

Impact of psychological factors on purchasing behavior

Kulaš, Antonela

Undergraduate thesis / Završni rad

2022

Degree Grantor / Ustanova koja je dodijelila akademski / stručni stupanj: **University of Zagreb, Faculty of Economics and Business / Sveučilište u Zagrebu, Ekonomski fakultet**

Permanent link / Trajna poveznica: <https://um.nsk.hr/um:nbn:hr:148:639459>

Rights / Prava: [Attribution-NonCommercial-ShareAlike 3.0 Unported/Imenovanje-Nekomercijalno-Dijeli pod istim uvjetima 3.0](#)

Download date / Datum preuzimanja: **2024-07-16**



Repository / Repozitorij:

[REPEFZG - Digital Repository - Faculty of Economics & Business Zagreb](#)



IMPACT OF PSYCHOLOGICAL FACTORS ON PURCHASING BEHAVIOR

UNDERGRADUATE THESIS

University of Zagreb
Faculty of Economics and Business Zagreb

Course: Marketing Management
Mentor : Prof. dr. sc. Mirko Palić
Student name: Antonela Kulaš
Student number: 0067577000

Zagreb, September, 2022.

Name of student

STATEMENT ON ACADEMIC INTEGRITY

I hereby declare and confirm with my signature that _____ is exclusively the result of my own autonomous work based on my research and literature published, which is seen in the notes and bibliography used. I also declare that no part of the paper submitted has been made in an inappropriate way, whether by plagiarizing or infringing on any third person's copyright.

Finally, I declare that no part of the paper submitted has been used for any other paper in another higher education institution, research institution or educational institution.

Student:

In Zagreb, _____

(signature)

CONTENT

1. INTRODUCTION	1
1.1. Subject and aim of the research.....	1
1.2. Research methods.....	1
1.3. Structure	2
2. CONSUMER BEHAVIOR.....	3
2.1. Consumer behavioral factors.....	3
2.1.1. Personal factors.....	4
2.1.2. Social factors	6
2.1.3. Psychological factors	7
2.2. Objectives, phases, and principles of consumer research	8
2.3. The decision-making process	10
2.4. Purchasing behavior	11
3. PURCHASE DECISION-MAKING PROCESS	13
3.1. Recognize the need.....	13
3.2. Finding information.....	14
3.3. Getting to know alternatives	14
3.4. Shopping.....	15
3.5. Post-purchase behavior	16
4. EMPIRICAL RESEARCH	18
4.1. Research objectives	18
4.2. Research results.....	19
4.3. Discussion	31
5. CONCLUSION.....	32
REFERENCES	33
LIST OF CHARTS	34

1. INTRODUCTION

1.1. Subject and aim of the research

An important purpose of studying customers is to try to identify the needs and desires of consumers, and accordingly create an offer that will satisfy them. Needs can be defined as motivational states that are necessary for the survival of the individual as a customer, while desires for the customer represent a feeling that leads them to certain objects that could make life more pleasant. When a customer is faced with limited basic life needs such as food, water and clothing, then a need arises and his knowledge, culture and affinities shape desires. The consumer as a sovereign physiological and social being will strive to meet the needs in different ways. Some customers may be guided by brand name, convenience and convenience or environmental friendliness and others. Consumer behavior is constantly changing which is why it is important to study it constantly. For the consumer to satisfy his needs and desires, his decision to buy is influenced by factors that are divided into: personal, social and psychological. Social factors are culture, society and social classes, social groups, family, situational factors, and personal influences. Psychological factors are those that include information processing, learning, changing attitudes and behaviors, personal influences, and personal factors are influenced by motive and motivation, perception, attitudes, personality traits, values and lifestyle and knowledge. Marketing professionals make great efforts to offer consumers a wider choice of products or services to meet their needs. This paper will examine which psychological factors influence consumer buying behavior and how companies create their product or service to the consumer.

1.2. Research methods

Secondary data were used to prepare the thesis. The paper consists of theoretical and empirical research. The theoretical part is based on professional and scientific literature, available in printed and digital form. During the preparation of the theoretical part, the research method is used: methods of synthesis and analysis, method of comparison, method of classification, methods of induction and deduction, descriptive method. For the needs of the paper, the available scientific and professional literature and other secondary sources from this field were

analyzed to complete the theoretical part of the research. Also, publicly available internet resources were used.

1.3. Structure

The work consists of 5 chapters. In the first chapter there is an introduction. The second chapter focuses on consumer behavior, where it describes the factors that influence behavior, the stages and processes of purchasing behavior. The third chapter refers to the actual process of making purchase decisions by consumers, where the process of making purchase decisions is analyzed in detail. The fourth chapter is empirical research that was conducted on a specific sample of respondents who gave answers to the respondents on how certain factors influence their purchasing behavior. The last chapter concludes the work.

2. CONSUMER BEHAVIOR

2.1. Consumer behavioral factors

The consumer, the King of the market is the one who dominates the market and market trends. Let him meet the king first. A consumer is someone who pays an amount for goods and services sold by an organization. The consumer has a very important role in the supply and demand chain of every economic system of every nation. Producers of goods and services would lack a motive for production because there would be no demand for their products.

Customers, in general, can be divided according to how much they plan to buy. Thus, there are (Kursan, 2010)

- planners,
- partial planners and
- impulse buyers.

To be able to develop this topic in a quality way, it is necessary, to begin with, to define what consumer behavior is. "Consumer behavior is the process of obtaining and consuming products, services and ideas from a consumer unit. It also includes after-sales processes that include valuation and post-purchase behavior. It should be noted that the consumer unit means the individual or family (household) that makes the decision. It can also be an expert group in the company and institutions, etc. "From the definition it can be concluded that consumer behavior is a process. In this process, three phases can be distinguished: the purchase phase, the consumption phase and the disposal phase. In each of these phases, consumer behavior is studied. In the first phase, the factors influencing the choice of products or services are studied. This is exactly the phase that is most considered when it comes to consumer behavior. In the consumption phase, the process of consuming and gaining experience (satisfaction / dissatisfaction) is studied, which is important for future behavior. The last phase, the disposal phase, examines the consumer's decision on what to do with the used product or what is left of it. This issue is becoming increasingly important given the growing concern of society for environmental protection (Kesić, 2006.).

The consumer does not have to be just an individual; the consumer can also be an organization. A consumer can be someone who will buy either goods or services or you can designate goods and services as economic services or products, or goods or goods. The consumer is the end user

or target to whom goods and services are sold. The area of consumer behavior is a broad term that encompasses many topics. Among other things, it investigates the processes that result from the selection, purchase, use or cessation of use of a particular product or service by an individual or group who want to meet their needs or desires (Solomon, et. al., 2015). Marketing experts are aware that consumer behavior is in fact a continuous process, which does not stop after buying a product / service and it is not just an act of payment and in return obtaining the required good. Consumer behavior is much more than that. Understanding the consumer is cost effective. According to a basic understanding of marketing, companies exist and last to meet consumer needs. How effectively this work will be done by marketing professionals depends on the extent to which they understand consumers or the target group to whom they will offer products / services and who will want to use them.

Consumer behavior is very interesting. Every man is, in addition to many roles in life, at some point a consumer. Consumer behavior is also very complex, mainly due to many interrelated factors (Kesić, 2006.). According to some authors, factors of consumer behavior include, general, psychological, social or social, marketing, communication and business factors. When we talk about general factors, these include global processes in the country and the world, demographic trends and trends, the state of the economy, etc. Psychological factors include emotions, perception, opinion, motives and motivation, attitudes. Among the social factors are interesting gender and age of consumers, lifestyle, groups, culture, etc. This group of factors is important because everyone is in constant interaction with their environment where it is influenced by different social processes. In considering marketing factors, the emphasis is on the marketing mix. Communication factors are reflected in information and communication because each company is in daily communication with its customers and the entire environment. The most pronounced importance of business factors is the corporate and organizational culture, the organization of customer relationship management and the relationship with the environment (Gutić, 2009.) External factors influencing consumer behavior are divided into social, situational and marketing. The influence of culture and subculture, social class, reference group and family are social factors. Situational are all those conditions that appear in the environment at a certain time and place. Marketing factors include the product itself, its price and promotion, as well as positioning at the point of sale. According to other authors, factors of consumer behavior can be divided into social, personal, and psychological (Bratko, 2007).

Impulse buying has a significant share in the total purchase. Therefore it is particularly interesting in marketing research. By studying impulse buying, marketers can plan marketing

strategies to increase sales. They can do this through store interior design, displays, packaging design, etc. Other strategies can be focused on rationality and non-economic rewards, such as a return/exchange policy, extending store opening hours, and the like (Park et.al, 2005)

In general, according to one study, impulsive buying can be triggered by internal and external factors. Internal factors are: customer characteristics (personal characteristics), emotional state of the customer, demographic factors and situational factors (time available, income and purpose of purchase). External factors include: store characteristics (store appearance, music, scents, colors, staff), in-store displays, price discounts and POP promotions (Kovač, et. al., 2014).

2.1.1. Personal factors

Motives and motivation, perception, attitudes, personality traits, values and lifestyles and knowledge belong to this group of factors. Motive is defined as a permanent predisposition that directs behavior towards a specific goal. The degree of psychological involvement of the customer in the buying process is important. This is influenced by several factors, but it mostly depends on whether it is a first purchase, a modified or a routine purchase. Attitudes, in fact, represent the readiness of an individual to react (positively or negatively) to certain situations. Personality traits are permanent personalities of consumers that influence consumer behavior. Lifestyle refers to those activities that affect the way a person spends both time and money. Knowledge in the context of consumer behavior refers to information about the type and / or brand of products, places of purchase, prices, and other conditions. (Kesić, 2006.). All these factors to some extent affect the behavior of customers in the store. For example, everyone has different personality traits which leads to impulsive buying or buying at all. In general, personality traits in marketing are essential to predict consumer behavior and market segmentation. Some people possess a trait called impulsive buying intent that indicates that the person has a habit of buying impulsively.²⁸ Lifestyle also affects the customer. Some people spend large amounts of money on clothes, and it is part of their style, it is important for them to show their character or stand out with their clothes. Others, on the other hand, spend minimal amounts on essential clothing. Other factors affect buying in the same way.

Consumer behavior is also influenced by several personal factors. In fact, it is one of the main factors influencing consumer behavior. Subfactors under the personal factor are listed below.

Age and life cycle

The age of the consumer and his life cycle are the two most important sub-factors under personal factors. With age and life cycle, buying options and the motive for buying change, and his decisions to buy a product change. Therefore, this phase affects consumer behavior.

Consumer interest affects the goods and services the consumer buys. The occupation group has an above-average interest in purchasing a variety of products and services offered by organizations. In fact, organizations produce separate products for different professional groups.

Financial or economic situations

Everything can be bought and sold with the help of money. If a consumer's economic situation is not good or stable, it will affect his purchasing power, in fact if consumers or the nation's economy suffer a loss, it defiantly influences purchasing or spending decisions.

Lifestyle

People who come from different cultures, subcultures, occupations, and even social classes have different lifestyles. Lifestyle can confirm people's interest, opinion and activities. Different lifestyles affect the consumer buying pattern.

The concept and personality itself

Everyone is different and has different and different personalities. Their different personalities and distinct physiology influence their purchasing decisions. Hence the purchase of products and services is delayed from person to person.

2.1.2. Social factors

Social factors include culture, society and social classes, social groups, family and situational factors. When we talk about culture in consumer behavior, we mean values, ideas, objects and other meaningful symbols through which individuals communicate and value themselves as members of a society. Social class influences consumer behavior in such a way that belonging to a certain class is reflected in the purchase of products and brands. On the other hand, belonging or not belonging to certain reference groups is used by individuals as a framework for their own purchasing behavior. An individual does not necessarily have to be a member of a particular reference group to feel its impact. He may want to work or have something as a

member of that group or change his behavior because of their influence. Behavior in shopping changes when people are in groups.

Society has a social class; in fact, every society owns one. It is important to know what the social class is aimed at, because usually the behavior of one social class is similar. Remember not only income, but even other factors describing the social class of the consumer group.

People who are in stores with one or more people are more prone to impulsive shopping, they buy more and visit more of the store than they would if they were alone. The propensity to buy is due to the need to approve other members of the group or share information within the group about products / stores (Solomon, M.R., et. al., 2015.)

Many external factors influence the behavior of consumers who are classified as social factors, given that consumers live in a complex environment that influences his behavior. Thus, in the case of social factors, the process of making a purchase decision is influenced:

- culture,
- socialization,
- society and social classes,
- social groups,
- family,
- situational factors.

The most influential reference group is the family. It is she who transmits social and cultural values to the individual throughout her life. Given the topic of this thesis, of the social factors, the most interesting would be the situational factor. It refers to the behavior of an individual about the situation in which the decision is made. These factors include the physical environment of the store, the social environment, the time and purpose of the purchase, and the mental and physical condition of the individual at the time of making the purchase decision (Kesić, 2006.). Each of these situational factors can be observed separately. Thus, based on previous research, it was concluded that the design of the store has a great impact on the customer. The customer may perceive a particular store as "pleasant" and, on the other hand, may avoid it.

2.1.3. Psychological factors

The greatest influence of marketing activities on consumer behavior takes place in the part of psychological processes. These include information processing, learning, changing attitudes and behaviors, and group communication and personal influences. Marketing communication is designed to influence and direct consumer behavior. The goal of the marketer is to find out how the consumer receives and processes and uses the information he receives. If you want to change consumer behavior, you must first start the learning process through communication, because learning precedes some consumer behavior. This process should lead to a change in consumer attitudes, opinions and, ultimately, behavior. Changing attitudes, especially negative ones, is very difficult. Therefore, marketers use communication, but also other elements of the marketing mix to change or strengthen the attitude and stimulate the desired behavior (Kesić, 2006.).

Consumer behavior is influenced by a large number of factors, and these factors are closely related to the psychological processes and individual characteristics of each individual consumer. Marketers have no influence on consumer behavior if they do not know the process of information processing and how attitudes and behavior change, so in some psychological processes, the greatest impact of marketing activities on consumer behavior is possible. Psychological processes include:

- information processing,
- learning,
- change of attitudes and behavior,
- group communication and personal influences.

2.2. Objectives, phases, and principles of consumer research

Consumer behavior is activities that are aimed at obtaining, consuming and evaluating products, services and ideas. The decision-making process precedes these activities, and a number of factors have a stimulating or limiting effect on the decision-making process itself. Consumer behavior is particularly interesting to those who, for various reasons, want to influence or change consumer behavior. Including those whose main concern is marketing, education, consumer protection or public policy. When creating a marketing strategy, it is important to research the needs, characteristics, behavior and lifestyle of consumers. The marketing strategy

must recognize and start from the psychological and social aspects of the consumer in order to influence the customer's perception. Consumer requirements are the starting point for the company's goals, which means that the company cannot achieve its goals if it ignores the needs and desires of consumers.

The role of the individual as a customer change at certain stages of life, and these roles are acquired from an early age. From the above, it is concluded that customer behavior is a process from which three phases are distinguished:

1. Purchase phase,
2. Consumption phase,
3. Disposal phase (Kesić, 2006).

In the purchasing phase, factors influencing the choice of products or services are considered. The buying phase is the largest part of the study of consumer behavior. The next phase deals with the process of consuming and gaining experience while consuming a product or service, either positively or negatively. The disposal phase makes the consumer's decision what to do with the used product. The problem of disposal is becoming increasingly relevant in modern living conditions and the general concern of society for environmental protection. The starting point of consumer research is five principles (Kesić, 2006):

1. The consumer is sovereign,
2. Consumer motives can be identified,
3. Consumer behavior can be influenced,
4. Influences on the consumer should be socially acceptable,
5. Consumer behavior is a dynamic process.

The characteristic of the consumer is sovereign implies that the consumer cannot be manipulated and that his behavior is aimed at meeting needs. Products or services are accepted or rejected on the basis of compliance with consumer goals. Today, a large amount of information is available to the consumer and he is exposed to numerous risks. Irrational goals are no less significant and desirable for the consumer, and acceptance or rejection of a product or service based on price, quality, behavioral habits, packaging, or barriers to use may be

considered justifiable reasons for choice. Adapting to consumer motives is essential for market success.

Research has shown that consumer behavior cannot be predicted, but consumer motives can be explored given that the motive is the type of activity that realizes a particular goal in a situation of unmet need. The number and importance of motives through the psychological development of the individual as a consumer as well as the environment itself needs to be constantly researched. Consumer sovereignty is a major challenge, but skilled marketers can influence motivation and behavior if a product or service is created according to consumer needs.

Individuals and groups are constantly in the process of change, which is of interest to marketers in studying consumers as a starting point for adopting a marketing strategy. Consumer behavior is limited in relation to time, product and customers. Time in the world of rapid technological revolutions is getting shorter, so once a marketing strategy is created it cannot be applied in different subcultural environments, products and markets. Behavior is influenced by new trends, technological inventions, and new behavioral trends. Marketers closely monitor all changes in the environment and consumers that will result in changes in the behavior of its target segment

2.3. The decision-making process

"The purchasing decision-making process represents a series of sequential influences and decisions that result in the desired action." The purchasing decision-making process goes through these five stages: recognizing the need, seeking information, evaluating information, purchasing, and post-purchasing behavior. The initial stage of the decision-making process is the realization of the need. When it comes to routine shopping, shopping is repeated without analyzing changes in the market, e.g., when certain foods disappear in the household, the consumer goes shopping with the knowledge of what foods he needs and what exactly he wants to buy. Knowing the need for a new or existing product can be the result of marketing activities. The next stage in this process is to seek information. The consumer first searches the internal memory to see if he has the necessary information. If the answer is no, then the search is extended to all external information. How much information the consumer will need depends on the degree of psychological involvement in the research process. There are five phases in the information processing phase: exposure (sensory activation is activated to perceive stimuli

from the environment), attention (allocation of mental capacity to process received information), acceptance and retention (only accepted message can affect the consumer). The process of evaluating alternatives takes place by processing one brand at a time and comparing its characteristics with the desired one. Purchasing and post-purchase processes are a phase of the purchasing process. This is the stage in which the product becomes the property of the customer. With routine shopping, the consumer buys and consumes the product and thus the buying process is usually over. However, if it is a purchase that is a solution to the problem, the process continues after the purchase and consumption of the product. In the post-purchase phase, there is active psychological involvement in which the customer values the purchased product in relation to other alternatives. As a result, there is often a mental dissonance that is a mismatch between what is expected and what is obtained (Slišković, A., et. al., 2014.) This is key to impulsive buying. Since the buyer did not intend to buy a certain product, which he nevertheless bought under impulse, there is a subsequent reconsideration of that decision and dissatisfaction. Precisely because of this dissatisfaction, remorse and other negative feelings that may arise, impulsive buying is generally perceived as a negative type of buying.

Impulsive buying is, in general, irrational and is considered a negative way of buying, and is often accompanied by regret for the purchase made. However, it turned out that the number of people justifying impulsive buying has increased ("It helped me get rid of stress.") (Hama, Y., 2001.).

Other authors identify the following four phases of consumer purchasing behavior: developing and recognizing a need or desire, planning, and making a purchase decision, purchasing, and post-purchasing behavior. The need or desire arises after the interaction of the personal characteristics of the individual and the external influences on which the customer is exposed. Among personal characteristics we can highlight personality traits, motivation, attitudes, previous experiences of an individual, etc. External factors include, for example, the influence of culture and social groups, situations, marketing stimuli (marketing mix) (Kesić, 2006.). Although the division is somewhat different, it can certainly be confirmed that it is an equal process and similar stages of purchase.

2.4. Purchasing behavior

For marketers to take the right steps and measures to achieve higher sales, they need to observe the behavior of customers / consumers in the store. Before arriving at the store, the consumer chooses the store where he wants to make a purchase. He then selects the products and brands of products he intends to buy within that store. Of course, sometimes it happens to buy some products without prior planning. Marketers use different sales techniques to try to influence consumer buying behavior. Previous research has shown that two out of three purchasing decisions are made at the point of purchase, in the store (Kesić, 2006.). This leaves a lot of room for marketers to use different techniques to influence consumer behavior. They can then use the following forms of sales promotion at the point of sale: showrooms, sales shelves, pricing strategies, product labeling and promotional discounts. In general, several of the listed forms of sales improvement are combined to achieve the best possible results.

The appearance of the store must be part of the overall image that the store wants to create in the minds of consumers. By researching and analyzing consumer habits and sales itself, he can find out which positions are better, and which are worse. Point-of-sale marketing activities (special offers, promotional prices, or special product displays) have a significant impact on shopping on more than 80% of customers. These are the customers who decide to buy a product of another brand during the purchase or buy a product that they did not intend at all. This is a consequence of the marketing activities undertaken. The marketing activities have a major impact on impulsive product brand choice. The placement of products on shelves can have a major impact on purchasing behavior. Consumers first notice those derivatives that are on the shelves at eye level, then the waist, and then the knees. Products intended for children are placed on shelves that are at the height of the average height of the child for whom the product is intended (Kesić, 2006.). This aims to make it easier for customers to notice the product and to remind customers that a product is being sold, that they need it, and so on.

Promotional pricing strategy refers to the purchase of several products, one of which is given as a gift, "gratis". Another form of pricing strategy refers to offering promotional, i.e. lower prices for the same quantity of products. In the modern world, money coupons are becoming increasingly important. Inside the store, one of the basic means of communication is product packaging. Therefore, great attention is paid to the design and graphic aspects and information contained on it (Kesić, 2006.). Depending on the type of store, the type of product and the consumers for whom it is intended, different techniques will be used to attract the attention of

customers and sell products. When it comes to the look of a store, exclusive products can easily be distinguished from those with low prices that are aimed at a wider mass of people. It is noticed that exclusive stores always have less goods, everything is tidy, colors are harmoniously organized, product prices are not visible at first glance and the like. On the other hand, products whose main advantage is the low price, communicate exactly that, and this low price is visible from the moment you enter the store.

3. PURCHASE DECISION-MAKING PROCESS

3.1. Recognize the need

The realization of consumer needs arises because of the observed difference between the actual and the desired situation. In a situation where the degree of differentiation is higher than acceptable, a certain need arises (the needs are very different, if we look at Maslow's pyramid of needs). One of the simplest examples of defining need is the feeling of consumer hunger, which is also the real situation. If the degree of hunger is higher than the desired level, it is to be expected that the consumer will take certain measures to eliminate the feeling of hunger (reaching the desired state). On the other hand, if there is a small degree of differentiation between the actual and the desired state, it is to be expected that there will be no emergence of motives and that consequently there will be no emergence of a certain activity. In addition, it is necessary to emphasize that not every motive will lead to activities to meet the need because satisfying many types of motives is either not possible or the consumer is unable to satisfy them due to different individual characteristics, such as purchasing power (Mikulić, 2013.)

When it comes to the knowledge of the need, it is necessary to highlight the factors that affect the very emergence of the knowledge of the need. These are the following factors: (Kesić, 2006.).

- Inadequate level of product stocks.
- Aspirations for something new, exciting or different.
- Changing consumer living conditions.
- Individual differences.
- Change in income level (which determines the purchasing power of consumers) and
- Marketing activities.

Although the creation of the need should logically be primarily influenced by the insufficient level of stocks of certain products, today's society is primarily consumerist and very often buys certain products or services without a real need for them. This is often in order to meet other needs, but it is often a direct consequence of the marketing activities of certain companies, such as retailers that sell clothing textiles (which create new trends every season and offer new pieces of clothing accordingly) (Tendai, et. al 2009).

The results of a survey conducted in 2017 showed that the creation of change for the purchase of a new product is mostly influenced by the failure of the existing product (average rating 4.20, based on a rating of 1-5 where 1 meant a statement "I completely disagree"). and 5 statement "I totally agree." For the mobile phone market, the obsolescence factor is also important, which received a mean score of 3.3 in the survey, and most respondents were not affected by marketing activities expressed through advertising (mean score 2.41). and the existence of certain trends (mean score 2.49) (Štulec et. al., 2017.).

3.2. Finding information

Information retrieval can be pre-purchase, permanent, internal or external information retrieval. This step involves looking for information that will serve as a basis for the consumer to decide to buy a particular product or service, and at this stage three key elements are highlighted: sources of information, search strategy and scope of search (Štulec et. al., 2017.).

At this stage, it is very important that the customer has in his head the image of the product he wants, and here sales communication comes to the fore. Sources of information are one of the very important factors, which can ultimately have a decisive influence on making a purchase decision. They can be marketing, experiences of other consumers (very often experiences of family and friends) and neutral sources (such as online reviews, etc.). The search strategy determines the path, i.e., the way in which consumers access certain information, while the scope of the search includes a certain degree of risk, the type of purchasing situation (i.e., the urgency of action) and the degree of consumer involvement (Previšić, 2007.)

3.3. Getting to know alternatives

When certain information is collected, consumers use certain criteria to help them make a decision, the most commonly used: price, brand, country of origin or one of the key characteristics, such as color, size, taste, etc. The evaluation of alternatives defined as a phase that is part of the purchasing decision-making process, in which the consumer uses the available information to assess alternative choices (Štulec et. al., 2017.).

Attribute evaluation criteria can be individual or based on one or more attributes of a particular product, which ultimately leads to decision making. It is necessary to point out that there are two types of rules that are the basis for making a purchase decision. The compensatory rule

implies that negatively rated attributes of a certain product or service are compensated by positively rated attributes. On the other hand, the non-compensation rule does not allow the application of the substitution of bad grades of a certain attribute with better grades of another attribute (Kotler, et. al., 2006.)

3.4. Shopping

Based on the most favorable solution (which he estimates to give the best value for money or according to some other criterion that depends on the personal characteristics of the consumer), the consumer chooses the most favorable solution and ultimately makes a purchase. Before the act of purchase, the buyer can change his mind and give up the purchase, or he can continue with the purchase process and realize it. (Sen, et. al., 2002). The purchase can be trial or repeat, while it is necessary to distinguish between fully planned purchase (which is most often the case when it comes to a purchase that requires an outflow of large amounts of money), partially planned purchase and unplanned purchase. The purchase process includes the exchange of products or services, or an item that represents a certain value for the consumer and a certain amount of money (for which the bidder has estimated that the product or service is so valuable).

The purchase is made by customers, ie consumers in the store, while the choice of the store itself can be influenced by numerous factors such as: (Kesić, 2006.)

- "Location.
- Design and equipment,
- Width of assortment.
- Propaganda and sales promotion,
- Employees and
- Consumer services.

Although the most common of the above factors influence the choice of store, some consumers are loyal to the retailers they prefer and in fact most often do not even consider the previously listed factors.

Additionally, when it comes to the buying process, it is very important to define how the purchase is made. Consequently, there are several forms of direct sales, which can be (Kesić, 2006.):

- Direct sales,
- Propaganda by direct mail,
- Direct catalogs,
- Telemarketing.
- Direct response to the propaganda message and
- Interactive electronic media.

Although the use of direct catalogs has been common in the past, most companies have stopped this practice, while Oriflame and Avon, for example, continue to be successful in selling only direct catalogs. Direct sales at points of sale, ie in stores, is actually the most common form of sales, while sales are increasingly being developed with the help of interactive electronic media, ie web shops or the like.

3.5. Post-purchase behavior

Post-purchase behavior is a direct consequence of the quality of customer service, and to know what the appropriate post-purchase strategy is, it will be necessary to measure customer satisfaction. The customer's post-purchase behavior is very important and must be considered because it is very valuable information for our business (Mihic, 2010).

This cycle is nothing more than a set of stages that a consumer who is thinking of purchasing your product or service goes through. Throughout this process, the buyer analyzes and evaluates which products are best suited to their needs and desires. It is important to know what these phases are in order to design the corresponding strategy, and thus optimize the entire process. In addition, it should be understood that depending on your product, a series of emotional or physical variables can influence that you will have to take into account in your sales strategy.

Recognition of the need

It is in this first moment of the process, in which the person realizes that he has a need to cover. It has to be a moment strong enough to cause this dissatisfaction to move the person to activate the purchase decision process.

Information Search

At this moment, the potential client decides to solve the problem that he has detected, starting by looking for information about it. The search can occur at all levels, by asking questions on Google or even asking friends or family. In this stage, the person tries to identify the different alternatives to solve their problem, and learn more about each option to find the one that best suits their context.

Evaluation of alternatives

This is when the client is already aware that he has a problem, and that he also needs to solve it. He has searched for information through different means, surely through the mobile. At this point, the person tries to keep the best option of all those he has found. So it is important to make it very clear, at the communication level, why our product is the right one (having a clear and differentiated value proposition from the competition).

Purchase decision

For me, this phase is the most crucial, because it is when the person takes their wallet out of their pocket and decides to buy your product or that of the competition.

In this phase, it is essential to offer you the best experience in the purchase process, a simple payment gateway, a very agile registration and, in addition, different payment possibilities, including flexible financing as a payment method.

This is the last phase of the buying process, and the truth is that it never ends. More than a pyramid, we should see this process as a cycle, in which once it reaches this point 5, the consumer returns at some point to phase 3 and 4. A very common mistake is to think that everything ends when the customer makes the purchase, and the euros arrive in your account. At this point, loyalty strategies are the key. It is important to know that at this point in the game, the customer is evaluating whether the product really suits what he needed, so customer service is essential if the user requires it.

4. EMPIRICAL RESEARCH

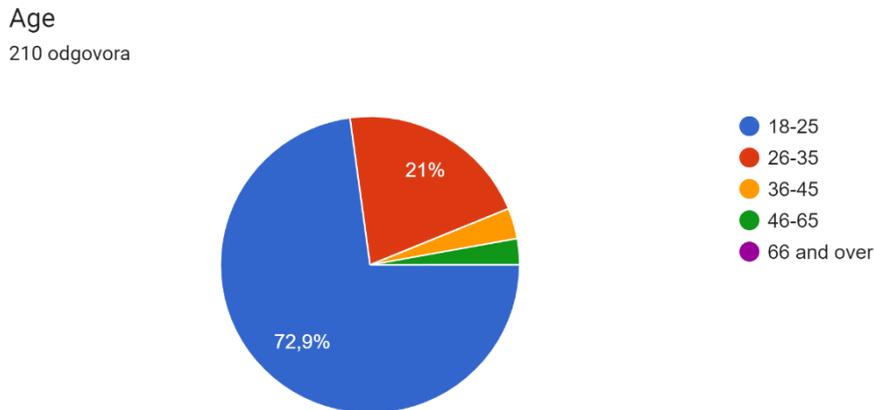
4.1. Research objectives

In this part, the purpose, scope and method of conducting the research are explained in several short chapters. Through the survey questionnaire, the research area was defined as well as the main topic with research questions and objectives.

For the purposes of creating the work, two methods of data collection, primary and secondary, will be used. Secondary data collection refers to the collection of data from scientific and professional articles that have already been conducted on the same or related topic. Books by domestic and international authors and Internet sources will also be used as sources. The primary research of consumer loyalty towards stores, in this case towards gas stations, was carried out using a survey questionnaire. The survey questionnaire contains open-ended and closed-ended questions, which aim to provide assumptions about the level of satisfaction and loyalty of consumers towards petrol stations. In the questionnaire, emphasis was placed on the factors or elements that influence loyalty, to determine which of them is or are the most important for the consumer. In accordance with the defined problem and subject of the research, and to achieve the defined objectives of the work, a survey questionnaire consisting of 19 questions was created for data collection. Data collection was carried out from August 16, 2022. until September 1, 2022. using the Google online form. Questionnaires were sent to different groups of respondents. 210 responses were collected in the survey. The survey link is as follows: <https://forms.gle/Bt3qFBwJK1JDgRif7>. The results of the research are presented below. The results are shown in percentages in the graphs. Through the results, it will be seen how the sample of respondents was determined.

4.2. Research results

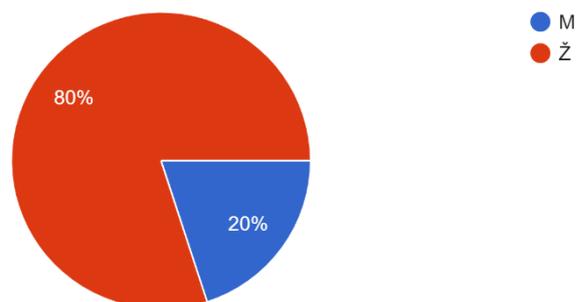
Graph 1. Age of the respondents



Source: Made by the author

The first graph shows the age of the respondents. The largest percentage of respondents are between the ages of 18 and 25 (72.9%), followed by those between the ages of 26 and 35 (21%). Respondents who are in the age group between 36 and 45 years are 3.3%, and 2.9% are respondents who are in the age group between 46 and 65 years.

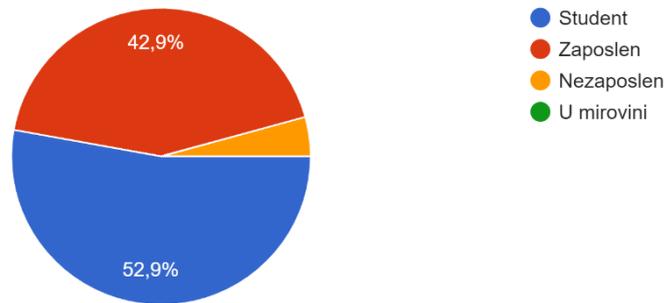
Graph 2. Sex of the respondent



Source: Made by the author

The gender of the respondents is shown on the second graph. 80% of women and 20% of men participated in the survey.

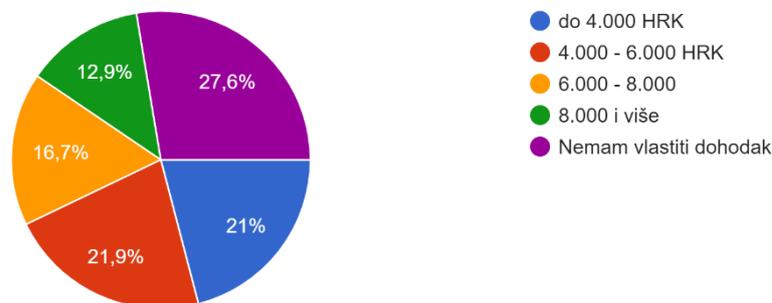
Graph 3. Employment status of the respondent



Source: Made by the author

Chart 3 shows the work status of employees. The largest number of respondents who completed the survey were students (52.9%). Then there are respondents who have the employment status employed (42.9%) and the employment status unemployed (4.3%).

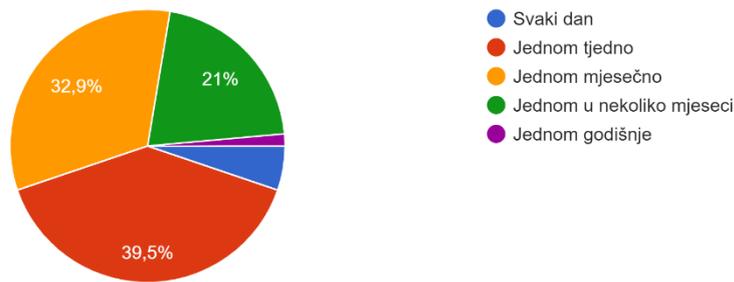
Graph 4. The respondent's monthly income



Source: Made by the author

The fourth graph shows the respondents' monthly incomes. The largest number of respondents indicated that they did not have their own income (27.6%). This is followed by respondents who have a monthly income between HRK 4,000 and HRK 6,000 (21.9%) and respondents who have a monthly income of up to HRK 4,000 (21%). 16.7% of respondents have an income between HRK 6,000 and HRK 8,000, and 12.9% of respondents have an income above HRK 8,000.

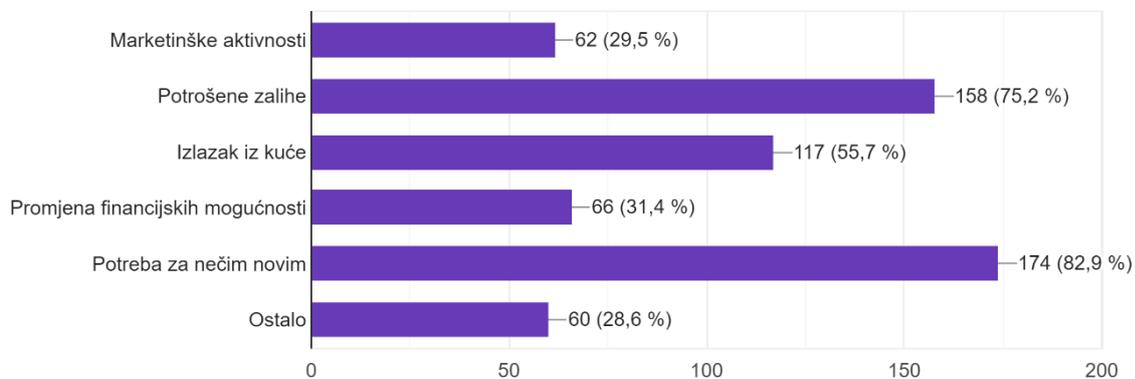
Graph 5. How often do you go shopping in shopping centers?



Source: Made by the author

On graph five, respondents answered how many times they go shopping in shopping centers. The largest number of respondents answered that they shop once a week (39.5%), followed by once a month (32.9%) and once every few months (21%). A smaller number of respondents answered that they make purchases every day (5.2%) and once a year (1%).

Graph 6. What factors influence you the most when deciding to shop in shopping centers?

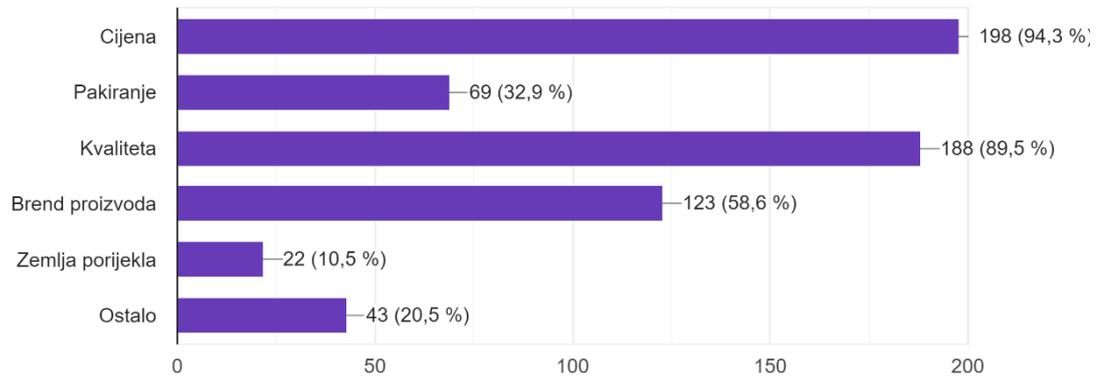


Source: Made by the author

On graph 6, the respondents answered the question which factors influence them the most when deciding to shop in shopping centers. They could circle a maximum of three answers. The need for something new is the factor that most influences their purchase decision (82.9%). Then comes the factor of consumed stock (75.2%) and leaving the house (55.7%). This is followed by the factor of leaving home (55.7%), change of financial possibilities (31.4%), marketing activities (29.5) and other (28.6%).

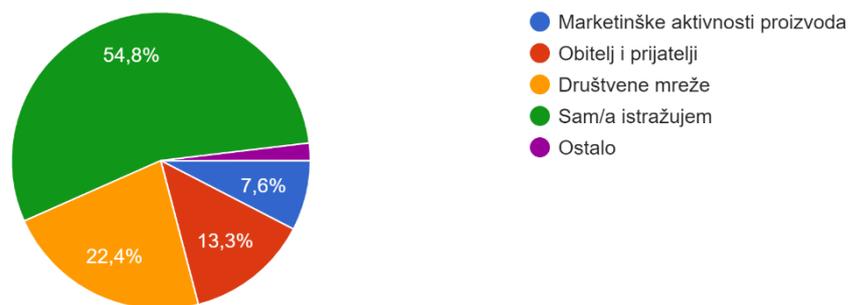
The next question asked to the respondents is which factor on the product most influences them when purchasing. Price (94.3%), followed by product quality (89.5%), product brand (58.6%), packaging (32.9%), some other factors (20.5%) and country of origin (10.5%).

Graph 7. Which factor on the product most influences you when buying?



Source: Made by the author

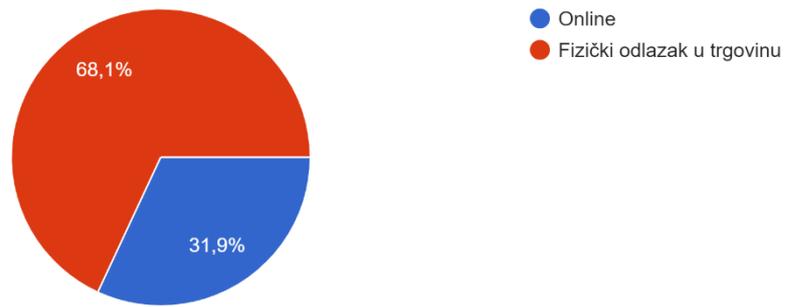
Graph 8. What has the biggest influence on you when buying a particular product?



Source: Made by the author

Graph 8. shows what has the greatest influence on the respondent when purchasing a particular product. The largest number of respondents answered that they research the product themselves before purchasing (54.8%). After that, the respondents answered that social networks have the greatest influence (22.4%), followed by family and friends (13.3%), marketing activities of the product brand (7.6%) and other (1.9%).

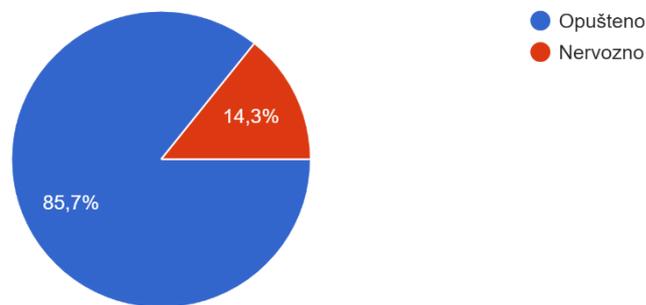
Graph 9. Most often I buy in a way



Source: Made by the author

Graph 9. shows how the respondents most often shop. 68.1% of them go to a store, and 31.9% of respondents buy online.

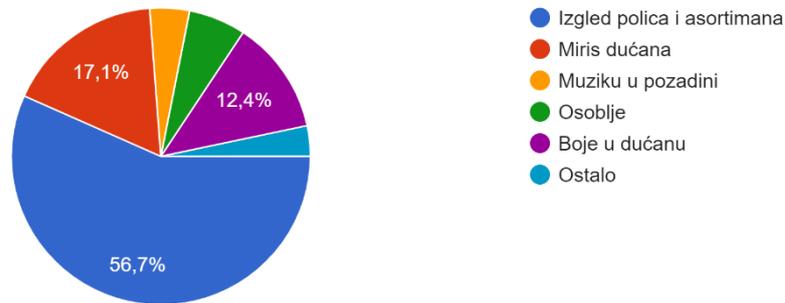
Graph 10. When I go shopping, I behave



Source: Made by the author

Graph 10. shows the respondents' answers that show the way they behave when shopping. Most respondents are relaxed when shopping, and 14.3% of respondents feel nervous.

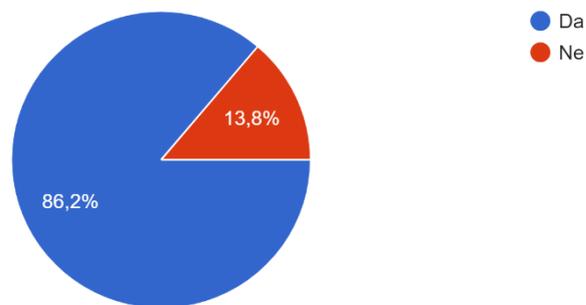
Graph 11. The first thing I notice in the store



Source: Made by the author

Graph 11. shows the factors that respondents first notice in the store. The appearance of the shelves and assortment is what most respondents notice first (56.7), followed by the smell of the store (17.1%), the colors in the store (12.4%), the staff in the store (6.2%), the music in the background (4.3%) and others.

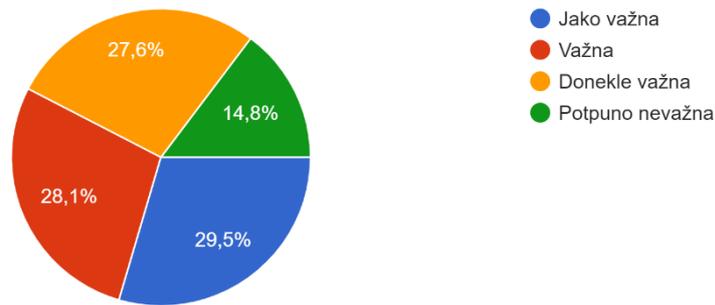
Graph 12. Do you find that music has a relaxing effect on you?



Source: Made by the author

The next question related to the music factor. Graph 12 shows how relaxing the music is on the respondents. 86.2% of respondents answered that music has a relaxing effect on them, and 13.8% of respondents answered that music does not have a relaxing effect on them.

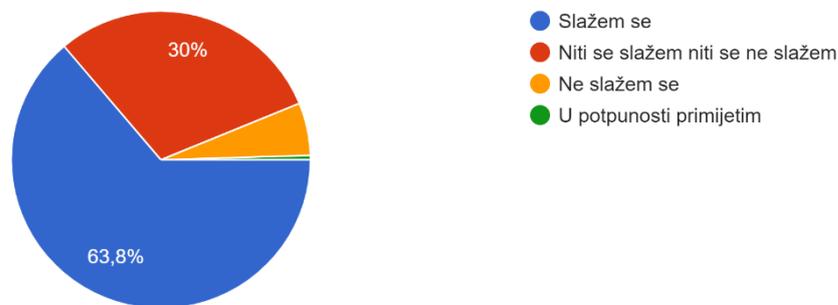
Graph 13. In stressful situations, music is for me



Source: Made by the author

Graph 13. shows how music affects respondents in stressful situations. The respondents for whom music is very important in stressful situations are 29.5%, followed by the answer important (28.1%). After that, the answer is somewhat important (27.6%) and completely unimportant (14.8%).

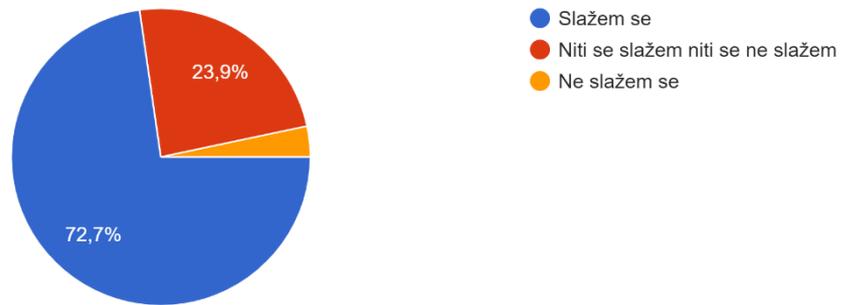
Graph 14. I notice music in the store



Source: Made by the author

Graph 14. shows the answers to whether respondents notice music in the store. As many as 63.8 respondents answered that they agree with that statement. Respondents who neither agree nor disagree are in the ratio of 30%, and those who disagree with the stated statement are 5.7%.

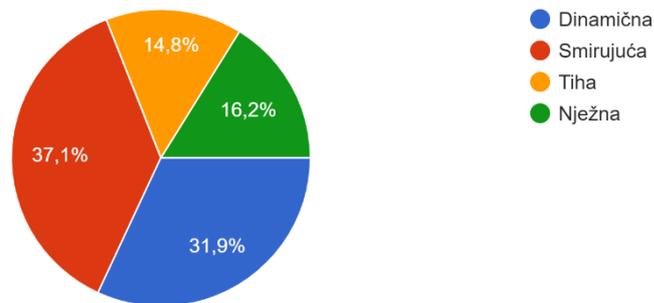
Graph 15. I notice colors in the store



Source: Made by the author

The next statement related to how respondents notice colors in the store. As many as 72.7% of respondents agree with that statement, 23.9% of respondents neither agree nor disagree, and 3.3% of respondents disagree with the stated statement.

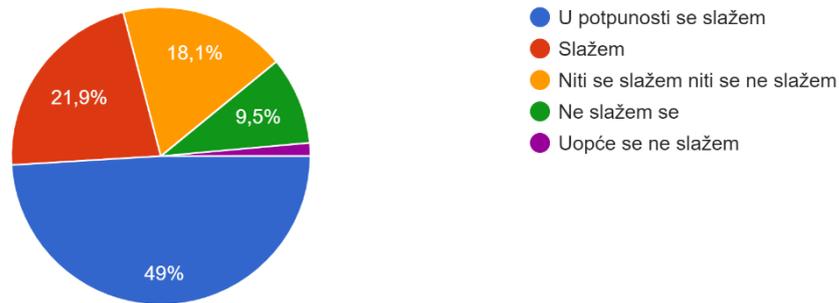
Graph 16. Respondents' preference for in-store music



Source: Made by the author

Graph 16. shows what type of music respondents prefer in the store. The largest number of respondents circled that they prefer calming music (37.1%), followed by dynamic music (31.9%). 16.2% of respondents prefer soft music and quiet music is preferred by 14.8% of respondents.

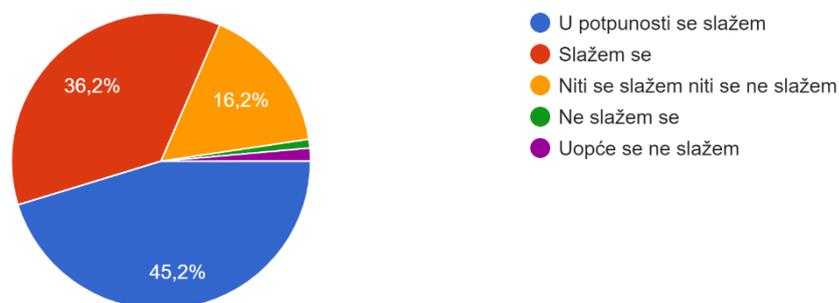
Graph 17. It bothers me if the music in the store is too loud



Source: Made by the author

Graph 17. shows a statement on whether respondents are bothered by loud music in the store. As many as 49% of respondents fully agree with that statement, 21.9% of respondents agree with the stated statement. 18.1% of respondents neither agree nor disagree with that statement, 18.1% of respondents who disagree with the statement and 1.4% who do not agree at all with the said statement.

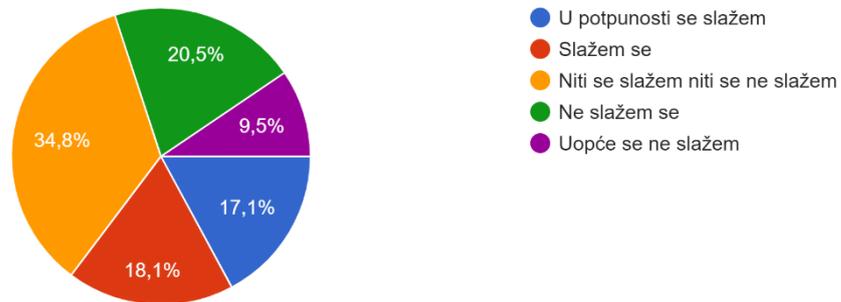
Graph 18. If the music I prefer is playing in the store, it makes me happy and relaxed



Source: Made by the author

On graph 18, there is a statement where the respondents declared whether the music in the store that they prefer makes them happy and relaxing. 45.2% of respondents fully agree with that statement, 36.2% of respondents agree with that statement. 16.2% of respondents neither agree nor disagree with that statement. Respondents who disagree and who completely disagree are in a very small percentage, i.e., 1% and 1.4%.

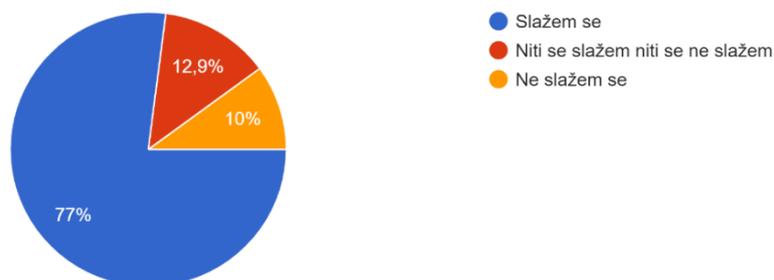
Graph 19. I stay longer in a store that plays music that I like



Source: Made by the author

Graph 19. shows the responses to the statement whether respondents stay longer in a store where music they like is played. 17.1% of respondents fully agree with the statement, and 18.1% of respondents agree with the statement. As many as 34.8% of respondents neither agree nor disagree with the statement. 20.5% of respondents do not agree with the statement, and 9.5% of respondents do not agree with the statement at all.

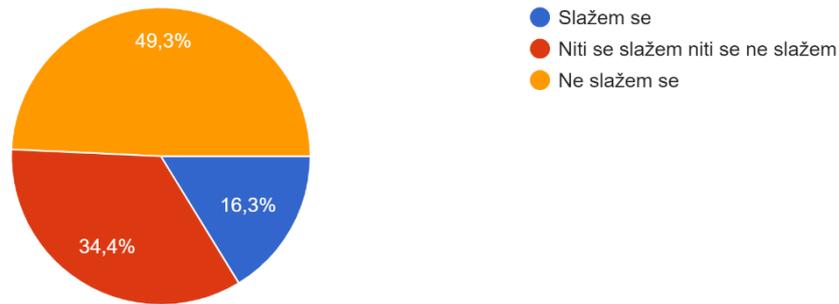
Graph 20. There are certain scents that associate me with certain shops



Source: Made by the author

Graph 20. shows the responses to the statement whether there are certain smells that associate respondents with certain stores. As many as 77% of respondents agree with the stated statement, 12.9% of respondents neither agree nor disagree, and 10% of respondents disagree with the statement.

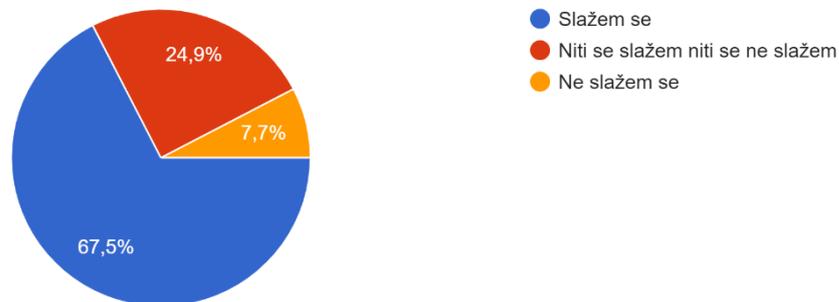
Graph 21. The smell in the store encourages me to buy the product in the store



Source: Made by the author

Graph 21. shows the responses to the statement The smell in the store encourages me to buy the product in the store. 16.2% of the respondents answered that they agree with the stated statement, 34.4% of the respondents neither agree nor disagree with the stated statement, and 16.3% of the respondents agree with the stated statement.

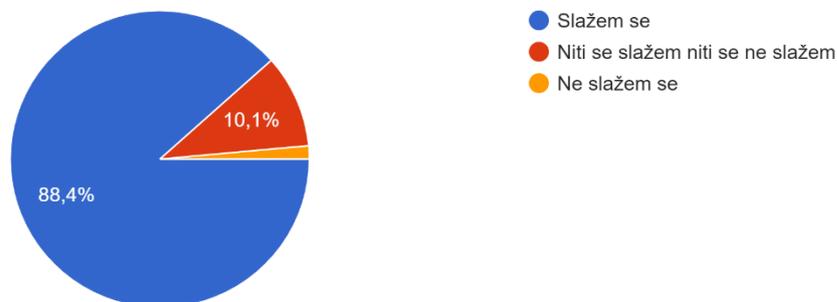
Graph 22. I notice the colors in the store where I shop



Source: Made by the author

Graph 22. shows the answers to the statement about whether respondents notice colors in the store. Most respondents agree with the stated statement (67.5%), followed by respondents who neither agree nor disagree (24.9%) and respondents who disagree with the stated statement (7.7%).

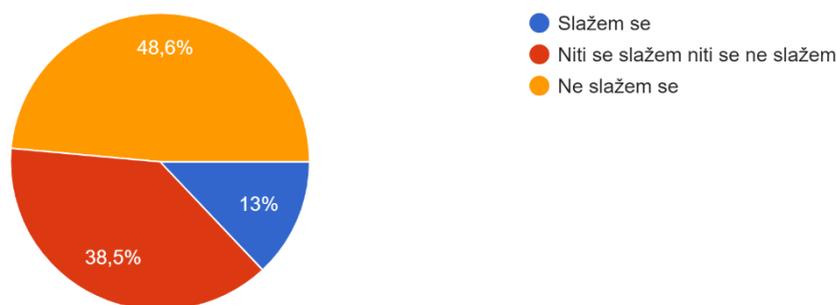
Graph 23. I am bothered by the non-functional arrangement of the store



Source: Made by the author

Graph 23. shows respondents' responses to the statement whether the non-functional layout of the store bothers them. As many as 88.4% of respondents agree with the stated statement, and 10.1% of respondents do not pay attention to it. 1.4% of respondents do not agree with the stated statement.

Graph 24. Changing the different colors of the light suits me when buying



Source: Made by the author

The last question in the survey was about changing the different colors of the lights in the store. The percentage of respondents who are satisfied with the light in the store is 13%, those who do not notice the change is 38.5%, and those who are bothered by the change of lights in the store is 48.6%.

4.3. Discussion

Businesses often try to influence a consumer's behavior with things they can control such as the layout of a store, music, grouping and availability of products, pricing, and advertising. While some influences may be temporary and others are long-lasting, different factors can affect how buyers behave—whether they influence you to make a purchase, buy additional products, or buy nothing at all. The aim of this paper was to investigate impulsive buying in more detail. Since most of the previous research focused on the impulsive purchase of everyday products, this research dealt with the impulsive purchase of clothing. When it comes to clothing, a large percentage of purchases fall into the realm of impulsive shopping. Therefore, this is very interesting for more detailed research. The paper places special emphasis on personal characteristics, such as psychological processes of an individual or personality traits and characteristics of the point of sale, such as music within the store, product placement in the store and the like.

5. CONCLUSION

Given the constant changes in the world and the ever-expanding range of products, marketers use a variety of methods to bring their products closer to consumers and get them to buy. In addition to planning, there is also impulsive buying, which refers to buying without prior planning. Impulsive buying is often accompanied by irrational thinking, a decision at the point of purchase without prior reconsideration of that decision. The aim of this paper was to investigate impulsive buying in more detail. Since most of the previous research focused on the impulsive purchase of everyday products, this research dealt with the impulsive purchase of clothing. When it comes to clothing, a large percentage of purchases fall into the realm of impulsive shopping. Therefore, this is very interesting for more detailed research. The paper places special emphasis on personal characteristics, such as psychological processes of an individual or personality traits and characteristics of the point of sale, such as music within the store, product placement in the store and the like.

In this work, research was conducted on the influence of factors that influence consumer behavior. Analyzing the results of the survey and the respondents' answers, it can be concluded that the respondents most often do research on their own about the products they buy and that the appearance, smell and light in the store have an influence on them and they notice the appearance. Also, part of the survey was focused on how music affects the respondents and it can be concluded that music in stores has a great influence on the buying behavior of consumers.

REFERENCES

1. Antonides, G., Vaan Raaji, W. F., (1998), Consumer Behaviour: A European Perspective, John Wiley & Sons, Chichester, New York
2. Bratko, D., Bandl, A., Bosnjak, M., (2007) Impulsive buying and the "Big Five" personality factor model. Marketing in the knowledge society and modern business reality. Pp. 418-422
3. Engel, J.F., Blackwell, R., D., Miniard P.,M., Consumer Behavior (1968.), The Dryden Press, Harcourt Brace Jovanovich, Seventh Edition, Florida
4. Gutić, D., Barbir, V., (2009) Ponašanje potrošača. 1. Izdanje. Omiš: Fortunagraf
5. Kesić, T., (2006) Ponašanje potrošača, Opinio, Zagreb
6. Kotler, P. i sur. (2006.): Osnove marketinga, četvrto izdanje, MATE d.o.o., Zagreb
7. Kovač Tnideršić, R., et. al., (2014.) Impulsive consumer behavior. International journal of multidisciplinary in business and scienc, Vol. 2, pp. 85.
8. Kursan, I., Mihić, M., (2010.) Market segmentation based on impulsiveness in purchasing behavior consumer. Poslovni vjesnik, Vol. 23, pp. 385.
9. Hama, Y., (2001.) Shopping as a coping behavior for stress. Japanese Psychological Research. Vol. 43
10. Mihić, M., Cross-cultural consumer behavior and marketing communication, Faculty of Economics, 2010, Split
11. Mikulić, S. (2013.): Marketing, nastavni materijali, Ekonomsko-birotehnička škola, Split
12. Park, E.J., Kim, E.Y., Forney, J.C., (2005) A structural model of fashion-oriented impulse buying behavior. Journal of Fashion Marketing and Management: An International Journal, Vol. 10, pp. 434
13. Previšić, J. i Ozretić Došen, Đ. (2007.): Osnove marketinga, Adverta d.o.o., Zagreb
14. Sen, S., Block, L. G., Chandran, S., (2002) Window displays and consumer shopping decisions. Journal of Retailing and Consumer Services , Vol. 9, pp. 27
15. Solomon, M.R., et. al., 2015. Ponašanje potrošača europska slika. 4. Izdanje. Zagreb: Mate
16. Slišković, A., et. al., (2014.) The Role of Socio-Demographic Characteristics and Lifestyle of Consumers in Determining Buying Tendency. Market-Tržište, Vol.26.
17. Soče Kraljević, S. (2001): "Store image management strategy", Market, Zagreb, XIX, , 2, p. 189. – 199.

18. Solomon, M.R., et. al., (2015.) Ponašanje potrošača europska slika. 4. Izdanje. Zagreb: Mate, str. 83
19. Štulec, I., Petljak, K. i Rakarić, J. (2017.): Utjecaj demografskih karakteristika potrošača na proces donošenja odluke o kupovini, Ekonomska misao i praksa, Dubrovnik
20. Tendai, M., Chipunza C., (2009) In-store shopping environment and impulsive buying. African Journal of Marketing an Management, Vol. 1, pp. 102-108

LIST OF CHARTS

Graph 1 Age of the respondents.....	18
Graph 2 Sex of the respondent.....	19
Graph 3 Employment status of the respondent	19
Graph 4 The respondent's monthly income.....	20
Graph 5 How often do you go shopping in shopping centers?	20
Graph 6 What factors influence you the most when deciding to shop in shopping centers? ...	21
Graph 7 Which factor on the product most influences you when buying?	22
Graph 8 What has the biggest influence on you when buying a particular product?	22
Graph 9 Most often I buy in a way	23
Graph 10 When I go shopping, I behave	23
Graph 11 The first thing I noticed in the store	24
Graph 12 Do you find that music has a relaxing effect on you?	24
Graph 13 In stressful situations, music is for me	25
Graph 14 I notice music in the store	25
Graph 15 I notice colors in the store	26
Graph 16 Respondents' preference for in-store music	26
Graph 17 It bothers me if the music in the store is too loud	27
Graph 18 If the music I prefer is playing in the store, it makes me happy and relaxed	27
Graph 19 I stay longer in a store that plays music that I like	28
Graph 20 There are certain scents that associate me with certain shopsps	28
Graph 21 The smell in the store encourages me to buy the product in the store.....	29
Graph 22 I notice the colors in the store where I shop.....	29
Graph 23 I am bothered by the non-functional arrangement of the store.....	30
Graph 24 Changing the different colors of the light suits me when buying.....	30