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The Effect of Social, Cognitive and Emotional Factors on Consumer Behavior (Case Study: Southeast Tehran Tejarat Bank Branches)

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Abstract
At the current competitive world, managers of organizations should respect desires of customers and pay specific attention to factors affecting customer's behavior to provide conditions for better realization of organizational goals and customer's satisfaction. This study is a descriptive-analytical study and statistical population in this study consists of customers of Southeast Tehran Tejarat Bank Branches. The aim of this study is to investigate the impact of social, cognitive and emotional factors on customer's behavior of Southeast Tehran Tejarat Bank Branches. Sampling is done using two-step cluster sampling method and 300 samples are selected through the list of long-term depositors of bank (N=1400). The data have been collected using questionnaire and using SPSS software have been analyzed and descriptive and inferential statistical methods including Pearson correlation and linear regression. The results obtained from testing research hypotheses show that there is strong and significant relationship between social, cognitive and emotional factors with customer behavior of Southeast Tehran Tejarat Bank Branches. Therefore, it could be mentioned that paying attention to these factors has significant effect on supplying better services and gaining customer's satisfaction.

Keywords: *social factors, cognitive factors, emotional factors, consumer behavior, Tejarat Bank*

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1. Introduction

Customer's behavior is one of the most important issues considered by marketing researchers over the decades. The diversity and variety of customer's behavior is because of variety of factors affecting individual's behavior and incentive for purchase. Existence of different groups of customer for markets of a single product show vast differences. Today, the consumer is considered as the key success or failure factor of an organization. Hence, perceiving customer behavior is so important. Public opinion is on this basis that customer's behavior is quality of buying products and services by people; although customer's behavior is in fact something more than buying products and services by people. Consumer's behavior could be defined as follows: final decision of consumer due to acquire, use and get rid of products and services, time and comments of different departments of decision making in a special period.

At the current age, with the increased competition in service sector, the focus is mainly maintaining the current customers and attempting to attract new customers. In relationship marketing, the main focus is not only on attracting new customers, but also it is important to extend the relations with current customers and preserving their relationship with each other. Concept of brand is one of the most important concepts of marketing in 1980s decade. Studying brand is based on 2 financial and consumer dimensions. According to consumer attitude, brand equity refers to a series of assets such as brand awareness, perceived quality, loyalty, idea and association of ideas to brand created in minds of consumers. Tis issue has led to creation of value added on product or service (Bahreini Zadeh, 2008).

Every action taken by the organization has the potential of affecting brand. The culture and general and strategic orientations of business should be integrated in such manner that they can create better brand for beneficiaries. Brands could be formed through taking effect of all behavioral patterns of consumers whether in operational field or in field of customer relationship. Each brand is a function of organizational behaviors and customer and consumer behavior (Miller and Moor, 2006).

In customer's behavior, intention for purchase refers to the probability that a buyer is excited suddenly since the time of purchase and buys a special product. In this state, the buyer tends to take measure for purchase immediately and without thinking about the information and details of the purchase (Park and Kim, 2008).

Social effect in field of vulnerability of consumers is in relation with interpersonal effectiveness. In other words, vulnerability of consumers against interpersonal effectiveness shows the range of effectiveness of others in consuming choices of individuals. Vulnerability of consumers against interpersonal effectiveness is associated with types of consumer's behavior, especially those behaviors they lacked and behaviors combined with emotion control through getting rid of negative emotions such as smoking and alcohol. The consumers feel more necessity for purchase and the probability is increased in them when purchase function is reasonable in terms of community. The nature of these normative effects on purchase behavior may be depended on norms or values of reference group like parents; for example, many parents try to infer sense of responsibility in their children and avoid them from purchasing something when it is an unreasonable affair. Therefore, psychological and individual factors can affect customer's intention for purchase. In addition to psychological features affecting customer behavior in purchase intention, social factors or customer status in different social positions can change customer's behavior. This study tends to investigate the effect of social, cognitive and emotional factors on customer's behavior in Tejarat bank.

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Research significance

One of the most challenging issues in marketing and customer's behavior is the choice scope of consumer and purchase behavior. In the discussion on purchase, many factors are involved and can affect its complexity and the most important factors include individual factors, product-related factors and situational factors. All stores and shopping centers across the world try to affect buyer through these factors and encourage the buyer to buy the product. They follow this goal through creating environmental attractions, training employees, using modern technologies and trying to be aware of individual behavior (Heydarzadeh and Taherkia, 2010). Studies have shown that in purchases, buyers visit the shopping center usually with no special target but certain product. This behavior happens after necessity of buying a product (Beatty and Ferrell, 1998).

The behaviors are under impact of internal modes and environmental factors. The results obtained from the studied show that purchases are happened in wide range of different products (Bellenger and Korgaonkar, 1980). As purchase is a pervasive aspect of customer behavior and is emphasized in selling strategy projects, it is necessary for retailers to perceive factors leading to encouraging consumers for impulse buying (with no intention) of a product. Retailers can help customers to find their desired products through centralization of products, intelligent design of shopping centers and through ordering goods. Moreover, the sellers can use display of product, packaging and advertising signs (Abrams, 1996).

Over the years, making customers participate in designing new products and services is being considered as a very important factor for success of companies (Svendsen et al, 2011). Guaranteeing quality begins with customer's needs and ends with customer's satisfaction. Hence, the producers should pay attention to customer needs during all steps of designing products and services (Ney et al, 2009). This issue that how companies can identify their customers; what is really important for customer; what are real needs and desires of customers; how customers gain intention for purchase and what can lead to customer's satisfaction is depended on marketing methodologies. Paying attention to customer's satisfaction and meeting needs of customers is becoming more important than before as time goes (Xu et al, 2009). Therefore, identification of customer needs and changing them into features of designing products and services is vital issue to be competitive in the market. Hence, the approach dominated in this study is marketing and its management and this study tries to identify different social and psychological factors affecting customer behavior.

2. Literature review

Karami (2014) has conducted a study to evaluate the relationship of individual role of service employees to encourage customer citizenship behavior. According to literature in this field to measure customer citizenship behavior, 6 variables including employee credit and benevolence, customer commitment to employee, customer loyalty to employee, customer perception of procedural justice and customer perception of distributive justice are considered. The results obtained from the study showed that there is positive correlation between bank employees in encouraging customer citizenship behavior.

Najafi (2012) has conducted a study under the title of "assessing the effect of country of origin of product on customer behavior". The study on investigating the effect of country of origin of product on customer attitude has been considered by many scholars. The results showed that image of country of origin of product has direct effect on product evaluation and behavioral intentions of customers. Moreover, the results showed that importance of country of origin of product is high in regard with evaluation of product for consumers while evaluating products that are more familiar for them and in which they are mostly involved.

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Makhdoomi Javan R (2011) has conducted a study under the title of "effect of social and organizational factors on loyalty of Tejarat Bank customers to make banking relationship in Tehran". The main purpose of this study is to investigate the social and organizational factors affecting customer loyalty in Tejarat Bank to preserve relationship and has used Bourdieu's Jon Elster theories. The results obtained from this study showed that 63% of variances in dependent variable (customer loyalty) are determined by independent variable of organizational and social indices. The variable of social trust has beta of 0.25; variable of behavior has beta of 0.22; variable of customer income level has beta of 0.16; variable of organizational commitment has beta of 0.37 and the variable of administrative process has beta of 0.38.

Salehzadeh (2011) has investigated classifications of customer needs and Forum Rules. The main purpose of the study has been presenting combined model of Kano model and Forum Rules to classify customer needs and to analyze their behavior. The results obtained from the study show that demographic information of customers has significantly affected their needs. The results of the study could be effectively used to codify marketing strategies to gain customer satisfaction and for purpose of market segmentation.

Rahmani (2011) has conducted a study under the title of brand equity of services and customer purchase behavior to find relationship between service brand equity and its components with purchase behavior of consumers in Ansar Bank. In his study, he has found that the most direct effect on purchase behavior of customers is related to WOM ads and elements including brand equity, perception, internal reaction and age and gender. Creating WOM advertising or making organizational attachments and holding advertising campaigns can result in increased purchase of customers directly or indirectly. WOM advertisements could be referred as the most important factor increasing short-term purchase behavior; although this factor can also play key role in purchase behavior through loyalty. Moreover, to increase long-term purchase behavior, customer satisfaction and perception should be affected through mixed marketing and appropriate relations. People with newly opened deposit account in bank and younger people pay more attention to mixed marketing than other individuals. Bank can change them into loyal customers through providing m0re promotions for them and through affecting them.

Khataei (2011) has conducted a study under the title of "the relationship between psychological-social factors and green consumer behavior". In this study, the author has tried to investigate the relationship between psychological-social factors result in a kind of behavior by green consumer in Tehran. In this study, the author suggests that organizations should be aware of differences of different age, income and educational groups in relation to psychological-social factors and behavioral dimensions of green consumer and consider this issue in their marketing plans. Moreover, it has been suggested that authorities should meet the big gap in field of training and informing people. In addition, the recyclability responsibility of package of product and lack of pollutant nature of package for the natural environment returns mostly to the producer and hence, governmental and restricting regulations should be codified.

Mohammad Neajd Shorakaei, Jashnarayi and Yazdani (2011) have conducted a study under the title of "beyond the methodologies in field of factors affecting customer satisfaction: documented analysis of MA and PhD dissertations of Tehran University". The results showed that the studied dissertations have faced many problems in terms of sampling considerations, data collection instrument and especially methodology.

Chen (2013) has conducted a study under the title of "the effect of relationship marketing strategy on maintaining a committed online

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customer". The results obtained from the study show that financial attachment is in positive and significant correlation with customer perceived quality. Also, there was significant and positive correlation between social attachment and structural attachment with customer perceived value and quality of relationship. There is relationship among 3 types of relationship marketing strategy directly and indirectly through customer perceived value and quality of relationship with replacement cost. Moreover, the results showed that quality of relationship has the most effect on customer loyalty and after that; replacement cost and perceived value could affect customer loyalty.

Virvilaite (2009) has investigated the peculiarities of impulsive purchasing in market of consumer goods and has referred to main stimulants of impulse purchasing (product attractiveness, discounts and attractive promotions), situational factors (available time for consumer, examining product, reference group and personal factors like gender and age), consumer emotions (satisfaction, calmness, break the monotony and wonder), complexity of decision making and high volume of information, cognitive and emotional process of consumer, trend of consumer to lack of using products purchased with no plan. The results showed that impulsive purchasing peculiarities, situational factors and individual factors can affect impulsive purchasing behavior. Moreover, positive emotions such as satisfaction, calmness, breaking the monotony and wonder can affect impulsive purchasing. High volume of information and complexity of decision making can affect impulsive purchasing and finally, cognitive and emotional process of consumer can affect impulsive purchasing behavior.

Dawson and Kim (2009) have investigated the effect of internal factors (purchase intention, internal stimulants: emotional and cognitive dimension of consumer and normative evaluation), external factors (selling, idea and suggestion) on dependent variable of purchase in online mode. The results obtained from the study showed that there is significant correlation between purchase intention and emotional dimension of consumer with online purchase behavior. Moreover, there is significant correlation between normative evaluation of consumer and online purchase behavior. The results showed no significant difference among external stimulants.

Harmancioglu et al (2009) have conducted a study on psychological factors affecting purchase intention, purchase intention, purchase behavior, emotion, consumer self-esteem, knowledge about new products and acceptance by social norms. The results of the study showed that there is no significant correlation between purchase intention and purchase behavior. There was significant correlation between consumer emotion and purchase intention and behavior. Self-esteem is in negative correlation with purchase behavior. Moreover, there is significant and positive correlation between knowledge of new product and purchase intention.

3. Methodology

Research hypotheses:

Main hypothesis:

• Social, cognitive and emotional factors can affect customer behavior in Southeast Tehran Tejarat Bank branches.

Secondary hypotheses:

• Hypothesis 1: social factors can affect customer behavior in Southeast Tehran Tejarat Bank branches.

• Hypothesis 2: cognitive factors can affect customer behavior in Southeast Tehran Tejarat Bank branches.

• Hypothesis 3: emotional factors can affect customer behavior in Southeast Tehran Tejarat Bank branches.

Statistical population, statistical sample, sampling method

Statistical population: statistical population in this study consists of long-term depositors of Southeast Tehran Tejarat Bank Branches.

Sampling method: sampling method in this

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study is two-step cluster sampling method. For this purpose, at the first, several branches are selected out of 48 branches of Tejarat Bank in Southeast of Tehran. In next step, number of questionnaires was divided among selected branches equally.

Sampling method: when the author has not information about variance of population and lack of success of variable and statistical formulations can't be also used to estimate sample size, Morgan table could be used. This table presents maximum sample size. Hence, to determine sample size, Morgan table is used. According to size of statistical population (long-term depositors of Southeast Tehran Tejarat Bank Branches of) about N=1400 people, due to Morgan table, sample of S=300 is used for this study. According to estimated sample, 300 questionnaires have been distributed among bank customers.

Research instrument

In the research process, one of the most important parts is data collection and its methods. Absolutely, there are different instruments for data collection and each researcher, due to type of research and necessity, selects one of the general methods of data collection including literature review, questionnaires, interviews or observations (Tabibi et al, 2009: 203).

Library method: to become more familiar with research subject, each researcher has to use available library sources. In this study, theoretical discussions in books, articles, magazines and MA and PhD theses in this field have been used.

Field method: it refers to methods, for purpose of collecting which the author has to refer to outside environment and to people or environment and make direct relationship with people to collect required data. Field method include questionnaire, interview, observation, examinations or audiovisual tests; Questionnaire: questionnaire is one of the best and simplest ways to collect required data in survey studies. In this study, questionnaire is used to achieve research goals.

Research model

The research model is derived from the model of study under the title of "assessing role and behavior of customers in companies and organizations" published by Hung and Lin (2015).

Procedure

The data collection in this study using questionnaire is done. After data collection of the questionnaires, to test research hypotheses, linear regression, Spearman and Pearson Correlation are used in SPSS-18 questionnaire.

Data analysis

Data analysis is a process, in which the data collected by the research instrument (in a collection system with reliability and validity) are coded, purified, described and finally processed. In this process, data are refined using statistical techniques in both terms of conceptual and empirical dimensions. Clearly, paying attention to conceptual dimensions, research hypothesis plays key role in achieving this goal. In this study, SPSS software, Pearson and Spearman correlation and also regression are used on research variables for purpose of analyzing and making conclusion of research hypotheses. Here, a summary of these tests is presented.

4. Results

The purpose of testing statistical hypotheses is determining this issue that due to the information obtained from sample data, weather the assumptions about features of the population is confirmed or not. Therefore, the statistical hypothesis may be confirmed or rejected. According to initial estimations, descriptive statistics of different components related to factors are presented in following tables using SPSS software. Significant coefficients for different research variables are observed. Using spearman correlation and Pearson correlation and also regression model using Enter method, the

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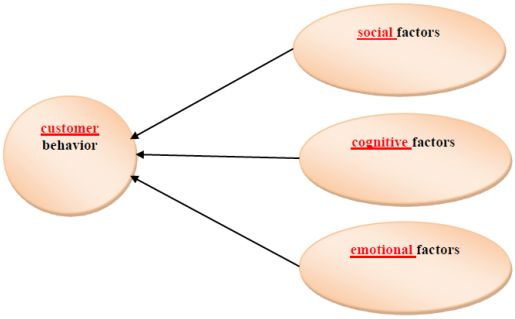


Figure 1. Conceptual model derived from: assessing role and behavior of customers in companies and organizations, Hung and Lin (2015)

Results of testing hypotheses

• **Hypothesis 1:** Social factors can affect customer behavior in Southeast Tehran Tejarat Bank branches.

H0: Social factors are independent from customer behavior in Southeast Tehran Tejarat Bank Branches

H1: Social factors have significant effect on customer behavior in Southeast Tehran Tejarat Bank Branches

According to outputs of SPSS software, numerical value of sig level has been equal to 0.104, which is higher than 0.05; hence, H0 is rejected at confidence level of 0.95 and sig level of 0.05 and H1 is confirmed. Hence, social factors have significant effect on customer behavior in Southeast Tehran Tejarat Bank Branches.

Testing hypothesis 2:

• **Hypothesis 2:** cognitive factors can affect customer behavior in Southeast Tehran Tejarat Bank Branches.

H0: cognitive factors are independent from customer behavior in Southeast Tehran Tejarat Bank Branches

H1: cognitive factors have significant effect on customer behavior in Southeast Tehran Tejarat Bank Branches

According to outputs of SPSS software, numerical value of sig level has been equal to 0.072, which is higher than 0.05; hence, H0 is rejected at confidence level of 0.95 and sig level of 0.05 and H1 is confirmed. Hence, cognitive factors have significant effect on customer

		social factors	cognitive factors	emotional factors	customer behavior
social factors	Pearson correlation	1	.297**	.166**	.104
	sig		.000	.004	.071
	number	300	300	300	300
cognitive factors	Pearson correlation	.297**	1	.202**	.084
	sig	.000		.000	.008
	number	300	300	300	300
emotional factors	Pearson correlation	.166**	.202**	1	.252**
	sig	.004	.000		0.73
	number	300	300	300	300
customer behavior	Pearson correlation	.104	.084	.252**	1
	sig	.071	0.08	0.73	
	number	300	300	300	300

Table 1. Pearson correlation coefficient ** sig level in level of 2-way alpha of 0.01

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variable	sig	result
social factors	0.104	H1 is confirmed
cognitive factors	0.072	H1 is confirmed
emotional factors	0.07	H1 is confirmed

Table 2. Conclusion of results obtained from testing main hypotheses

behavior in Southeast Tehran Tejarat Bank branches.

Testing hypothesis 3:

• Hypothesis 3: emotional factors can affect customer behavior in Southeast Tehran Tejarat Bank Branches.

H0: emotional factors are independent from customer behavior in Southeast Tehran Tejarat Bank Branches

H1: emotional factors have significant effect on customer behavior in Southeast Tehran Tejarat Bank Branches

According to outputs of SPSS software, numerical value of sig level has been equal to 0.07, which is higher than 0.05. Therefore, H0 is rejected at confidence level of 0.95 and sig level of 0.05 and H1 is confirmed. Hence, emotional factors have significant effect on customer behavior in Southeast Tehran Tejarat Bank Branches.

Conclusion of results obtained from testing hypotheses

Conclusion

In this study, the effect of social, cognitive and emotional factors on customer behavior of Southeast Tehran Tejarat Bank Branches is investigated. The results obtained from testing hypotheses showed that there is significant correlation between social, cognitive and emotional factors and their effect on customer behavior of Tejarat Bank Branches. According to Friedman test and nonparametric test of SPSS, it could be found that in regard with effect of variables in this questionnaire on customer behavior of Tejarat Bank Branches and due to the results obtained from questionnaires, rank 1 is possessed by cognitive factors, rank 2 is possessed by social factors and rank 3 is possessed by emotional factors.

. However, the findings of this study are in consistence with the results obtained by Khataei (2011) under the title of assessing the relationship between psychological and social factors and consumer behavior; findings of Makhdoomi Javan (2011) under the title of effect of social and organizational factors on customer loyalty in Tejarat Bank. Moreover, through reviewing previous literature in abroad in field of social, cognitive and emotional factors affecting customer behavior, it is observed that the findings of Coley et al (20030, Sivera et al (2008), Park and Kim (2008), Harmancioglu et al (2009), Dawson and Kim (2009) and Virvilaite (2009) have studied the relationship between external factors (social and economic factors) and internal factors (individual), cognitive and emotional factors of purchase intention of consumers. The results on the said studies have shown that there is significant correlation between external (social) and internal (individual) factors and emotional factors as independent variable on dependent variable (purchase intention). Also, the results obtained from this study is consistence with findings of above mentioned studies and this shows that there is significant and positive correlation between social, cognitive and emotional factors with customer behavior.

5. Suggestions

- It would be better to report the results of these studies to bank managers, so that they can use the results for better decision making
- As this study has used ideas of customers for purpose of conducting evaluations, it would be better to use opinions of employees and managers of banks in further studies
- According to the importance of factors affecting customer behavior and due to lack of availability or limited availability of similar researches in this field, it would be better to

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conduct these studies in field of social, cognitive and emotional factors affecting customer behavior. Also, it would be better to test these variables in other banks and organizations and to provide results obtained from the studies for organizations to use them

- Conducting independent researches about each research hypothesis
- Conducting studies in larger population to be able to evaluate the issue in several provinces.

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