

## The Effect of Individual Factors on Consumers' Purchasing Decisions

Mohammad Taheri Rouzbahani<sup>1</sup>, Mosayeb Rezaei<sup>2</sup>, Asma Azizi Goudarzi<sup>3</sup>, Seyed Mohsen Naghibi<sup>4</sup>

<sup>1</sup> Ph.D. Faculty Member of Islamic Azad University, Borujerd Branch, Iran, <sup>2,3</sup> M.A. Students of Islamic Azad University, Borujerd Branch, <sup>4</sup> M.A. Student of Islamic Azad University, Malayer Branch,

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### ABSTRACT

This study examines the impact of individual factors on the decision of the buyer. In addition, personal factors, dimensions, age and life cycle stage, occupation, economic situation, lifestyle, and personality and self-concept and dimensions of decision-making styles, grammar, analytical, conceptual and behavioral review. Research is descriptive - correlation in terms of objectives, applications that is based on field research and library. The population of this research is merchants and sell of Borujerd city (90) and a sample of 73 patients were determined by the formula against Cochran. Sampling in this study was random and data collected by the questionnaire variable personal factors (Cronbach's age and stage of life cycle = 746/0, jobs = 750/0, and economic conditions = 645/0, 728 lifestyle / personality and self = 0 and 851/0) to research and purchase decisions (Cronbach's alpha equal to 730/0) is a standard that was upheld their validity and reliability. Analysis of the data collected with the use of software applications SPSS19, LISREL8.72 been analyzed and the results of the data analysis is thus: Internal personal factors that influence a buyer's decision. Age and stage of life cycle impact on the buyer's decision. Economic conditions affect the buyer's decision. Occupation does not affect the buyer's decision. The decision does not affect the buyer's lifestyle. Buyer's decision does not affect your character sketch.

**KEYWORDS:** Personal Factors, Decision to Buy, Age and Life Cycle Stage, Occupation, Economic Circumstances, Lifestyle, Personality and Self-Image.

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### INTRODUCTION

Psychology, consumer behavior, psychology is one of the most popular trends in recent years, according to many experts, producers and service companies has attracted oneself. Sometimes the most important aspects of this course include: expectations, tastes and needs of consumers (clients) with the help of this knowledge, it is the consumer behavior, factors in choosing a good brand that addressed the social and cultural factors influencing analyzed the decisions of the consumer. Using the correct methods for predicting consumer behavior and the behavior associated with buying, you can pay to build and offer a better product that ultimately lead to increased sales and the customer satisfaction. Understanding consumer behavior in a way affects the quality and quantity of work.

Effective marketing strategies and tactics and decision making, sales organizations must identify and correct understanding of consumers and buyers. Today, marketing researchers are constantly trying to identify consumer behavior on the basis of appropriate strategies to effectively increase sales, better and take market share. Producers to meet the demand and to maintain and expand market share, the layers of perception, reasoning, and behavior of potential buyers, be aware of your decision to appropriate structures and mechanisms, the production, distribution and promotion to them. Innovators and designers of products, simply epistemology consumer behavior patterns can affect every aspect of people's expectations and satisfaction, are aware of and easier model to use them. (Maleki, 2011: Abstract)

### RESEARCH BACKGROUND

Use on customer-term implications for the business world until 1990, when trading was limited solely. The result was that the income from it, but for now the client as a non-income-generating unit is also introduced. Therefore, customers who deal and trade in a competitive environment is responsible and in an interactive mode allows you to take something. (Shahinet al, 2008, 16). Organization or person receiving the product as a consumer, referring to the final retailer and the purchaser is known (from Section 3-3-5 standard 9000 ISO).

**Satisfied customer:** customer defined a level that met his demands. Customer service interaction with the customer throughout the product life cycle (Pourshams, 2006, 17-18).

**Customer-centric approach:** The organization must adopt customer oriented approach and is ready to receive feedbacks from our customers, especially those with complaints about timely and appropriate resolution to show its commitment. (Pourshams, 2006, 21).

**Customer Satisfaction:** Customer considers the extent to which the demands have been met.

**Lack of customer satisfaction:** customer considers the extent to which the requirements and demands are not met. (Pourshams, 2006, 69).

There are four main characteristics of personality. First, the behavior of an individual as his personality characteristics should be considered a continuing period of time. Secondly, certain behaviors can be differentiated from others odd. A personality trait cannot be shared among all users. Third, researchers can not exactly make a person behave in a certain situation predict just as a personality measure (Harold et al, 1975, 197-201) that is predicted by personality variables, Stable tendency of a person in layers of covers. For example, researchers can know the personality characteristics of a person with good reliability trends such purchases obsessive behavior, sports participation, healthy lifestyles and a willingness to bargain person to predict the (Moon and Minor2002). Fourth trait personality, message and position on the moderating effect of consumer behavior. Modulating variable in personality, individual difference variables that may interact with the location or type of exchanged messages, to the consumer, and environmental factors are temporary positions that consumer activity occurs in a context in which they occur. Social context is a situation in which the purchase is carried out. This allows marketers to estimate the potential market opportunities for many years to recognize that these estimates are very simple process planning (Ardestani, 2011, 465-466).

**Next Job:** Indeed job on their shopping and leisure wear may affect a worker's easier to be a great company director that is focused on a specific job.

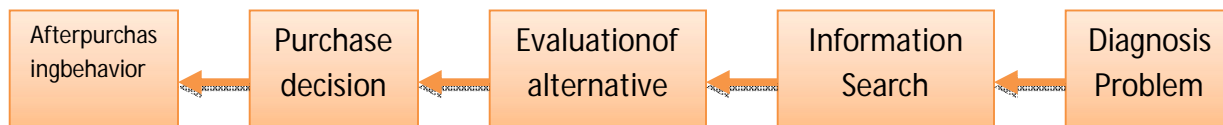
**The economic situation:** behavioral economics, consumer issues and other approaches to analyzing individual. This idea has been developed by George Katona, expressed that consumer attitudes and expectations Hough motivated individual can predict the economy as a whole should be considered (Ardestani, 2011, 52).

**After Lifestyle:** Lifestyle simple forms as "how a person lives" is defined (Dell et al, 1983). To describe the lifestyle of people gathered at three levels - individual, small group and large group of people engage in is used.

**The personality and self-concept:** An important finding is that people have more than one self. The table on the next page rather than the self-image is introduced. (Ardestani, 2011, 192). Self "the totality of a person's feelings about himself to serve as an object," he stated. It was like turning a person (the self) and the actual assessment that he (she) is who and what is what. During the 1970s and early 1980s, researchers have focused on the theory that consumers are rational decision for borrowers. We find the view buying decision First, the problem is consumers are discovering and during a series of logical steps to try to solve their problem. This process includes problem recognition, research, evaluation of alternatives, selection and evaluation of acquisition is. The roots of this approach are economics and cognitive psychology.

**Purchasing decisions:** Consumers should acquire anything before that, they pass through a decision making process. Consumer decision-making processes such as identifying problems, searching for solutions, for evaluating, selecting and evaluating results to choose among alternatives is defined. Consumers not only decisions about which options to choose brands But also decide how much to purchase the product. Consumer decisions are to achieve their goals, these goals involves choice among alternative actions to reduce the effort in decision making, minimize negative emotions and to maximize the ability to justify the decision is. Decision making process is constructive. The consumer's decision, "the momentum" and the process used to perform under difficult thing to know is the location and characteristics, consumer characteristics.

**Figure1:decisionto buy**



Consumers strongly influenced by the method of decision-making process in which they are involved. If consumers of mental engagement approach rather than a top-down approach to use of mental conflict, the choice would be different. The relationship between customer loyalty and customer satisfaction: literature, this problem is reported to have been affected, and the consumer does not care about any of their allegiance to the philosophy and meaning. Larson and Solana (2004) argue: "Loyalty to engage in a transaction with a customer for the purchase of certain goods and services are frequently". Asael (1992), as an act of loyalty to the brand definition. So it tends to purchase the brand is consistent.

Hisket, 1994, also expressly stated that loyalty is a direct result of customer satisfaction. Some researchers) Estrosky, Ebrin and Gerden, extremists and even 1993 have acknowledged that a satisfied customer is a loyal customer naturally. Cunningham, 1967 satisfy the necessary and sufficient condition to develop devotion to serving

is considered. According to this thinking, many service organizations in recent years have put customer satisfaction as our main goal. The review of previous research, we found that the same interpretation of the relationship between satisfaction and loyalty has not been provided.

Liang and colleagues in 2009 as a study on the financial performance of customers' perceptions of their financial service providers in Taiwan. Found a positive effect on financial performance and customer perceptions on leave (Liang et al, 2009, 131). Asiv Ahighi in 2006 as a study of the correlation between customer loyalty by measuring the financial performance of banks in Nigeria had their own Using hierarchical regression analyzes found that perceived service quality and customer satisfaction and customer loyalty are strong predictive effect on satisfaction with the relationship is stronger.

**MATERIALS AND METHODS**

The aim of the present study and applied research, data collection methods, descriptive – correlation. The population in this study, the major buyers of rugs in the Borujerd city convention is in town, there are 90 retail carpet stores. The results of questionnaire surveys to customers to shop owners and vendors to offer customers the same shop. In this study two methods for data collection and field library is used.

**Table 3-2Cronbach's alpha coefficient variables**

Variables	Dimension	Questions	Cronbach's alpha coefficient
Personal factors in buyer behavior	Age and life cycle stage	1 to 5	0/746
	Job	6	0/750
	Economic conditions	7 to 11	0/645
	Lifestyle	12 to19	0/728
	Personality and self-image	20 to 29	0/851
Customers buying decision		1 to 7	0/730

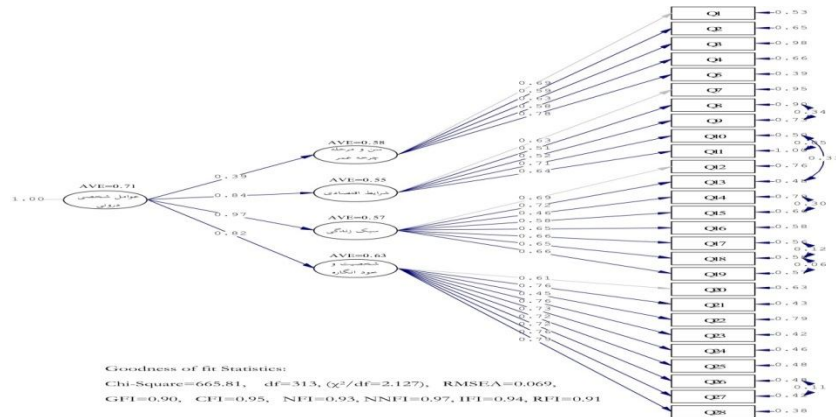
State variables and the relationships between variables in the conceptual model in order to consider using software SPSS 19, LISREL8.72 are analyzed. Primary objective of this research is the first to investigate the impact of individual factors on the decision to buy a. The results indicate that the research component of the project are:

1. Understanding the effects of age and stage of life cycle of the decide the buyer.
2. Understanding the impact of occupation on the buyer.
3. Understanding the impact of economic conditions on the buyer.
4. Understanding the impact of lifestyle decisions on buyer.
5. Understanding the impact of personality and self-image of the buyer.

**ANALYSIS OF DATA**

**Estimation Model**

Methods for estimating is these procedures that in each iteration, a covariance matrix implied is made and is compared with the observed data covariance matrix. Comparing the two matrices to produce a residual matrix and the iterations are continued until the residual matrix is minimum. Calculation or estimation of the parameters of the possible maximum of 250 iterations. If the number of iterations from 250 to more parameter calculation is stopped.



**Figure 2: Confirmatory factor analysis models to estimate the coefficients of the second order in the standard**

Figure 1, the model estimates the coefficients of the second-order confirmatory factor analysis showed that standard. All variables into two categories overt and covert. Manifest variables (rectangles) or observed by the researcher to measure the direct way, whereas the latent variables (ellipses) or unobserved manner not directly measured but inferred based on relationships or correlations among the variables are measured. Latent variables indicate some theoretical constructs such as abstract concepts that are not directly observable by the other variables are observed and detected. Latent variables in turn two endogenous variables or exogenous variables or the client and the server are divided. Each variable in a structural equation model system is as an endogenous variable and the exogenous variable is to be considered. Endogenous variable is a variable that is affected by other variables in the model. In contrast, exogenous variables are variables that affect any of the other variables in the model, but do not receive its affects. In this chart numbers or coefficients are divided into two categories.

The first category is a measure of first-order equations are relations between latent variables (ellipses) and the variables (rectangles) are. These equations say so load factor. The second class of second-order factor loads that are hidden relationships among variables. The estimated coefficients in the model can be estimated path coefficients and factor loading. In this chart, the average index of variance explained (AVE) for each variable is also shown. Average variance extracted for the validity of the convergence shows. In order to calculate the convergent validity, and Fornel and Larker have suggested using criteria AVE. The AVE least equal to 5/0, to have good concurrent validity indices. This means that a variable is capable of hiding more than half of the variance of indicators (manifest variables) to explain to the average. According to the AVE for all variables in the study of the 5/0 is the structural model of concurrent validity is confirmed.

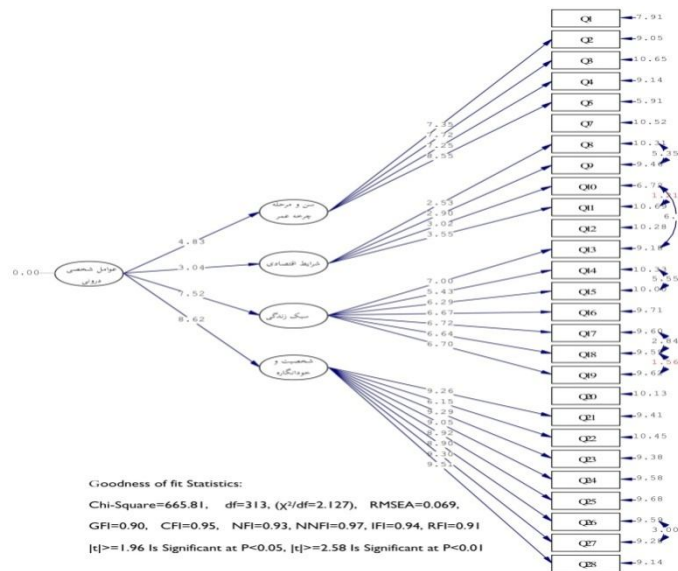


Figure 2: models in inner personal factors significant path coefficient (t-value)

Figures 2, second-order Confirmatory Factor Analysis Model to investigate the significance of the coefficient (t-value) shows. The model equations are in fact all measurements (load factor) using the statistic t, the test. According to this model, the time factor is significant at the 95% confidence interval if the value of the t statistic (96/1- to 96/1 +) and be within this range is the value of the t statistic, the time factor is significant. Load factor is significant at the 99% confidence interval if the value of the t statistic (58/2- to 58/2 +) is placed.

### Suitability Evaluation Model

When it is said that the model fit the observed data series, the model implied covariance matrix with observed data covariance matrix equivalent (equal), ie when the remaining matrix elements (elements) are near zero. This fitness estimation method to model the characteristics of the observed data and ... Depends. The most significant model chi-square test is appropriate. However, this test involves a series of assumptions regarding the possibility that some of these assumptions are violated. Widespread dissatisfaction with the chi-square test, there was some secondary indicators. Significant differences between the test and the chi-square fit indices of secondary relevance; there is a statistically significant imbalance in the model. And the smaller value indicates a better model fit. In contrast, the proportion of secondary indicators such as GFI NFI, and AGFI, model fit indexes are, the higher the index value is greater, the model has a better fit.

**Interpreted model**

Generally, in the end, working with the program, each of the parameters to model fitness model due to lack of fitness are not alone, but together, these indicators should be interpreted together. If the second test also showed that the proportion of tests that the model is fit enough to determine the suitability of the motion model, and we focus on these factors. Table (4-1) shows the importance of this indicator is to show that the fit of the model to explain the situation properly, all the indicators are that the observed data fit the model. Model fit indices indicate the suitability of the model is determined. Towards the square of less than 3 degrees of freedom, RMSEA index of less than 09/0 and the remaining indices are acceptable. In other words, the overall model is significant and acceptable.

**Table 1: Indicators model**

Index	Value obtained after correction	Limit
(Chi square over degrees of freedom)	2/127	Less than 3
GFI (goodness of fit)	0/90	Greater than 9/0
RMSEA (root mean square error of estimation)	0/069	Less than 09/0
CFI (modified fitness)	0/95	Greater than 9/0
NFI (soft fitness)	0/93	Greater than 9/0
NNFI (non-propriety software)	0/97	Greater than 9/0

**Interpreting the results of the evaluation model**

In this section the model is measured using different methods are used to model the two indices, the first index and the index is square. A high  $2\chi$  is indicative of the effectiveness of the independent variables on the dependent variable. Less than five percent of significance level of significance of chi-square and the second is the flagship model, -2Log likelihood that this value is much smaller model is better suited. Zero indicates perfect fit.  $2\chi$  values obtained in this study because of the large square table (the value of the significance level or probability is less than 1%) showed a good fit of the model. In other words, because the significance level is less than 1% error level is personal factors that vary within the 99% confidence level has a significant effect on the purchase decision variables and the model is significant. Cox & Snell R2 statistic represents the coefficient of determination.

The coefficient of determination of the percentage changes of the dependent variable is explained by the independent variables shows. Based on internal personal factors 6/15% of the buying decision is explained changes and other changes is the prediction error and could include other factors that might influence the buying decision. In the next step sizes are intrinsic factors in the equation. To determine which of these factors can affect the purchase decision and what factors can affect. The results show two factors influencing the purchase decision, age and stage of life cycle and economic conditions and the remaining variables did not affect the level of 95% on the purchase decision. Note that the beta coefficient is positive for the age and stage of life cycle, it can be concluded that with age and stage of life cycle, we can expect that 95% of the buying decision analysis exceeds the mean down with age and stage of life cycle, we can expect that the concept of decision analysis exceeds the purchase.

Economic conditions have a negative beta coefficient for the variable can be concluded that the improvement in economic conditions, one can expect 95% probability that the decision to purchase a conceptual analysis exceeds and low economic conditions, one can expect that the concept of decision analysis exceeds the purchase. Table 4-3 includes the regression coefficients, estimation error, test statistic (Wald) and the level of significance. Ratio test statistic is the parent index. Significance level of the effect of predictor variables on the dependent variable or suggest meaningful hypotheses. The significance level for all regression coefficients except the coefficient is shown to vary by age and stage of life cycle and economic conditions nonsense.

**Table2: Model fit indexes**

Cox & Snell R <sup>2</sup>	Significance level	-2Log likelihood	Chi Square( $\chi^2$ )
0/156	0/001	88/481	18/475

**Table 3 Regression coefficients, the estimation error, and the significance of the test statistic**

Predictor variables	Beta coefficient	Estimation error	Wald statistic	Significant amount	Hypothesis result
(1)Age and stage of life cycle	1.115	0.502	4.927	0.026	Confirmed
(2)Economic Terms	-0.621	0.364	5.795	0.010	Confirmed
(3)Life Style	-0.353	0.664	0.283	0.595	Rejected
(4)Personality and self-concept	0.549	0.558	0.969	0.325	Rejected
(5)Jobs	0.122	0.208	0.343	0.475	Rejected

Dependent Variable: Decision to Buy(Logy)



**Main hypothesis of the research:** internal personal factors that influence a buyer's decision. It is necessary to reject the hypothesis that the impact of all aspects of personal effects inside the buying decision should be rejected to confirm this hypothesis; we needed at least one dimension of internal personal factors affect the purchasing decision. Due to the age and stage of life cycle and economic conditions have influenced the purchase decision, we investigate the main hypothesis is confirmed.

**The first sub-hypothesis:** Age phase of the life cycle affect the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level, we can say that the age and stage of life cycle impact of 95% on the buyer's decision (the significance level is less than 5%). Note that the beta coefficient is positive for the age and stage of life cycle that it can be concluded that with age and stage of life cycle, we can expect that 95% of the buying decision analysis exceeds the meandown with age and stage of life cycle, we can expect. Likely to buy from a conceptual analysis of the rise and the research hypothesis is confirmed.

**Second sub-hypothesis:** the impact of economic conditions on the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level that it can be said that economic conditions have a significant impact on the level of 95% on the buyer's decision (the significance level is less than 5%). Due to changing economic conditions, the beta coefficient is negative, it can be concluded with improving economic conditions, it is expected that 95% of the buying decision analysis exceeds and deteriorating economic conditions, one can expect that the concept of decision analysis exceeds the purchase. Research hypothesis is thus confirmed.

**Third sub-hypothesis:** the job of the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level that it can be said that the job does not significantly affect the confidence level of 95% on the buyer's decision (the significance level is greater than 5%). And the research hypothesis is rejected.

**Fourth sub-hypothesis:** the impact of lifestyle on the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level that can say that life does not significantly affect the confidence level of 95% on the buyer's decision (the significance level is greater than 5%). And the research hypothesis is rejected.

**Fifth sub-hypothesis:** the idea of your character will affect the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level that would you say that your character concept does not significantly affect the confidence level of 95% on the buyer's decision (the significance level is greater than 5%). In addition, the research hypothesis is rejected.

## CONCLUSION

Based on the results of the load factor, a measure that has the highest load factor, the measured variable is the share index has a smaller share of the coefficients of the corresponding structures plays less in the measurement. Average variance extracted for the validity of the convergence shows. This means that a variable is capable of hiding more than half of the variance of indicators (manifest variables) to explain to the average. Due to the variances for all variables in this study, the average index of 5/0 is the convergent validity of the structural model is confirmed. Graphs, Second Order Confirmatory Factor Analysis Model to investigate the significance of the coefficient (t-value) shows.

According to the results of the t test for all first and second order factor loads are significant at the 99% confidence level and have played a significant role in measuring their ingredients. In fact, all aspects of high level indicators designed to investigate the shopkeepers Customers carpet and they have a special significance to this indicator. Chi-square index as indicators of success often is called. This index simply indicates whether the model describes the relationships between the observed variables or not. The tests performed in this study shows that the model is appropriate to explain and fit the situation, all these indicators suggest the model fits the data is observed. Model fit indices indicate the suitability of the model is determined.

Towards the square of less than 3 degrees of freedom, RMSEA index of less than 09/0 and the remaining indices are acceptable. In other words, the overall model is significant and acceptable. The second order factor analysis, after which we can measure the significance of internal personal factors and not any later. The results could have a significant weight in the next four and the 99% confidence level could be a significant factor loading. The coefficients obtained after life has had a major role in creating a model of the inner self. Dimensions of personality and self-concept, and economic conditions and the age of the life cycle, followed by the creation of internal personal factors have.

## DISCUSSION OF HYPOTHESES

All respondents to the survey of analytical and conceptual style, have followed instruction and behavioral styles have been excluded from this study. 54% and 46% of those who follow the style of analytic conceptual style they follow.  $2\chi$  values obtained in this study because of the large square table (the value of the significance level or probability is less than 1%) showed a good fit of the model. In other words, because the significance level is less than 1% error level is indicated that the variable personal factor within the 99% confidence level has a significant effect on the purchase decision variables and the model is significant. The coefficient of determination shows internal personal factors 6/15% of the buying decision changes and other changes to the forecast error is explained, and could include other factors that might influence the buying decision.

The results show two factors influencing the purchase decision, age and stage of life cycle and economic conditions and the remaining variables did not affect the level of 95% on the purchase decision. Note that the beta coefficient is positive for the age and stage of life cycle that It can be concluded that with age and stage of life cycle, we can expect The decision to purchase from the conceptual analysis above, and with decrease in age and stage of life cycle, we can expect Conceptual analysis of the purchasing decision is likely higher. Economic conditions have a negative beta coefficient for the variable can be concluded that the improvement in economic conditions, one can expect, Likely to buy from a conceptual analysis of the rise and falling economic conditions, one can expect analysis of the concept is more likely to buy.

\* **The main hypothesis of the research:** internal personal factors that influence a buyer's decision. Which is consistent with our study, Liang et al in 2009 as a study on the financial performance of customers' perceptions of financial service providers in Taiwan and found that personal factors that influence perceptions of consumers actually purchase a positive impact on the financial performance of the organization purchase decisions are made by the client, go left (Lea Nag et al, 2009, 131). As Jaymz and Brown (1998) say consumers should get something before it, could pass through a decision make process. Consumer decision-making processes such as identifying problems, searching for solutions, evaluating alternatives, selecting among alternatives, and evaluating the results of the selection is defined. Consumer decisions are to achieve their goals, these goals involve choice among alternative actions to reduce the effort in decision making, minimize negative emotions and to maximize the ability to justify the decision. Decision making process is constructive. The consumer's decision, "the momentum" and the process used to perform under difficult thing to know is the location and characteristics, consumer characteristics (Jaymz, 1998: 187-237).

\* **The first sub-hypothesis:** age, life cycle phase affects the buyer's decision. According to the results of the regression coefficient, Wald statistic and significance level, we can say that the age and stage of life cycle impact on the buyer's decision and we can conclude that with age and stage of life cycle, it can be expected that 95% of the buying decision analysis exceeds the mean down with age and stage of life cycle, we can expect, likely to buy from a conceptual analysis of the rise and the research hypothesis is confirmed.

\* **The second sub-hypothesis:** the impact of economic conditions on the buyer's decision. According to the results of the regression coefficient, Wald statistic and significance level, we can say that economic conditions significantly affect the buyer's decision. Due to changing economic conditions, the beta coefficient is negative, it can be concluded with improving economic conditions, it can be expected that in the analytical purchase of the above concept and deteriorating economic conditions, one can expect that the concept of decision analysis exceeds the purchase. Research hypothesis is thus confirmed. It can be written in context Miguel (1979) stating that says behavioral effect occurs when strong forces are directed toward the consumer environment, He had no strong feelings or beliefs of a product is purchased pre-made. At a time when consumers through the process of rational decision making or based on emotion, not the product purchased. Instead, buy him a direct effect on behavior caused by environmental forces such as sales promotion tools (eg competitions), cultural norms, physical or economic pressures (Miguel, 1979:588-593).

\* **The third sub-hypothesis:** the job of the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level, we can say 95% of the jobs do not significantly impact the buyer's decision to reject the research hypothesis.

\* **The fourth sub-hypothesis:** the impact of lifestyle on the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level, we can say that lifestyle does not significantly affect the confidence level of 95% on the buyer and the research hypothesis is rejected.

\* **The fifth sub-hypothesis:** the idea of your character will affect the buyer's decision.

According to the results of the regression coefficient, Wald statistic and significance level, we can say that the idea that your character does not significantly affect the confidence level of 95% on the buyer and the research hypothesis is rejected. However, unlike the results obtained in this study Simkin (2000) writes, as can be seen, the

individual stimuli (psychological, social, and personal) and external stimuli (environmental, organizational, and interpersonal) affect consumer buying behavior in the different stages (Simkin, 2000, 154) that can be mentally came from stimulating individual and the individual's personality.

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