



STAGES IN THE CONSUMER BUYING DECISION-MAKING PROCESS

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Abstract

Deciding to purchase a product or service is a process in which reasons for and against the purchase of specific products or services are created and confronted in a customer mind. The result of this process can be a decision to buy a product or service. According to the psychological processes that play a key role, there are at least two types of purchase decision-making. One of the forms of making a purchase decision is the routine making of a purchase decision. Routine purchase decisions are the most common in people lives. For example, deciding to buy bread and other foodstuffs occurs routinely, almost always in the same store (market), at a similar time during the day, week, or month. Long-term memory plays a key role in routine purchasing decisions. This paper investigates the buying habits of consumers. It analyzes the entire decision-making process of consumers when purchasing through five stages: awareness of the need, search for information, evaluation of alternatives, purchase, and evaluation after purchase.

Keywords: Consumer, Purchase, Need, Decision, Buying behavior, Decision-making

1 INTRODUCTION

Since the emergence of marketing as an activity, the consumer has always been the main focus of marketing activities. Marketing has always adapted to the consumer and his needs and

satisfaction. Today, however, marketing experts focus on something else, on making a purchase decision. Who is a consumer, what influences the consumer and his decision-making, and more precisely, what factors influence him, and how does a particular market affect his purchasing behavior? These are just some things that marketing experts should pay attention to during market research and its consumers.

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To determine how an individual consumer makes a purchasing decision, marketing experts must analyze the entire process before a purchase. The actions include identifying the need, gathering information about specific products, narrowing down the options to those that qualify for further consideration, and ultimately deciding between these alternatives. The process does not end there—it extends to post-purchase behavior, such as assessing satisfaction or dissatisfaction with the chosen products.

2 CONSUMERS AND THEIR MARKET BEHAVIOR

Since the beginning of marketing, more precisely in the early 20th century, the goal has been to offer products or services that will satisfy the needs of a targeted consumer segment while being profitable. The consumer has not always been in focus. Mass production, and profit were the most important, but this has changed over time in the production concept of marketing. The biggest challenge nowadays is fully understanding the needs and preferences of consumers and what factors influence their purchasing decisions. Other significant challenges involve assessing whether consumers will maintain their use of the product and exploring additional factors that influence their behavior in the market. Consumer behavior and purchasing decisions are in constant flux, driven by globalization and societal development. Various factors also significantly impact consumers decisions, often leading to critical challenges for marketing (Gupta et al., 2004).

The consumer can be characterized as a complex being, influenced by numerous factors, capable of consciously or unconsciously changing their purchase decision instantaneously. The consumer mind can also be regarded as a black box, where the outcome—specifically, the purchase decision—remains unpredictable (Alalwan et al., 2017). Therefore, marketing experts must constantly analyze consumers and be in line with the times and technology. They must apply various scientific methods of studying consumers, such as psychology and sociology. That will give them insight into what the consumer wants. Below, we will analyze the consumer in more detail, their characteristics, and what exactly influences their purchase decision.

2.1 Who is a Consumer?

If any person were to ask who a consumer is, in most cases, they would get the answer that it is the same person as the buyer. This is not entirely correct. According to the definition, and also according to practice, the consumer and the buyer are not the same persons, so they have different meanings. It is essential to distinguish the concept of a buyer from that of a consumer. The consumer is the one who uses the product or benefits from the offered service. Meanwhile, the buyer is the one who performs the act of purchasing or acquiring the product, regardless of whether they will use it or not. Also, the buyer can participate in the mediation process, while the consumer only buys a product that will satisfy the desired needs through consumption.

Thus, we arrive at the primary definition of a consumer. It refers to a person (legal or natural person, household, or organization) who purchases or uses products or services provided by a specific economic entity. Consumers are crucial for businesses because they generate revenue by buying products or services that enable them to continue their business (Hsu & Lin, 2015). This is why it is emphasized how important the consumer is to the organization, consumers keep them alive.

Another important fact is that the consumer is the bearer of needs for a precisely defined product that they want and that will effectively satisfy that same need. If the consumer determines that a specific product matches the product they want, the purchase decision is finalized. However, making a purchase decision is not a simple process. The consumer goes through certain stages when making a decision. More precisely, they must first recognize their need, after which they actively seek information (Savić et al., 2024). This is followed by possible alternatives evaluation, grounded in reviewing the data gathered, ultimately leading to the final purchase decision. This is not the last stage of the entire process either; nowadays, what matters is the consumer's behavior after the purchase, i.e. whether they will continue to consume the same product or try an alternative (Mehrad & Mohammadi, 2017).

Identifying the appropriate motivation is crucial to encouraging consumers to purchase and use the product. The task of studying consumer behavior is to predict consumers' desires and needs and offer that product as soon as they imagine it. It is also significant to present the product in the best light so that the consumer will automatically be intrigued and understand how it is perfect for satisfying their needs.

2.2 Types of Consumers

Although there are many different divisions, the most important is the division of consumers according to their specifics, so there are three types of consumers (Rachatanon et al., 2019):

- End or final consumers,
- Economic consumers and
- Non-economic consumers.

They differ based on autonomy in decision-making. The end consumer has the highest autonomy, while economic and non-economic consumers have less.

The end consumer independently makes a purchase decision based on emotions and logic with less influence from external environmental factors.

Final consumers are end consumers who purchase products for consumption and satisfy their needs, and not for further sale (Savić & Bonić, 2022). Thus, there are types of products intended for final consumers, which are (Singh et al., 2020):

- Ordinary (essential, impulsive, urgent) products,
- Specific (homogeneous and heterogeneous) products,
- Special products,
- Unsought products.

When looking at economic and non-economic consumers, or organizational consumers, in short, decisions are not made by subordinate employees, but by decision-makers at high hierarchical levels of the business entity. These consumers purchase certain products to resell them (Sullivan & Kim, 2018). In this process, organizational consumers refine, process, and resell these modified products at a higher price to final consumers.

2.3 Factors influencing consumer behavior

Every person is seen as a consumer and every person has different behavior, something that makes them different from other consumers. The psychology behind consumer behavior is an exceptionally fascinating discipline. It continually uncovers interesting results and new facts about the factors shaping consumer behavior. Marketing experts must constantly analyze which factors, apart from the product itself and its characteristics, influence the decision to purchase. There is a wide range of different factors that can affect the consumer. According to Kotler, there are four types of factors that influence consumer behavior, which are (Tuncer, 2021):

- Personal factors,
- Social factors,
- Psychological factors and
- Cultural factors.

Consumer behavior and their decision to purchase are influenced by a series of interrelated factors.

3 STAGES IN THE CONSUMER BUYING DECISION-MAKING PROCESS

Theoretical frameworks propose four distinct methods for identifying the fundamental stages of consumer decision-making during a purchase. The introspective method is based on one's behavior analysis and is limited in scope. The retrospective method applies a survey of a small group of consumers to determine the reasons for their last purchase (Savić et al., 2023). The prospective method assumes identifying a relevant consumer who will explain how they arrived at a specific purchase decision. The prescriptive method is based on researching a smaller group of consumers who need to describe the ideal approach to purchasing a product or service effectively.

According to the available literature, the most commonly analyzed is the classical (traditional) decision-making model that views the consumer as someone who solves their problems by purchasing products and services. The consumer purchase decision process consists of the following five stages (Yahia et al., 2018):

- Need awareness
- Information search
- Evaluation of alternatives
- Purchase
- Post-purchase evaluation

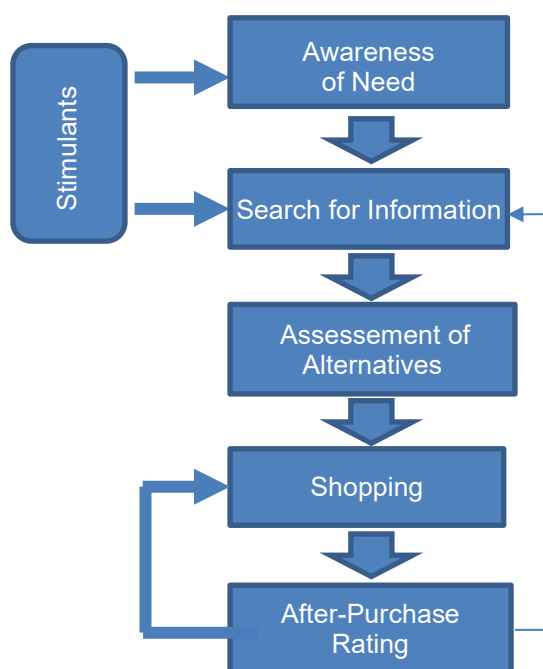


Figure 1. Consumer decision-making process

The decision-making process begins when a consumer becomes aware of a specific need (Zhao et al., 2020). If the need is strong enough or has been translated into a desire, the consumer is motivated to seek out information about products and services that can satisfy that need.

3.1 Awareness of the need

The purchasing process begins when a person becomes aware of a need; therefore, this stage is also called need or problem recognition. Needs can be stimulated by external and internal stimuli, which motivates the consumer to act or behave. In the case of needs triggered by external stimuli, an example might be a person passing by a bakery and seeing freshly baked bread, which stimulates hunger in that person. In the second case, one of the person's needs (e.g., hunger, thirst, etc.) grows to a certain level and becomes a trigger.

There are several types of problem or need recognition among consumers (Radovanović et al., 2024):

- Routine problem solving, which requires a quick response from the consumer to overcome the gap between the actual and desired state.
- Urgent problems, which are usually unexpected and demand immediate reaction from the consumer. These cases do not always lead to the most rational solutions.
- Planned problem recognition, where the problem exists but solving it does not require a quick response from the consumer, or when it is expected that the necessary conditions for its resolution will be met.

The outcome of the need recognition stage can be as follows (Mitrović et al., 2024):

- The consumer assesses that the problem is not important or urgent enough to be addressed immediately.
- The consumer decides to engage in solving the problem.

This stage is crucial for marketing for two reasons. The first reason is to understand the motives that lead to the need for purchasing certain products. The second reason is that the level of need depends on time and various stimuli.

Marketing experts should identify the circumstances that trigger a specific need. By gathering information from a larger number of consumers, marketing experts can identify the most common stimuli that drive interest in a particular product category and develop marketing strategies that will attract consumer interest.

3.2 Searching for information

When a consumer assesses that a need or desire is significant and should be fulfilled, he seeks information about the most effective way to achieve it. This begins the information search phase. The traditional approach to analyzing the decision-making process assumes that consumers will collect as much information as necessary to decide on a particular type of product and service. This is considered consumer rationality, although it is immeasurable (Vuković, 2024). There are several types of consumer decision-making: extensive, limited, and routine. Consumers first collect the most significant information, and then expand it to the extent they consider necessary. They collect information until

it is no longer worthwhile or takes too much time. Otherwise, the consumer may be exposed to too much information and therefore could not accept and process it to make an adequate decision.

Consumers have the opportunity to use different sources of information in their environment. We can divide information sources into (Milenković et al., 2023):

- Memory (own experience),
- Personal (family, friends, etc.),
- Marketing (commercial propaganda),
- Independent or public (media, consumer organizations),
- Experiential sources.

Personal sources have an evaluation function, while marketing sources have a commercial and informational function.

We distinguish between internal and external information seeking. Internal seeking refers to experience with products and services that can solve a problem. Consumers prefer this way of seeking information because it offers quick and automatic answers to their requests (Zupur & Janjetović, 2023). External seeking involves collecting information from various external channels, such as friends, commercial propaganda, consumer informants, etc. Consumers who lack an opinion or have limited experience with a particular product or service rely on external information seeking. The dominant sources of information can be marketing, personal, and neutral sources.

Marketing sources include displays and billboards, advertisements in the media, personal selling in facilities, product design, and product packaging. Social sources are information from friends, family, colleagues at work, leaders, and others whose influence in the purchasing process is respected (Golubović & Janković, 2023). Neutral sources are government agencies, consumer organizations, and various professional associations. Nowadays, the Internet stands out as the most influential source of external information and is seen as a distinct source. Instead of visiting stores, websites can provide consumers with more necessary information about the products/services under consideration, which is why the Internet has an increasing influence on pre-purchase research.

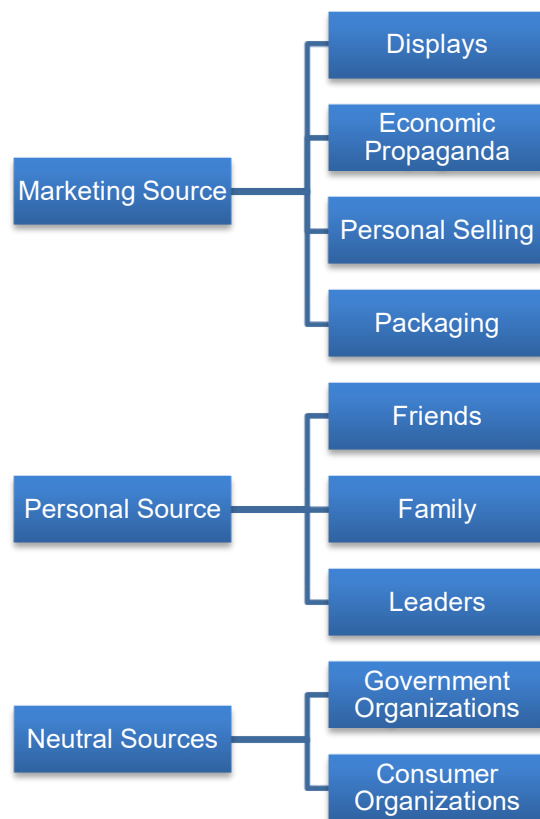


Figure 2. *External sources of information*

By collecting information, the consumer learns about competing products and their characteristics. The process begins with the total set of available products that the consumer can access.

3.3 Assessment of Alternatives

Alternative evaluation refers to the stage in which the consumer has sufficient information to decide. Under specific circumstances, the consumer makes a quick decision, e.g., if it is a quality product with an acceptable price and after-sales services. The consumer analyzes the brands of a particular product, thus assessing the quality and trust in the manufacturer of a selected product (Gojković et al., 2023). An individual consumer will only be familiar with some brands – that is, a known set of brands based on their own experience or from personal and other sources. Some product brands will meet the purchase criteria of the consumer, forming the consideration set. As the consumer gathers more information, only a few will remain on the shortlist, creating the choice set. All brands in the choice set may be acceptable. From this set, the person decides on the final selection.

Several concepts are applied when evaluating alternatives (Zekić & Brajković, 2022).

- The first concept involves the evaluation of product attributes. Products have many attributes, and the consumer decides to purchase a product based on the attributes that are important to him.
- The second concept refers to the so-called hidden attributes of the product evaluation.
- The third concept emphasizes the image of the product brand, as decisive for the choice between alternative products.
- The fourth evaluates products from the point of view of utility for the consumer.

Decision rules for measuring consumer preference can be compensatory and non-compensatory. Compensatory decision rules are based on positive and negative evaluations of alternatives, i.e. product brands. A simple rule suggests that the consumer selects the alternative with the most favorable product characteristics. In contrast, a complex compensatory rule ranks the attributes according to their relative importance.

In non-compensatory rules, we distinguish between bound, unbound, and lexicographic rules. Bound rules mean a minimum level of acceptability of a particular alternative and the consumer will not consider the options below that level. Unbound rules are identical to bound rules, except that they are applied to the evaluation of individual product attributes. The consumer will consider each alternative that satisfies each of the specific features. According to lexicographic rules, the consumer first sorts the attributes by importance, and then compares different product brands by evaluating the same attribute.

Based on the criteria and evaluation rules, the consumer ranks the alternatives from the least desirable to the most desirable. The consumer analyzes the trademarks of a specific product, thus assessing the quality and trust in its manufacturer. In most cases, the ranking is done based on the brand or price of the product, which the consumer primarily associates with quality. Often, criteria such as style, prestige, or brand image are used in evaluating alternatives, which are difficult to measure.

An individual consumer will only be familiar with some brands – that is, a known set of brands

based on their own experience or from personal and other sources.

Some product brands will satisfy the consumer's purchase criteria and this is the consideration set. As the consumer gathers more information, only a few will remain on the shortlist and this is the choice set. All brands in the choice set may be acceptable. From this set, the person decides on the final selection.

Criteria used in evaluating alternatives can be (Indić et al., 2023):

- Price, additional costs, and acquisition costs,
- Durability and cost-effectiveness.
- Brand, style, store image, and time needed to shop,
- Store location, decor, atmosphere, and friendliness of staff.

4 SHOPPING

A purchase stems from a choice based on a ranking list of alternative products available to the consumer. It only denotes an act or phase of the consumer's decision-making process in purchasing products and services. A large number of authors refer to the act of purchasing as the "heart" of consumer behavior. It involves the exchange of products and services for an appropriate amount of payment. From the company's point of view, this phase in the purchasing process is crucial, because it confirms the correctness of the marketing strategy and enables the continuation of business and the realization of profits.

For a purchase to occur, there must be a serious intention to purchase, and considering this intention, we distinguish (Hemed, 2022):

- Fully planned purchase
- Partially planned purchase
- Unplanned purchase

An entirely planned purchase involves selecting a product and brand before visiting the store. It results from high consumer involvement and a complex decision-making process because the consumer knows exactly what he wants and where he will buy the product. A partially planned purchase occurs when the consumer decides only on the product before arriving at the place of purchase and chooses the brand at the point of sale, and this type also shows high consumer involvement. At the point of purchase, the

consumer may make the final decision under the influence of numerous stimuli related to sales promotion methods or the activities of the sales staff. The third form of purchase is an unplanned purchase in which the consumer has not selected a product or brand before arriving at the point of sale. Therefore, it is spontaneous, i.e., unexpected and often triggered by visual stimuli at the point of purchase.

An interesting division is also in trial and repeat purchases. Trial purchase implies that the consumer purchases a specific product for the first time and that the experience in use determines whether they will choose the same brand again. Repeat purchase is synonymous with consumer brand loyalty. It indicates consumer satisfaction based on a previous positive experience with a product or service.

The purchase decision is influenced by three factors in the environment. More precisely, these factors influence the translation of intention into an actual decision to purchase a particular product or service. There are situations in which the consumer is not entirely sure whether to buy a product or not due to certain factors that influence the decision. These factors influence the consumer to either temporarily or permanently abandon the purchase of a particular product or, despite these negative influences, proceed with the purchase. The first refers to the opinions of others about the product brand. The second factor implies that the consumer will find the expected situation in the purchase, while the third, very attractive for the marketing activity of the company, refers to the influence of unexpected factors on the consumer's purchasing behavior such as new information that the consumer has found, for example, negative reviews, a change in opinion about what type of product he wants, new discounts on previously unknown products, and the like. The above factors significantly enable marketing to influence the consumer's decision to purchase products and services. After the consumer undergoes the process of reassessment when coming into contact with unfavorable factors, the decision to purchase a particular product is concluded, and the decision-making process begins. The consumer must make three critical decisions related to purchasing a product. The first decision concerns the choice of

place of purchase. The selection of place of purchase is influenced by the location of the store, the layout of the store, the assortment of the store, the friendliness of the staff, the provision of additional services, etc. The second decision is related to the price and method of payment as the basic categories of purchase. The cost can be with or without tax, with a discount, etc. Payment can be made in cash or on credit. The third decision involves the availability, i.e. the delivery terms of the product. The consumer habitually evaluates all three decisions together and when they match their attitudes and assessments, they purchase a particular product or service.

Direct marketing has recently gained significant popularity among companies. This approach involves utilizing printed advertisements, catalogs, television, and the Internet to reach potential buyers and establish purchasing relationships. These potential buyers are, in essence, the consumers.

Since the consumer decision-making process occurs within the individual, it presents challenges for accurate measurement. However, two approaches are used in marketing research to measure consumer decision-making through purchasing products and services (Savić et al., 2022). According to the input-output approach, the company encourages consumers with certain stimuli (e.g. an attractive price) to measure their reaction based on this. The second approach, better known as "monitoring", seeks to determine the reality of the purchasing process itself at the place of occurrence. This approach uses three methods: verbal, physical, and observation. The verbal method is based on questioning after the purchase has been made. The physical method uses the so-called information from a screen or table that operates on the principle of a multi-attribute matrix. The observation method is based on audiovisual means (e.g. cameras) to determine the observer's observation. In practice, a combination of these two approaches is most often used in consumer research.

4.1 Post-purchase rating

Post-purchase evaluation or behavior is later integrated into the consumer decision-making process. This phase is analyzed through the

following elements: product use, satisfaction or dissatisfaction with the product, behavior in case of dissatisfaction, and the final decision on product disposal (keep or sell).

4.1.1 Product usage

The post-purchase evaluation process starts when consumers begin using products or services. Whether they use a particular product or service, consumers can be divided into users and non-users. Understanding the different ways in which consumers consume products and services is crucial for a company's marketing activities. In this regard, four factors have been identified. The first factor relates to the frequency of use or consumption of products and services. It is known that some products are used constantly, some occasionally, and some only once. The second factor is related to the amount of consumption. In marketing, the quantity consumed holds significant importance. This information reveals both the intensity of consumer demand and the portion of income allocated for purchasing a particular product or service. The interval of use is the third factor that must be analyzed. This is especially evident in the marketing analysis of products that are consumed discontinuously. The purpose of consumption is a factor that deserves the same attention as the previous three. Companies are trying to expand the purpose for which a particular product can be used. Two further factors worth considering, alongside those already mentioned are time and place: the time a product or service is utilized and the location of its use.

4.1.2 Consumer satisfaction

Consumer satisfaction is the fit between the customer expectations about a product and the product perceived performance.

- The consumer will be dissatisfied if the product performance falls short of expectations.
- If the product meets expectations, the consumer will be satisfied.
- If the product exceeds expectations, the consumer will feel exceptionally pleased.

These feelings influence whether the consumer will repurchase the product and whether they will talk favorably or unfavorably about the product to

others. The consumer forms their expectations based on the messages they receive from salespeople, friends, and other sources of information. The greater the imbalance between expectations and product performance, the greater the consumer's dissatisfaction. Here, the consumer's response style becomes significant. Some consumers exaggerate the discrepancy when the product is flawed and become dissatisfied. Other consumers minimize this discrepancy and are less dissatisfied. Consumer satisfaction or dissatisfaction with a product affects its post-purchase behavior.

Consumer satisfaction is key to retaining existing customers and attracting new ones. Consumer satisfaction with purchased and used products and services is believed to affect their future behavior toward a given manufacturer or company. Therefore, creating value and customer satisfaction is the heart of modern marketing thought and practice. The fundamental goal of marketing a company is to profit from a satisfied customer.

Customer engagement requires a company to examine consumer expectations about the quality and performance of its products or services. Maintaining a balance between expectations and the delivered standards of products or services provides managers with insight into customer satisfaction. It is assumed that satisfied customers will develop long-term loyalty, ultimately contributing to the company's profitability. In marketing, careful consideration is essential when setting customer expectations. If expectations are set too low, there is a risk that only a limited group of consumers will be satisfied. Conversely, if expectations are set too high, consumers may be disappointed. Creating value for consumers and achieving their satisfaction are key aspects of the development and management of customer relationship marketing.

All products and services, according to their performance in the process of use and consumption, are divided into 3 categories:

- Products and services that have fully met consumer expectations from the point of view of utility and cost,
- Products and services that have shown ideal performance and

- Products and services that are in line with expectations.

4.1.3 Consumer behavior in case of product dissatisfaction

Dissatisfaction with a purchase or product is often the result of doubts about whether a good decision was made. It occurs immediately after the act of purchase and reflects a kind of consumer frustration (Savić et al., 2023). It is a conflict between different consumer beliefs and attitudes, and the desire to reduce the expected risk after deciding to purchase a product. The consumer usually regrets not choosing another alternative, which he subsequently assumes provides him more satisfaction.

4.1.4 Final decision on product disposal

The final decision regarding product disposal depends on several factors. It is influenced by consumer satisfaction or dissatisfaction with the product and its performance, the degree of product wear, and the evolving roles of consumers during the product life cycle. New products are placed on the market, while old ones are removed for various reasons (obsolescence, non-competitiveness), all to achieve the best possible satisfaction of consumer needs and desires. Factors that influence the consumer final decision on product disposal are classified into the following groups:

- Psychological factors related to the consumer, like personality, attitudes, emotions, social class, and stratum.
- Product characteristics, including condition, age, size, style, and color.
- Situational factors external to the product, like finances, place of storage, and functionality of use.

5 CONCLUSIONS

The consumer mind is remarkably complex, despite perceptions that the decision-making process is straightforward. In reality, they navigate numerous factors to arrive at a final decision on what to purchase and whether to continue using a particular product in the future.

Marketing managers must be meticulous when forming marketing activities. Failing to research the influences on consumer behavior and purchasing decisions could result in overlooking the right segment of target consumers, posing a serious issue for businesses. There are a large number of different factors that influence the consumer. All of these factors must be covered if you want to achieve an impact on the consumer.

When looking at markets, there is a significant difference in the purchasing process and the behavior of consumers in these markets. In the final consumption market, buyers and consumers appear, more precisely individuals and households, while in the business consumption market, profit and non-profit organizations can be found that buy different products, but in both markets. Some characteristics of these markets influence consumer behavior, where different behavioral models are created.

The conclusion highlights the importance of research for modern consumers. If consumers feel a need or desire to purchase a product, they should explore information about alternative options before deciding. That helps ensure that, after purchasing, dissatisfaction with the chosen product is avoided. Consumers choose product alternatives that will satisfy their desires and on which they can further rely. If the product satisfies the desire, satisfaction arises, which can develop into loyalty to a particular brand.

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