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Lecture – 37 Models of Consumer Behaviour - IV

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Objectives

After completing this module, you will be able to understand:

• Sheth-Newman-Gross Model of Consumption Values (1991)

Welcome, so we have progressed a lot in discussing the consumer decision making models. We started with the micro and macro-economic models and decision making. Thereafter, we have talked about the Nicosia model, Howard Sheth model, grand model that is the EKB model and which was further revised to EK model and now we are discussing the next model that is Sheth-Newman and Gross model of consumption values.

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Sheth-Newman-Gross Model of Consumption Values (1991)

Much after the acclaimed Howard–Sheth model formulated in 1969, Prof. Sheth, along with Newman and Gross, developed another advanced and comprehensive model of consumer behaviour comprising of five consumption values influencing consumer choice behaviour.

These are:

- o Functional values
- Social values
- o Conditional values
- o Emotional values
- o Epistemic values

This was relatively new and this was founded in 1991. So much after the acclaimed Howard Sheth model formulated in 1969, Professor Sheth along with Newman and Gross developed an another advanced and comprehensive model of consumer behaviour comprising of 5 consumption values that influence the consumer choice behaviour. We can assume this model as an extension of the Howard – Sheth model.

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Sheth-Newman-Gross Model of Consumption Values (1991)

- These behavioural scientists claimed that any or all of the five consumption values play their own roles while the consumer contemplates to a decision.
- Sheth et al. (1991) claimed that most of the theories behind this model have been
 drawn from studies and research findings across the diversified disciplines of
 economics, sociology, and several branches of psychology, marketing, and consumer
 behaviour.
- Most of the consumption values mentioned in the model are consistent with several constituents of the theories propounded by Maslow (1970), Katona (1971), and Katz (1960).
- Sheth et al. have articulated the five consumption values, namely, functional, social, conditional, emotional, and epistemic values to shape the centroid of this model.

So they are talking about 5 major consumption value. Functional value, social value, conditional value, emotional values and epistemic values. We will discuss one by one. The first one; the behavioural scientist claimed that any or all of the 5 consumptions values play their own roles, while the consumer contemplates to a decision. Now Sheth in 1991, claimed that most of these theories behind the model have been drawn from the studies.

And research findings across the diversified disciplines of economics, sociology and several branches of psychology, marketing, and consumer behaviour. Most of the consumption values mentioned in the model are consistent with several constituents of the theories propounded by Maslow in 1990. He was talking about different motives, pipe motives mainly, Katona 1971 and Katz 1970, I am sorry 1960.

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The First Value: Functional Value

'The perceived utility acquired from an alternative for functional, utilitarian, or physical performance. An alternative acquires functional value through the possession of salient functional, utilitarian, or physical attributes. Functional value is measured on a profile of choice attributes'.

(Sheth, Newman, and Gross, 1991)

Sheth et al, like Newman and Gross they have articulated the 5 consumption values as I have mentioned is functional, social, conditional, emotional, epistemic to shape the centroid of this model. So to start with the first value that is the functional value of the product and how they have defined the perceived utility acquired from an alternative for functional utilitarian or physical performance that is what they are talking about the functional value.

And further they are saying an alternative acquires functional value to the possession of salient, functional, utilitarian, or physical attributes and functional value is measured on a profile or choice attributes. In attitude formation, we were talking about the (()) (03:18) the attitude towards object where you are measuring the functional or the customers believe about the functional attributes of the brand.

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The First Value: Functional Value

- Sheth et al. claimed that the functional values, being the most important parameter behind the
 consumer's final choice, deserve special analytical focus. This presumption is very much in line with
 the Marshallian economic utility theory. The Marshallian economic theory (1890) more often
 articulates the consumer as a 'rational economic man'.
- Ferber (1973) took the 'rational economic man' concept a step further by concluding that the brand
 options are often evaluated in terms of their various functional traits, such as reliability, durability,
 and price. For example, the decision to purchase a particular brand of laptop may be based on its
 price, proximity of the service centre, and service records.
- According to Solomon (1996), once the most attractive functional trait of a product perceived by the customers is recognized, marketers are in a position to determine which of their unique selling propositions can motivate the prospects. Accordingly, the communication message and packaging strategies can be formulated highlighting the already identified functional traits. For example, the recent advertisement of Eno highlights the need to be protected from indigestions while enjoying the festivals and ceremonies. Many companies announce festive bonazas during October–November which are considered to be the festive season of the country with Navratri, DurgaPuja, Dussehra, and Diwali being celebrated during this period.

It is exactly that we are talking about what benefits would derive from the brand not the emotional benefit but the functional benefit. So I will explain in details, The Sheth et al has claimed that the functional values being the most important parameters behind the customers final choice, resource special analytical focus here. The presumption is much in line with the economic model mentioned by Marshall in 1980.

Because here also within that the person is rational economic man. As you have seen in the previous case have mobile handset, there the customers was taking decision based on the functional attributes of the product like they were talking about whether the product is stylish, whether the price is affordable or many other, I mean add-on features, so basically the functional attributes or the product not emotional.

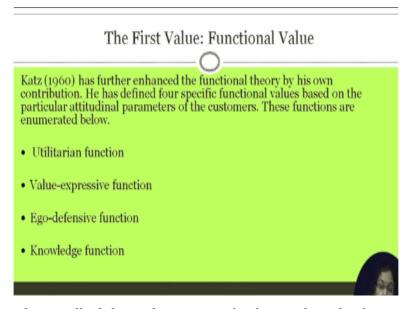
So therefore also some estimate was attached to that; that is the kind of emotional attributes but the mainly they were also talking about some the evaluative criteria was on the basis of the functional attribute of the product in that case. So we assume that as a rational economical man. Ferber 1973 took the rational economic man concept a step further by concluding that the brand options are often evaluated in terms of their various functional trace such as reliability, durability, and price.

So for example the decision of the purchase of the brand of laptop may be based on its price proximity of the service centre and the service records. According to Solomon in 1996, he has said that was the most attractive functional trait of the product perceived by the customers is

recognised, marketer in a position will determined that which of their unique selling proportions can motivate the prospects.

So for example lot of soaps in the market but lifebuoy in the recent Ad, it is talking about it is having active silver and it is portraying that active silver, silver protects from various germs, so that is why the kid, the children has feed with silver spoons and all so that is lifebuoy is having active silver so it chills the users from different kind of germs. So if; if you are talking about the customers, who are very health conscious then this may catch this particular USB may catch their attention.

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So similarly we have talked here the communication and packaging strategies can be formulated, highlighting the already identified functional traits like you know in the recent advertisement they need to be protected I mean the digestion in several locations, festive bonanzas, these also come as different kind of functional stimuli. Then Katz, because this particular Sheth-Newman Gross model has drawn a lot from the theory of Katz in 1960.

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The First Value: Functional Value

- Utilitarian function: The utilitarian function is based on the very basic propositions of reward and punishment. In most of the cases, the customers form their attitude based on the perceived satisfaction or dissatisfaction generated from the consumption of the products.
- Value-expressive function: The market place responses of the
 customers are often influenced by his/her core value, self-concept, or
 even extended-self. Therefore, following Katz it may be stated that the
 value-expressive function, sometime or the other, outweighs the
 objective benefits a person may derive from the use of the products.

So Katz has further enhanced the functional theory by his own contribution. You has defined 4 specific functional values based on the particular attitudinal parameters of the customers and these functions are utilitarian function, value expressive function, ego defensive function, and knowledge function. We discuss first one is the utilitarian function, what is that?

The utilitarian function is based on the very basic proportion of reward and punishment. In most of the cases the customer form the attitude based on the perceived satisfaction, or dissatisfaction generated from the consumption of the product. So it is perceived utility whether are we satisfied after using this product or not that is the perception and then come and they are mostly this is depending on the functional attribute of the product once again.

Like if I am paying so much for this product will I get the adequate satisfaction or the adequate benefit cost benefit kind of thing. Then comes the value expressive function; the market place responses of the customer are often influenced by his or her core value, self-concept or even extended self. Therefore, following Katz, because state that the value expressive function sometime or the other outweighs the object benefits a person may derive from the use of the product.

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The First Value: Functional Value

- Ego-defensive function: When a consumer seeks protection for self, either from external environmental embarrassments or internal feelings, he often resorts to an ego-defensive function. Marketers, while designing their advertising message, often use the ego-defensive cues. For example, one may recollect most of the campaigns of anti-dandruff shampoos which stress on the awful and awkward situations faced by the individuals for dandruff in offices or other public places.
- Knowledge function: It has been argued by Katz that attitude is often developed as a
 consequence of a need for order, structure, or meaning. Knowledge function is
 particularly relevant when a person is in an ambiguous situation or wants to use a
 new product. For example, when a person wants to buy a laptop or car, he often
 resorts to extensive search for information from his opinion leaders and several
 marketing sources as he is not that conversant with the technology in-built in those
 products.

Now value expressing functions like if it is of your core value like your self concept you want to portray yourself as standing different in the crowd. So therefore the Raymond complete man may attract you (()) (08:08) in a different league that kind of slogan may attract you. Now there are certain ego defensive functions also. When a consumer seeks protection for self either from the external environmental embarrassment or internal feelings, he often resorts to an ego defensive function.

Now marketers they are also these days designing the message advertising messages often by using ego defensive cues how? Anti dandruff shampoos, this say that a person is embarrassed in the stage show because he is having a dandruff. Sometimes bad body odour, Rexona underarm deodorant. They are talking about bad body odours, so everybody is laughing at you. So this; and then Crack cream that also started with these kind of philosophy.

They started saying that you know like fatty area kind of campaign and person wants to hide that "fatty" area and crack protects from that scratches in the skin. So this kind of things, this were all ego defensive functions. Knowledge function it has been argued by Katz, that attitude is often developed as a consequence of a need for order, structure, or meaning. Knowledge function is particularly relevant, when a person is in ambiguous situation.

Or once to use an; when once to use a new product, so that time he may seek actively opinion from the opinion leaders and particularly for the products like medicine, for the products like books usually people seek opinion from the opinion leaders only like doctors or like teachers.

They seek opinion from them. Even when you want to buy an expensive laptop, when you want to buy a car, you may go and you may not be very sure.

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The Second Value: Social Value

The perceived utility acquired from an alternative association with one or more specific social groups. An alternative acquires social value through association with positively or negatively stereotyped demographic, socioeconomic, and cultural-ethnic groups. Social value is measured on a profile choice imagery'.

(Sheth, Newman, and Gross, 1991)

Because this is an expensive purchase, so before taking the final decision you may want to talk to your friends or other experts who have more ideas about this kind of choice, so this kind of knowledge function. We come to the second values, the second value which they talked about is the social value and it has been defined as the perceived utility acquired from an alternative association with one or more specific social groups.

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The Second Value: Social Value

- The term 'Social imagery' envisages all pertinent primary and secondary reference
 groups which are expected to be the driving forces for the product's usage.
 Consumers are positively or negatively typecast depending on how they intermingle
 with varied demographic (age, gender, stage of family life cycle, etc.), economic
 (disposable income), psychographic (attitude, motivation), or religious/ethnic
 groups of people.
- Generally, the consumer decision heuristics for the products which reflect individual's personality traits or social class due to their high visibility (e.g., apparels, watches, accessories) and the products to be gifted or shared with other members of the group are influenced by consumer's social values. For example, <code>Raymond</code>'s suiting may be chosen for the social image it evokes ('The Complete Man') than its functional or utilitarian performance. Many a times, even selection of products/brands which are likely to be governed more by their functional traits are finally chosen on the basis of their social values.

And alternative acquires social value through association with positively or negatively stereotyped demographic, socioeconomic, cultural and cultural ethnic groups. Social value is measured on a profile choice imagery. I will explain. The term social imager envisages all

pertinent primary and secondary reference group which are expected to with the driving forces of the product use.

The customer like positively or negatively typecast depending on how they intermingle with varied demographic like age, genders, stage of the family, life cycle, etc. Economic, what is the disposable income? psychographic, attitude and motivation, religious that is religious or ethnic groups of people. This is their social value which they derive because if I feel that my similar age group or my similar gender.

My similar social classis is using a certain brand of nail polish or certain brand of detergent and may also been claimed to buy that because either I do not want to be odd man out or I want to be confirming to my groups choice. So this is what is my social imaginary whatever my same group in my age gender or stage in the family life cycle or my same economic class or trait, I will also perform in the same way.

So generally the consumer decision heuristics for the products which reflect individual personality traits or social class with in their high visibility like apparels, watches, accessories and the products to be gifted or shared with other members of the group are often interest by the social values. For example, when you are buying jewellery for your daughters wedding, where you are buying jewellery for wearing in the festival time.

When you are gifting somebody some watches, some jewelleries, some apparels, something which will reflect your choice, reflect your personality, so then you will be more involved in that kind of decision and that and then you will try to derive actually the social valve or how you are recognised in the society, okay A is your belongingness need with the society, how you are apart with the other thing and you are expressing your love, your joy with the other fellow members in the society.

So A is the belongingness need and B is how I mean what kind of estimate also you are satisfying in the society. So that gives you the social value. How you are confirming to the group now and how you are satisfying the belongingness need as well. So many times even in the selection of products or brands which are likely to be governed by the functional traits or often chosen on the; based on the social values.

I will just talk about the say advertisement of a life insurance like LIC, where it has to be chosen based on the; this is an insurance product where it is a financial product so it should be chosen based on the premium structure and many those kind of things but here the Ad if you see of LIC, shows the "Zindagi Ke Saath, Zindagi Ki Baat", it shows that how the lady is; a mother is fulfilling her duties and responsibilities by getting her daughter married.

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'The perceived utility acquired from an alternative's capacity to arouse feelings or affective states. An alternative acquires emotional value when associated with specific feelings or when precipitating those feelings. Emotional values are measured on a profile of feelings associated with the alternative'.

(Sheth, Newman, and Gross, 1991)

So in this case it is primarily the social state value which has been used to drag the attention of the customer towards the function that is after this, after it catch the attention of the customer then it is easier you tell them about the functional traits that is the in this case the premium structures. Now coming to the emotional value, the perceived utility acquired; this is the perceived utility acquired from an alternatives capacity to arouse feelings.

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The Third Value: Emotional Value

- The authors have showcased the consumer's perceived utility as a set of emotional reactions extracted particularly in the course of the product usage or consumption experience.
- The concept of consumption emotion has been explained either by the particular types of emotional experience and responses (e.g., bliss, resentment, and anxiety) or by the structural dimensions forming the core emotion categories, such as comfortable/uncomfortable, leisure/action, or serenity/exhilaration.
- Subsequently the marketers often resort to the customer's probable emotional responses (e.g., the sense of jubilation arising out of viewing a gala party in any television show) associated with the product to design the communication message.

Or affective states, then alternative acquires an emotional value when associated with specific

feelings or when precipitating those feelings. Emotional values are actually measured on a

profile of feelings associated with the alterative. I explain. By this Sheth- Newman and Gross

are showcased the customer perceived utility as a set of emotional reactions extracted

particularly the course of product usage or the consumption experience.

The concept of consumption emotion has been explained either by the particular types of

emotional experience and responses; bliss, resentment, anxiety or by structural dimension

forming the core emotional categories like comfortable, uncomfortable, leisure, action,

serenity, exhilaration all these things. Right. So therefore these place some kind of (())

(15:30) to it.

Like here I am just tell you something like an old tie may have; particular brand of tie may be

of that brand, I am wearing during my first job. So I am emotionally attached to that

particular brand. Similarly, the marketers often resort to customers emotional responses such

as sense of jubilation arising out of viewing a gala party in the television show associated

with the product design to the design of communication message.

If you remember off let the emotional; the messages which has been shown in the; you can

see here that is; the messages which has been shown in the Flipkart may be like this, which is

before the Diwali in the balcony brothers that particular advertisement, if you watch in you

tube, you can watch it. So there, they show about how they are buying in Flipkart through

Diwali discounts, different kind of items.

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The Third Value: Emotional Value

- The nostalgia associated with the advertisement of Titan or the sense of fulfilment associated with the commercial of Life Insurance Corporation of India are some such exemplars.
- · The emotional values can also be generated from the aesthetic orientation of the product.
- Sometimes, the emotional values, similar to social values, outweigh the tangibles and functional traits of
 the products even when the product apparently seems to be a utilitarian one. For example, some pens or
 ties arouse a feeling of placate through their association with first job experiences.
- Time and again, behavioural scientists have tried to categorize the various emotional values that play a
 dominant role at the time of consumer decision-making. In one such study, the eminent behavioural
 scientist, Izard (1977), propounded the classification of affective experiences which elaborate the underlying
 emotions attached to certain kinds of purchase.
- Izard et al. (1984) identified ten basic emotions to explain such affective experience process. These
 emotions are sadness, anger, interest, joy, surprise, fear, shame, disgust, contempt, and guilt (e.g. Flipkart
 Divali Ad Sale India Balcony Brothers TVC Series expresses joy, or latest smartphone's best address
 expresses shame) Izard's study appeared to be a foundation for the future consumer researches on
 emotional values.

And they are celebrating their jubilees, they are discussing among themselves how they are happy with it. So this is where you know, this is the communication message and this is the exactly the emotionally appeal that is the jubilation. There could be nostalgia appeal also, like in Titan advertisement, they have use the kind of nostalgia appeal, life insurance have shown as I have already mentioned, their shown the responsibility kind of thing.

At the emotional values can be generated with the aesthetic orientation of the product like may be a particular boutique sometimes at the emotional values similar to social values outweighs the tangibles and functional trait of the product even when the product apparently seems to be a utilitarian one. For example, some pens or ties as I said, that may allow feelings of placate with their association with the first job experience.

So I keep on using that particular brand. So time and again the behavioural scientist have tried to categorise the various emotions that play a dominant role at the time of consumer decision making. In one such study, the eminent behavioural scientist Izard in 1977 propounded the classification of effective experiences which elaborate the underlined emotions attached to the kind of purchase.

Not only Izard, there was (()) (17:54) emotional cycle also where he has also talked about 12 different emotions of the customer; fear, anxiety, joy, many kind of emotions which actually plays a role when customer takes a decision and all these has been used in the advertisement so on so far. For example, sometimes we are talking about the fear, the fear appeal or anxiety

appeal might be there in a mode of, it might be combine; the anxiety might be combined with humours appeal also.

Because, if you see the Bharati Axa medical insurance, they add particular ad, where the person is saying that why I am having a lungs disease? I should have some other disease which my insurance policy covers. So this is where his anxiety about the coverage of the insurance policies. So that can be used over the insurance policy is mainly bought based on the tangible; I mean mainly the functional attributes of it.

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The Fourth Value: Epistemic Value

'The perceived utility acquired from an alternative capacity to arouse curiosity, provide novelty, and/or satisfy a desire for knowledge. An alternative acquires epistemic value by items referring to curiosity, novelty, and knowledge'.

(Sheth, Newman, and Gross, 1991)

But still this kind of appeals could be used for this and now we come to the fourth valve that is the epistemic value, the epistemic value is the perceived utility acquired from an alternative capacity to arouse curiosity provide novelty or satisfy the desire for knowledge. An alternative acquires the epistemic value by items referring to curiosity, novelty and knowledge.

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The Fourth Value: Epistemic Value

- Epistemic issues mean the set of values that could validate and enhance the customer's perceived satisfaction level obtainable from a novel product by fulfilling the curiosity, knowledge, and exploratory needs.
- Alternatively, even a simple change of product can also generate epistemic value, like product differentiation offers.
- Sometimes, just to break the monotony of food habits, clothing styles, etc., the customer may exert to epistemic values by trying out something different.

Now epistemic issues mean the set of values that could validate and enhance the customers perceive satisfaction level obtainable from a novel product by fulfilling the curiosity knowledge and exploratory needs. Alternatively, even a simple change of the product can also generate epistemic value like product differentiation offers. For example, like Tresemme is coming as a salon brand several amusement parks are coming up.

We say that we will provide a very new and very distinct experience. Sometimes just to break the monotony of the food habits, clothing styles etc. The customer may exert to systemic values by trying out something different. Every time, every dinner and I am looking may be rice or roti, but at one day I may feel that okay this is the special day why not to have pizza, so that is why you know these people usually do this during the festivals and celebrations.

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The Fifth Value: Conditional Value

The perceived utility acquired by an alternative is the result of the specific situation or set of circumstances facing the choice maker. An alternative acquires conditional value in the presence of antecedent physical or social contingencies that enhance its functional or social value. Conditional value is measured on a profile of choice contingencies'.

(Sheth, Newman, and Gross, 1991)

So that is why before the Diwali you can see the pizza companies also where coming up with buy one get one kind of offers. So that you know, they can escalate their self at that time. Then we talk about the fifth value, that is the conditional value. The perceived utility acquired by the alternative is the result of the specific situation or set of circumstances facing the choice maker.

An alternative acquires the conditional value in the presence of antecedent, physical, or social contingences that enhance its functional or social value. Conditional value is measured on a profile of choice contingences. So basically this conditional value is based on the contingency aspect the exigency or the time, pressure aspect or other condition situational factors.

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Critical evaluation

- According to Sheth, Newman, and Gross (1991), customer's choice decisions are based on five major values, namely, functional value, emotional value, social value, conditional value, and epistemic value. Functional value is assumed to be the most important influencing variable of consumer choice.
- This assumption is derived from the Marshallian 'utility theory' (1890) which most often considers the customer
 as 'rational economic man'. However, as mentioned earlier, since 1980s, the researchers are vehemently arguing
 over the concept of rationality of the consumer actions.
- Quite often, the rational information processing approach of the model falls short to interpret the non-conscious behaviours of the customers.
- Similarly, the emotional constructs and the role of choice heuristics (in purchase phase) are not well encompassed
 in the concepts of functional and emotional value. Moreover, the model has explicitly spoken of the factors which
 may shape the decision, but how they form a linear or non-linear equation for the actual decision making is not
 well analysed.
- It may be concluded that a common concern of all the 'analytic' models principally underlies with the latent
 nature of many of the variables (Loudon and Della Bitta, 1993). Therefore, it is still difficult to assure whether the
 existing models do represent the pragmatic process of buyer decision-making in the market place at all. It is also
 difficult to predict the accurate values of all the observable and latent variables.

Howard Sheth model, we have called it situational factor and otherwise exogenous variable wherever we have discussed, we have taken something called time pressure or conditional factor, situational factors that comes here also. So based on the concept of stimulus dynamism advocated by Howard, this model also uses this conditional value which I have already mentioned.

Now it means that the customers evaluated a product or brand utility based on the situation. For example, a customer may just go to a local shop to buy a dress of INR 500 to go to college or this is the buying situation. Whenever the person is buying for a regular wear may be he is buying a 500 to 600 rupees dress. When he is going to a party may be he is buying a 2000 to 200 rupees dress, so it is occasion.

Then the severity or exigency of the situation also matters the choice. How? When you have a normal scars or wounds, you may go to the local dispensary, when you are having a severe disease, you may go to a super speciality expensive hospital. So this kind of things, so those 5 consumption values which recognise in the Sheth, Newman and Gross model. They play as differentiators of consumer choice in any of the particular products or brand.

For example, to the first time car buyer the purchase of the car might provide functional value that is how comfortable it is to travel to its office, mileage and all these factors. Then the social values how many peers are processing this? how will my pr perceive me if I use this particular car. My emotional value the customer feels secure in owning a car, so that the child may be dropped in the school that is my safety need.

That is my you know emotion which is attached to it epistemic. What is the novelty in this car like Accent, Hyundai Accent, earlier it was Accent, now Accent has come, Accent is talking about the family Sedan, the novelty of the purchase is it is in India, the Sedan cars are actually never available below rupees of 10 to 15 lakhs but this is the Sedan, which is available in the range of 5 lakhs to 6 lakhs but is the family Sedan.

That is why because Indian have a inclination towards buying, they are in emotional attachment towards buying Sedan. So therefore this Sedan has been used as the novelty and in this particular price range Sedan is of course a novelty to the customer. So it is an epistemic value, which they are getting and finally is a conditional value that is my office is quiet distant so I have to buy a car. So I am buying it.

So that is my condition for which I have decided to buy a car. So that critical evaluation in short I will tell about this model, the Sheth- Newman- Gross model of customesr choice decision are usually based on 5 major values, which we have already mentioned but functional values are assumed to be the most important one. These assumptions is derived from the Marshallion theory of rational economic man that also we have already mentioned.

And quiet often the rational information process in model, these particular; this is particular lead and lag of this model. because as similar to the Marshallion theory that customers in most of the cases they may not appear, in industrial purchase session, they may be a very rational customer but in house hold decision making many times they may actually be driven

more with the emotional or epistemic value than the or the conditional value than the functional attribute; only the functional attribute of the product.

So there you know this might have, this particular theory falls short to interpret the non-conscious behaviour of the customers. So similarly the emotional constructs and the role of choice heuristics in the purchase stage are not well encompassed in the concepts of functional and emotional value. Moreover, the model has explicitly spoken or the factors which may shift the decision but how techy form a linear or non-linear equation of the actual decision making that is not been analysed.

So which means we have talked, broadly about all these values but we are not exactly mentioned be very worse or the items which can measure this values quantitatively. So it may be concluded that the common concern of all these analytic models principally underlies with the latent natures of this variables. Okay, so therefore it is still difficult, where assured that whether the existing models truly presented pragmatic process of a buying decision making in all market place.

As well, unless it is imperially tested with the defined state of variables. So that we can predict the accurate values of all observables and latent decision making. So this in short completes our consumer decision making models. Thank you.