Institute for Christian Teaching
Education Department of Seventh-day Adventist

CONSUMER BEHAVIOUR, DECISION-MAKING AND THE ADVENTIST EDUCATOR

By

Don Dickins

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The objectives of this paper are to:
    a. investigate models and concepts in decision making;
    b. investigate choice making within the context of consumer behaviour;
    c. construct frameworks to guide decision making.

The Road Not Taken.

> Two roads diverged in a yellow wood,
> And sorry I could not travel both
> And be one traveler, long I stood
> And looked down one as far as I could
> To where it bent in the undergrowth;
>
> Then took the other, as just as fair,
> And having perhaps the better claim,
> Because it was grassy and wanted wear;
> Though as for that the passing there
> Had worn them really about the same.
>
> And both that morning equally lay
> In leaves no step had trodden black.
> Oh, I kept the first for another day!
> Yet knowing how way leads on to way,
> I doubted if I should ever come back.
>
> I shall be telling this with a sigh
> Somewhere ages and ages hence;
> Two roads diverged in a yellow wood, and I –
> I took the one less traveled by,
> And that has made all the difference.

Robert Frost (Frost, 1955)

INTRODUCTION

Much has been said about the integration of faith and learning. The defining of faith and the act and activities of learning and how all acts of learning are acts of faith. This is because the world, and indeed the universe, is an expression of the nature and truths of God, whether the learner chooses to recognize it or not. 'Truth' is a characteristic of God and is seen in reflection in the life of the believer in God. Gabelein, (Gaebelein, 1968) Sire (Sire, 1990) and Holmes (Holmes, 1987) and many others attest to the axiom, that 'all truth is God's truth'. The 'bedrock' understanding that all science, mathematics, chemistry, physiology, astronomy, and all the rest and the study of human endeavor and investigation, are based on empirical understanding made from and of the physical world. This world came from the hand of a loving and intelligent Creator and Sustainer. To the uninitiated, the world may seem frighteningly chaotic, but to the informed, it can be seen as amazingly complex. However the Creator's work has been 'marred by sin'. This is one aspect of the great cosmological controversy between the Creator and the Destroyer, the result of choosing 'knowledge' over 'life'. The consequential poor decision-making on the part of our first parents, if we are to understand the Biblical record correctly, is a crucial element in this saga.

Because much marketing centers on understanding how people, particularly consumers, make decisions, this paper will reflect this influence in its exploration of decision-making. This paper will explore Blackwell's Consumer Decision Process Model and a number of other models in formulating a foundation upon which to build decision-making strategies. Adventist educators also need to help students under their charge steer their lives in purposeful directions, fulfilling a useful role in the Kingdom of God and to help them make good decisions. Often the most difficult decisions are not between right and wrong, but between right and right.

DECISION MAKING IN THE CONTEXT OF CONSUMER BEHAVIOUR

The discipline of marketing has a number of foundational suppositions that shed light on aspects of decision making that are pertinent to this paper. I will briefly touch upon three.

Firstly the suppositions that consumers act in a rational manner and make decisions from some type of recognizable heuristic.

Secondly, consumers will make purchase decisions out of a perceived need. Maslow has contributed to an understanding of the ordering of human needs.

A third supposition is that the consumer is sovereign.

The first two of these suppositions will be dealt with in more detail below. Of the third, it can simply be said that, in a world where self-satisfaction and self-interest is the goal, the consumer will pay for the privilege of being king. However, this being said, the concept of marketing is predicated on the assumption of mutually beneficial exchange that will meet the needs of both parties in any transaction. We suppose also that in making decisions the consumer will act to maximize satisfaction and self-interest by seeking the satisfaction of ranked and seemingly endless needs. We will now look at how consumers make decisions in order to satisfy their needs. Let us return to the first supposition.

It is the nature of humans to have more wants or needs than they have resources to satisfy them. This necessitates the ranking and the ordering of those needs so that the most urgent or necessary

needs can be satisfied first. To do this the consumer must endeavor to rationalize the expenditure of scarce resources and maximize the satisfaction prompted by their need. No consumer sails into K Mart waving their wallet in the air yelling, 'Come and help me spend my money!' Probably nobody ever does this even in the Porsche dealership!!

Blackwell et al. (R. Blackwell, D'Souza, Taghian, Miniard, & Engel, 2006, p. 76) have extensively mapped what is known as the Consumer Decision Process Model. It is relatively self-explanatory as shown in its seven-stepped diagram below. Most consumers when faced with such a model will probably deny that they engage in all of the steps in this model. Some will deny any rationality. The caveat is that under different purchasing conditions, consumers will adapt their habits and the heuristic they follow. For instance in 'high engagement' purchases, such as the purchase of a house or car, consumers will use most of the steps. For repeat or habitual purchases, the customer will probably give very few of the elements a passing thought.

On the other hand, there is also a recognition that some choices are more important than others, requiring closer engagement in the decision making process, and the gathering of more data and information on which to make a decision. The teaching of the process of decision-making would take place under this model beginning with 'need recognition'.
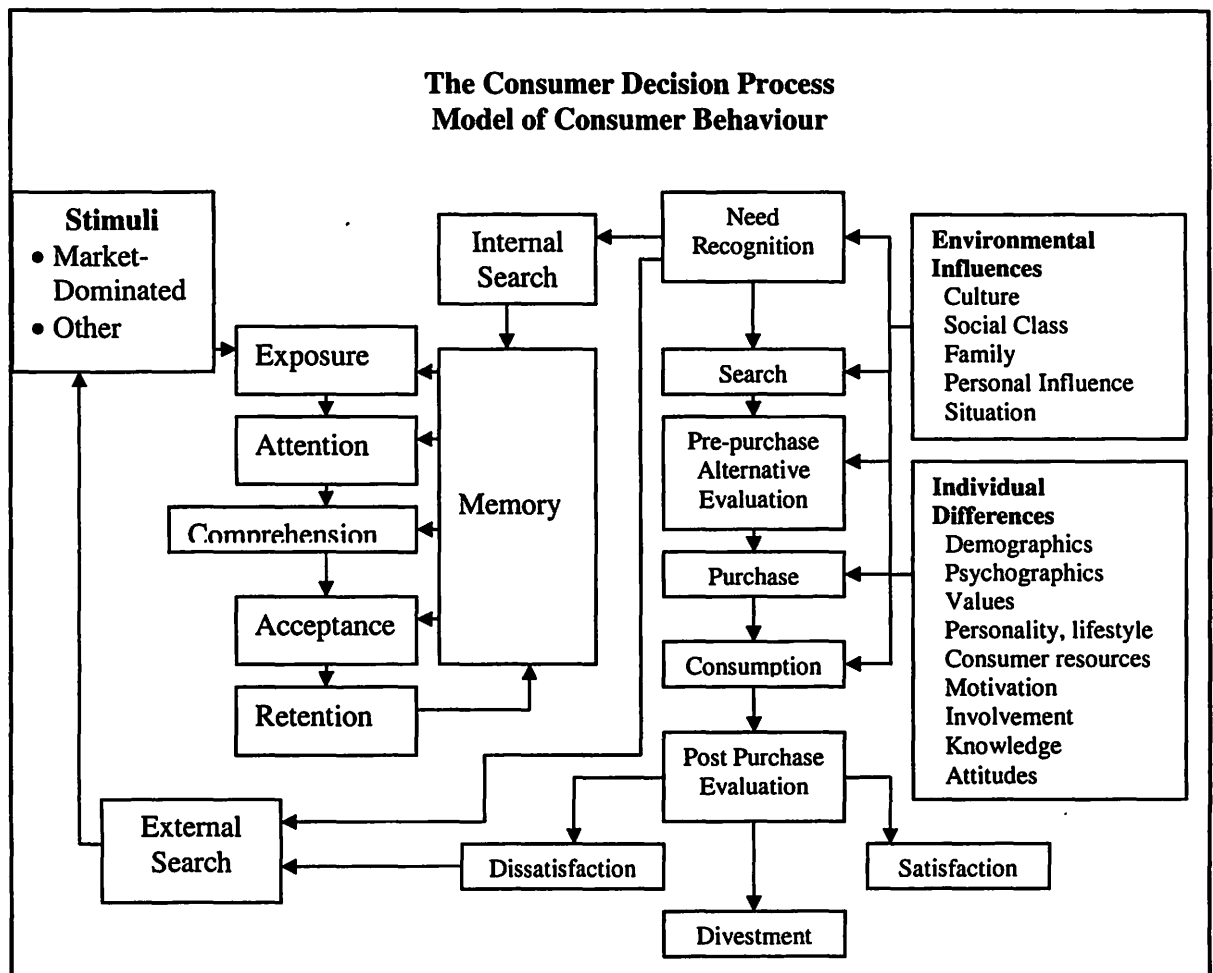

Figure 2: Consumer Decision Process Model (R. D. Blackwell, Miniard, & Engel, 2006)

Note in this model the key elements, environmental influences and individual differences, that greatly influence decisions making.

Environmental influences, culture, social class, personal influences and family situation are recognized as powerful determinants as to what consumers will purchase. The Adventist educator will recognize in this list very powerful influences that are evident in the classroom. Culture, or sub-culture as some may refer to Adventist Christianity, is there. The personal influence of the teacher him/herself and other teachers, significant others as well as peers and family members are all there and need no elaboration. 'Situation', or circumstance is also a powerful determent of behavior, and may need an explanation. If one was purchasing a wedding present for a very dear friend, only the best that circumstance and money will buy is appropriate, not something purchased from the 'Reject Shop'. So the circumstance of a purchase will influence the purchase decision.

Individual differences, consumer resources, motivation and involvement, knowledge, attitudes, personal values, and lifestyle are also influences that the Adventist educator will recognize.

Foundation values will also direct decision-making. The Values Transfusion Model from marketing is offered as an example of this aspect of influence on the consumer. Note that values are derived from society and are passed on to the next generation in a self-referencing cycle with no absolutes.

The Values Transfusion Model

Values of Society

Family — Religious Institutions — Education Institutions — Early Life Experiences

Cultural Transfusion Triad

Peers — Individual Internalized Values — Media
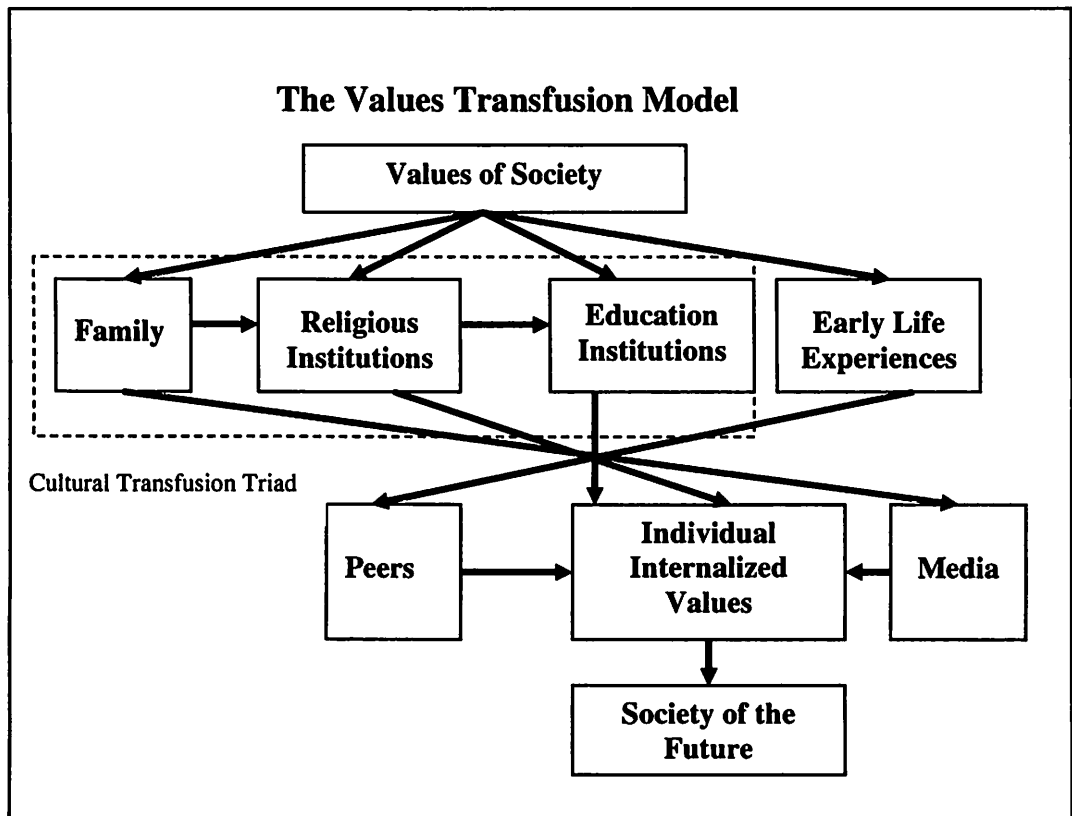
Society of the Future

Figure 3: The Values Transfusion Model (R. Blackwell, Miniard, & Engel, 2001, p. 614)

In this model (R. Blackwell et al., 2001, p. 614) we see that the individuals who make up a society generally acquire their values from family, church, school and experiences (Cultural Transfusion Triad). Members of this triad in turn, have acquired values from the same source, society. In this model media plays a peripheral part in the influence of the consumer in decision-making. In the eight edition of this text (Engel, Blackwell, & Miniard, 1994), media is not mentioned.

Consider the model below that shows the home, the church and the school forming a strong union of influence that has been invaded by the media that has become a central influence on the consumer. This is more reflective of the situation today in the life of a high school student who will spend more time watching, interacting and reading from the media that he will spend interacting with his family, church and peers.

Environmental Influences on Consumer Behaviour

Where do people get their values?
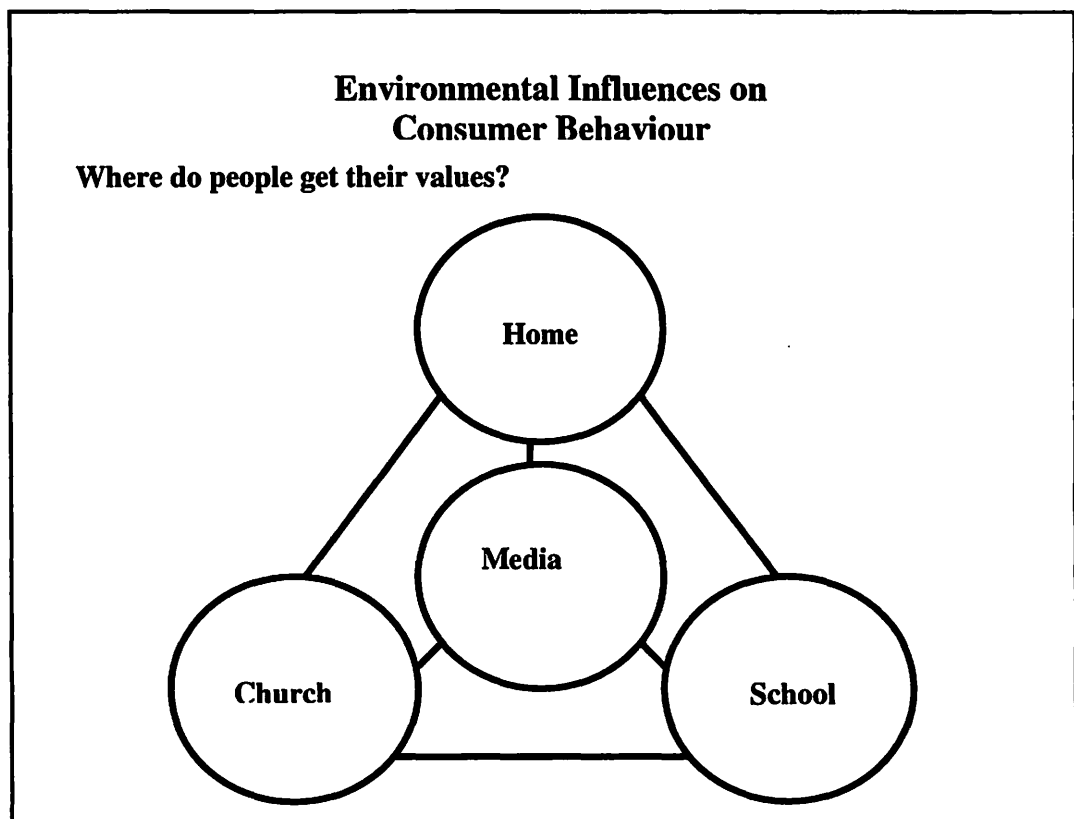
Home

Media

Church

School

Figure 4: Environmental Influences on Consumer Behaviour

The CDPM (Consumer Decision Process Model) begins with need recognition as the consumer pursues a heuristic that sees them progressing through search, pre-purchase evaluation of alternatives, purchase, consumption, post-consumption evaluation to satisfaction/dissatisfaction and divestment (R. Blackwell et al., 2006, p. 85). Maslow has pioneered the field of 'needs' and has postulated in his Hierarchy of Needs Model that physiological needs take priority over other needs, in the following order; safety needs, social needs, esteem needs and at the top of the pyramid self-actualization needs and self fulfillment experiences. This is a convenient way of ordering needs, but if you were to observe a teenager engrossed in the thrill of riding his skate board through busy traffic, ignoring his mother's call 'Tea time!' and his own safety, you would

recognize that self-actualizations and peer acceptance are at that moment ranking at the top of his needs with the need for physical safety and well being, abandoned.

In the conversation on needs, Glasser has contributed extensively to the developed of choice theory (also reality therapy) and has suggested that there are five basic needs that influence the outcomes of decision-making. These needs are firstly, survival (food, shelter, personal safety etc.) followed by four fundamental psychological needs: belonging/connecting/love , power/significance, freedom/responsibility, and, fun/learning.

'Choice theory (developed by Dr. William Glasser) postulates that almost all human behaviour is chosen and people are driven to satisfy five needs: survival, love and belonging, power, freedom and fun'(Cooper, 2007). This is no entirely unlike Maslow's Hierarchy. Cooper claims that choice theory fosters and develops individual responsibility, as well as enhancing the relationship between teacher and student (Cooper, 2007).

Glasser in his recent book *Every Child Can Succeed*, explains that most students fail to learn because of the external locus of control by teachers and parents who use what he terns 'the seven deadly sins' that destroy relationships. These habits are:
> 'criticizing, blaming, complaining, nagging, threatening, punishing and rewarding people to control them.' (Glasser, 2006, p. 7)

The seven connecting or supporting choice theory habits are:
> 'caring, listening, supporting, contributing, encouraging, trusting and befriending.' (Glasser, 2006, p. 25)

Glasser explains: 'While your use of them is still external to the student, your attempt is to get closer to him, not control him, which is a huge difference.' (Glasser, 2006, p. 25) The Christian teacher will see much of value in Glasser's work and find resonance in the following sentiment written many years ago.
> 'Every human being, created in the image of God, is endowed with the power akin to that of the Creator – individuality, power to think and to do. ... It is the work of true education to develop this power, to train the youth to be thinkers, and not mere reflectors of other men's thought.' (White, 1952, p. 17)

Now that we have explored some of the philosophical underpinnings of decision making, investigated a number of aspects of need and choice theory we will move on to some practical guidelines for decision making.

IN SEARCH OF A MODEL FOR DECISION MAKING

Choice theory has been wrested from the dynamic environment of the classroom and has the following the foundation axioms:

> 1. The only person whose behavior we can control is our own.

> 2. All we can give another person is information.

> 3. All long-lasting psychological problems are relationship problems.

> 4. The problem relationship is always part of our present life.

5. What happened in the past has everything to do with what we are today, but we can only satisfy our basic needs right now and plan to continue satisfying them in the future.

6. We can only satisfy our needs by satisfying the pictures in our Quality World.

7. All we do is behave.

8. All behavior is Total Behavior and is made up of four components: acting, thinking, feeling and physiology

9. All Total Behavior is chosen, but we only have direct control over the acting and thinking components. We can only control our feeling and physiology indirectly through how we choose to act and think.

10. All Total Behavior is designated by verbs and named by the part that is the most recognizable. (Glasser, 1998)

Brown suggests that there are six essential behavioral and logical requirements in aiding decision making. These aids must:
1. address the decider's real concerns.
2. draw on all the knowledge he has.
3. represent reality accurately.
4. call for input that people can provide.
5. produce output that the decider can use.
6. fit the institutional context. (Brown, 2006)

Not all decisions have moral dimensions or implications. However, Smedes (1986) in his chapter 'Sorting out the categories' on the shadings in the moral landscape, suggests there are moral questions to be asked that will help to be a moral guide to the decision maker. Questions such as:
Is it forgivable? Some things can be forgiven, forgetting an anniversary. Some things cannot be forgive. Rape, for example, is never forgivable.
Is it excusable? 'We forgive people only when we blame them. We excuse them when we decide we cannot blame them.' (p. 25)
Is it permissible? Most of what we do is permissible. Some things are never permissible.
Is it tolerable? 'We are only asking whether the rest of us can put up with it.' (p. 27)
Is it obligatory? 'Justice and love are positive obligations.' If you have permission, you are free. 'Every moral 'no' is the echo of a moral 'yes.' (p. 28)'
Is it excellent? 'People also achieve moral excellence when they do more than any person is reasonably obliged to do. They move beyond the morality of "live and let live", beyond the Ten Commandments, into the excellence of unselfish love or unexpected courage.' (Smedes, 1986, pp. 22-30)

Here are some guidelines suggested by Smede (1986) for 'responsible decision-making'. 'Responsible', could be viewed as spanning the realms of social and moral propriety and rationality and practical expediency. We probably acted responsibly if we:
1. used discernment
2. interpreted the question before we answered it
3. considered whether the act was appropriate
4. used our imagination
5. checked whether what we did was consistent with our commitments and congruent with our roles in life

6. were willing to let our acts be seen in public
7. accepted accountability for the results of what we did (p. 114).

Here is my list of suggestions that have a place on the integration continuum that could be helpful for teachers and students in developing a model for good decisions making.
1. Practice making decisions
    a. Experience is what practice is about.
    b. Rehearsal is a particular type of experience
    c. Rehearsing what we have learned from previous mistakes is instructional
2. Where on the moral continuum do the issues of this decision sit?
3. Does Scripture have anything to say on matters regarding this decision?
    a. Are there examples from Scripture that give me insight?
    b. What would Christ decide if He needed to make this decision?
4. Don't shield students from the consequence of their decisions (effectively learning from our mistakes)
5. Knowing how things work will help in decision making
    a. Knowing the consequences or outcomes of a course of action will inform the decision process.
    b. Be in touch with reality (the physical, and the cultural/social world)
    c. Understand the risks and benefits of a course of action
    d. Learn to calculate probabilities of success, and rewards and failure and costs
6. Carefully evaluate the advice from others who know you and trust God or have specialized expertise
7. Cultivate habits of good judgment that grows from:
    a. Developing knowledgeable and calculated insight
    b. Understand the rationality of your faith
8. Learn to understand the power of emotions
    a. Understand the logic of your heart
    b. Listen to the voice of the Holy Spirit
9. Learn to apply the rules and know the consequences of ignoring them and keeping them
10. Stop and think. The hardest thing that a person has to do is to think!!!
11. If we happen to make a wrong decision, learn from it, repair the damage, and move on.

BLACKWELL'S CDPM EXPANDED FOR GENERAL DECISION MAKING

Let us see what we can do with adapting Blackwell's Consumer Decision Process Model (CDPM) to a simple decision-making model. Remember the basic seven steps of Blackwell's model are as below
Consumer Decision Process Model
1. Need Recognition
2. Search for Information
3. Pre-purchase Evaluation of Alternatives
4. Purchase
5. Consumption
6. Post-Consumption Evaluation
7. Divestment

Blackwell's model adapted for general decision-making could go like this:

1. Need Recognition
>What is the problem that needs to have a solution or a determination made?
>What needs to be decided and what determinations need to be made?
>Can we envisage the outcomes needed from this decision?

2. Search for and Gather Information
>Good decisions need good intelligence so good quality information is required.
>>Do appropriate research
>>Ask professionals in the field
>>Get the input and advice from competent friends
>>Seek insight from pray, scripture and others
>>What can past experience contribute to understanding the problem and likely solution?
>Gather information on the cost/benefits at all levels of each decision outcome

3. Pre-decision Evaluation of Alternatives
>Construct an appropriate decision heuristic (make decision rules that will guide the decision process and outcome)
>What course of action will get the desired outcome?
>What alternatives are there to the decision?
>Where does each alternative lead?
>>Draw a decision tree and chart the consequences of each decision
>What are the cost benefits of each alternative?
>Ask:
>>Is there a morally 'right' course of action to pursue?
>>Does it infringe on the needs or rights of others?
>>Will this course of action honor God?
>>What are the short, medium and long-term consequences of this action?

4. Make the Decision
>Know what you have to do to make the determination
>Know what you have to do to carry out your decision
>Plan each of the steps
>Set a time line for each action, and performance descriptors and measures/standards

5. Act on the Decision
>Execute the decision/judgment
>Timing can be critical
>Act with finesse, accuracy, skill and propriety
>Work within the performance descriptors and measures

6. Post Decision Evaluation
>Did you achieve the required outcomes from the decision?
>Was the decision process suited to the decision being made?
>What changes to the process need to be carried out?

Are there other decisions that need to be made?
Has there been mental and spiritual development and a growing
understanding of self and others in the 'lived in world'?

7. Divestment
Maximize the results of the decision (which may lead to further decision
making)
Enjoy the fruits of your decision or endure the consequences
Where do you go to from here?

This list is a guide for further developing a workable decision making model. Decision-making,
by its nature is difficult because it calls upon a diverse array of skills and insights. If there is a
process, a road map, a model or heuristic that can be adapted to guide the way forward, skills in
its use can be developed and expensive, embarrassing or debilitating mistakes avoided.

CONCLUDING

We have explored a wide territory firstly looking at the proposition that people make decisions,
determinations, upon the recognition of a need to act or behave in some way. These acts are
molded and directed by a multitude of influences. We then touched on need hierarchies and some
practical decision making guidelines.

The Adventist educator will continue to integrate faith and learning and make good decisions
from a foundation of a worldview informed by 'God truth'. Integration is a life-long and life-
involving process and making good decisions is embedded in the integration process that informs
life's decisions. The process of learning to make good decisions will reinforce both mental and
spiritual growth making us more useful people in this life and the life to come.

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