respect to one or more alternative brands out of a set of such brands, and is a function of psychological processes. Brand loyalty, therefore, is a particular kind of repeat purchasing behavior which includes a commitment or preference which is the cause of the pattern of repeated purchases of the brand. “Brand loyalty is just what the name implies – loyalty to a particular brand demonstrated by purchases of that brand. A person who always buys and uses a certain brand of toothpaste and who would go to a different store if one store was out of that brand is highly brand loyal”.<sup>3</sup> Brand loyalty is an elusive concept as described below.

There is no socioeconomic characteristics associated with different degrees of brand loyalty for low-price, frequently purchased items. In the absence of positive evidence to the contrary, manufacturers had better check carefully before they make assumption that they can distinguish between high-loyalty and low-loyalty families in their particular market by certain socioeconomic characteristics.

Despite all the changes that take place in one’s life, there is evidence to suggest that brand preferences linger on. There is little indication that sex, intelligence, or marital status is related to persistence of brand preference. Age has some effect on brand preference, for older people seem to stick with the same brands more than younger people.

Most loyalty studies simply measure repeat sales but they do not develop into the attachment felt by the consumer for a brand or store. It is clear that a great deal of repeat buying does exist, but it is also clear that considerable brand and store switching take place. Since any ingredient of marketing mix can influence a buyer, brand loyalty has to contend with price competition, new products, advertising, product availability, and external forces such as personal influence. The evidence is not very precise, yet intuitively it would seem that people do feel some attachment toward brands and stores. There is certainly an element of familiarity and experience that lessens the risk for the buyer. Certainly, there are many factors to take into account in attempting to generalize about the extent of and reasons for brand loyalty. It is worth reminding ourselves that single elements in buying are seldom overpowering. Buyers will drop into and out of any brand pattern for all kinds of reasons.

### **Conclusions Offered by Tucker About Brand Loyalty**

W.T. Tucker expressed brand loyalty as biased choice behavior with respect to branded merchandise. In his article, “The Development of Brand Loyalty”, published in August 1964, volume 3, of the *Journal of Marketing Research*, he offered few interesting conclusions about brand loyalty, which should be taken into active consideration by the marketers trying to develop loyalties toward their brands. The conclusions are summarized below:

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<sup>3</sup> *Consumer Behavior*, Zaltman G., and Wallendorf Ml, John Wiley and Sons, Inc., 1979, p. 288.

**Conclusion number – 1:** Tucker noticed that brand loyalty may develop in some consumers based on the names, not on the discriminating differences that exist among brands. For example, some of the buyers of television sets may be loyal to Sony, not because Sony possesses discernible differences in features compared to other brands of television sets. Therefore, selecting an attractive name is very important for brand loyalty to develop among customers.

**Conclusion number – 2:** He also noted that, though brand loyalty develops based on differences of little worth or importance, but it persists for long. It is very difficult for competitors to change or modify brand loyalty, particularly if customers are hard-core loyals.

**Conclusion number – 3:** Not all consumers are equally influenced by others in developing brand loyalty toward different products. Some are subject to high interpersonal influence, while others are not very much susceptible to interpersonal influence. This susceptibility depends on a number of factors of which individual's personality type is very important.

**Conclusion number – 4:** Though Tucker noticed that preferences for specific product characteristics and brand loyalty are two different considerations, but, they together make up an individual's loyalty toward a particular brand.

### **Factors Responsible for Variations in Brand Loyalty Among Products**

There is still no indication that there is a general loyalty factor in people. Rather it appears that it is related to specific products and brands, as well as special pressures impinging on people. Guest (1964) noted that even early childhood experiences exert considerable influence upon later brand purchasing behavior. Other studies on brand loyalty revealed some interesting factors. They are summarized below.

One study indicated that price can be taken as an important cue to product quality and that perceived quality may be an important determinant of brand loyalty.

A conclusion from another brand loyalty study suggests that, consumers tend to be less loyal toward products with many brands available, where number of purchases and expenditures per buyer are high, where prices are relatively active, and where consumers might be expected to use simultaneously a number of brands of the product.

Consumers are brand loyal in markets where brands tend to be widely distributed and where market share is concentrated in the leading brand.

John V. Farley's study (1964) suggests that individuals put greater effort into shopping for products important to them, and put less effort for products considered relatively unimportant. In case of important products, Farley observed that brand switching occurs very frequently. He also identified that, a particular family may become loyal to a number of

brands in a particular product category depending on its uses. A family, for example, buy a particular brand of salt for cooking purpose, and another brand for other purposes.

### **Correlates of Brand Loyalty**

Researchers tried to identify correlates of brand loyalty through their studies. One of such a notable studies was conducted by James M. Carman. He hypothesized that the single most important predictor of brand loyalty is store loyalty. Customers who are store loyal shop at relatively few stores which restricts their range of choices, and as a result, they are more likely to exhibit greater brand loyalty. Carman also found that consumers who are not shopping prone will shop in a very small number of stores and, within those stores, will remain loyal to a very small number of brands.

Contrary to some findings, Carman also concluded that personal characteristics of consumers explain differences in store loyalty. Consumers' socioeconomic, demographic, and psychological aspects may contribute significantly in their brand loyalty levels. He also observed that, consumers most interested in status were the most loyal customers. He further observed that, housewives who socialize with neighbors seemed to exhibit a higher degree of brand loyalty than those who did not.

Another interesting aspect observed by Carman was that a consumer loyal to one brand in a given product category may not display similar loyalties to brands in other product classes. Thus, brand loyalties vary among product classes.

In conclusion, we can say that brand loyalty will be greater among satisfied consumers who have had more experiences with the product category than among satisfied consumers who are new to that product category. Thus, brand loyal consumers express greater levels of satisfaction than less loyal and non loyal consumers. Marketers may undertake a number of steps in developing brand loyalties among consumers. Among others, they may offer free samples, better after sales service, price or quantity discounts, develop catchy advertising messages, offer counter coupons, arrange more point-of-purchase displays, and develop attractive packages. Undertaking one or more of the above programs may contribute significantly in developing brand loyalty among consumers.

## Self Evaluation

### Objective Questions

1. Marketers band every effort toward associating their products with powerful consumer needs by –
  - a. Developing motivating cues
  - b. Attempting to ensure positive reinforcement
  - c. Both a & b
  - d. None of the above.
2. Habits refer to –
  - a. The automatic connection of a stimulus with a response
  - b. The forced connection of a stimulus with a response
  - c. The induced connection of a stimulus with a response
  - d. None of the above.
3. Consumers develop habits about a product more rapidly –
  - a. The more important the product is to them
  - b. The less important the product is to them
  - c. The less complicated the product is to them
  - d. None of the above.
4. Research suggests that, if a habit is strong –
  - a. The response to the stimulus will weak
  - b. The response to the stimulus will be slow
  - c. The response to the stimulus will be faster
  - d. The response to the stimulus will also be strong.
5. Brand loyalty implies, beyond mere repetition –
  - a. A commitment to a brand, store, or manufacturer, a commitment that can persist for years
  - b. A commitment to a brand, store, or manufacturer
  - c. A commitment to a brand, that can persist for years
  - d. None of the above.
6. Brand loyalty has to contend with –
  - a. Price competition
  - b. New products and advertising
  - c. Product availability and external forces
  - d. All of the above.
7. Tucker noticed that brand loyalty may develop in some consumers –
  - a. Based on the names
  - b. Based on the discriminating differences that exist among brnads
  - c. Both a & b

- d. None of the above.
8. It is very difficult for competitors to change or modify brand loyalty, particularly if customers are –
- a. Hard-core loyal
  - b. Soft-core loyal
  - c. Non loyal
  - d. None of the above.
9. Consumers tend to be less loyal toward products –
- a. With only few brands available
  - b. With many brands available
  - c. Both a & b
  - d. None of the above.
10. Consumers are brand loyal in markets where –
- a. Brands tend to be widely distributed
  - b. Where market share is concentrated in the leading brand
  - c. Both a & b
  - d. None of the above.

**Answers:**



1. c, 2. a, 3. b, 4. d, 5. a, 6. d, 7. c, 8. a, 9. b, 10. c.

**Descriptive Questions**

1. Discuss how habits are formed. Define brand loyalty and discuss the conclusions offered by Tucker about brand loyalty.
2. Identify and explain the factors responsible for variations in brand loyalty among products. Discuss the correlates of brand loyalty. Show how the concept of brand loyalty may be exploited by marketers.