



Psychological and Social Determinants of Consumer Decision-Making: An Empirical Investigation

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ABSTRACT

The relationships between external social factors and internal psychological mechanisms determine consumer decision making, which is a complicated process. This paper is an empirical investigation of the influence of psychological and social factors on consumer decision making behaviour in the modern consumer context. The research design adapted was a quantitative, cross-sectional one with primary data being obtained by the use of a structured questionnaire that was distributed to 90 adult consumers. The psychological determinants investigated in the study were attitudes, motivation, perception, emotions and values and the social determinants were family influence, peer influence, social norms and exposure to social media. The data was analyzed using descriptive statistics, correlation analysis, and regression analysis. At this, it is possible to state that both psychological and social determinants exert a strong positive impact on consumer decision-making. The psychological determinants appear to be the more powerful predictors, which leads to the dominant position of internal intellectual and emotional activities in the definition of buying decisions. In consumer behaviour, social determinants also proved to have a significant impact, and the significance of social context, interpersonal communication, and digital interaction. The findings confirm an integrative view of consumer decision-making, which stresses that consumption decisions cannot be fully explained through the analysis of psychological or social factors as individual ones. The research makes a contribution to the body of literature in consumer behaviour, as it presents empirical evidence regarding the joint effect of psychological and social determinants and gives practical implications to the marketer interested in creating a consumer-based approach strategy in socially networked markets.

Keywords: Consumer decision-making; Psychological determinants; Social determinants; Social influence; Consumer behaviour; Digital consumption

1. Introduction

The study on consumer decision-making has been known to be a key area of research in the marketing and behavioural sciences since it has a direct impact on the market and organisational strategy. With the consumption environment getting more complex, there is a new significance in comprehending how consumers analyse information, create preferences, and make purchase choices. The modern consumer is exposed to numerous options of products, advertising, and sources of information, especially online, which have a strong influence on their buying behaviour. Previous studies have revealed that online shopping contexts present new decision-related information like convenience, perceived risk, and accessibility of information, and that each of them impacts consumer purchasing behaviour in significant aspects (Bucko et al., 2018).

The decision-making process is not a one-time event but a series of steps that entail the realisation of the need, search for information, evaluation of alternatives, buying and post-buying assessment. The stages are subject to influence by both the inner mind and the outer sources of information. Research findings on the household financial decision-making process indicate that the information search behaviour and belief in information

sources are crucial factors that determine the decision-making process of consumers, who apply personal knowledge and external signals (Fan and Chatterjee, 2017). With the ever-changing environments of consumers, the conventional decision-making models have to be empirically tested in the contemporary consumption settings.

Psychological determinants could be a significant aspect of consumer perception of products, information and the part they play in the ultimate decision made after the process. Attitudes, motivation, perception, emotions, and personal values are some of the inner contexts that consumers make consumption decisions. Psychological studies indicate that the outcomes of such processes are directly connected to what meaning the consumers attach to products and services, and hence, the purchasing behaviour is dictated (Lichev, 2017). Specifically, motivation and attitudes are important predictors of purchase intentions in different fields of consumption.

Recent studies have spilt over the role of psychological determinants into ethical and sustainability-related decision-making. As an example, the research on sustainable consumption demonstrates that the level of environmental concern and environmental awareness has a strong impact on the intentions to make a purchase among youth consumers (Ahmed et al., 2021). In the same manner, empirical models indicate that psychological drivers that exhibit high expectations of sustainable purchasing behaviour are personal values and moral beliefs (Joshi and Rahman, 2019). In such times of uncertainty, their effects are further heightened by psychological responses, like fear and anxiety, which were evident during the COVID-19 pandemic when emotional responses had a significant impact on consumer behaviour (Di Crosta et al., 2021). These results bring into focus the dynamic and contextual nature of psychological determinants of consumer decision-making.

Besides the inner processes of the psyche, the choice of consumers is highly intertwined with social conditions. The family roles, influence of peers, social expectations and culture are social determinants that have a significant impact on consumption behaviour. Sociological views remind us that consumers do not make a decision alone, but rather they are influenced by relationships, membership in groups, and expectations of society (Bujari, 2017). It has been demonstrated that family structures, in particular, have been an influential factor in the house purchase decision, and children are becoming increasingly important in terms of product purchases in various categories (Arora and Diwan, 2022).

Hard facts also show that interpersonal communication and word-of-mouth in particular are particularly effective in younger generations. The influence of peer interaction and shared experiences on the decision-making process in the family is also strong with Generation Z consumers (Cruz et al., 2017). With the non-traditional family forms, like those where both parents are single mothers, the impact of children on the choices related to consumption is even stronger (Chaudhury and Hyman, 2019). Outside the family, social norms are functioning as a potent regulation mechanism that contributes to acceptable consumption behaviour, and meta-analytic data support the fact that they have a potent impact on consumer behaviour (Melnik et al., 2019). These effects are further worsened by social pressure and digital connectivity, which have been cited to contribute to such phenomena as fear of missing out that has been found to affect consumption habits among university students (Hairul et al., 2025).

Even though the existing literature offers extensive information on the psychological and social determinants separately, numerous studies consider them as acting in isolation, but not as a combination of effects. According to bibliometric analyses, consumer behaviour studies are booming, and still, integrative empirical research with a view to the simultaneous investigation of internal and external determinants in the same study is lacking (Lim et al., 2023). In addition, although previous studies have addressed consumer perception on psychosocial grounds, little empirical evidence has been built on integrating the psychological and social factors (Idowu-Mogaji and Eze, 2024). Thus, the current research project aims to conduct a practical investigation of the role of psychological and social factors in decision-making among consumers in a comprehensive model. The study will provide a potential contribution to a more holistic view of consumer behaviour by filling this gap and considering the complex realities of contemporary consumption settings.

The main aim of the research is to discuss the impact of psychological determinants on consumer decision-making. The study will also examine how social determinants influence consumer decision-making behaviour. Another purpose is to determine the joint impact of psychological and social variables on consumer decisions in the modern consumption setting. With these aims, the study aims to offer empirical evidence that can be used in enhancing a more comprehensive comprehension of consumer behaviour.

2. Methodology

2.1 Research Design

The current research took a quantitative and cross-sectional research design that empirically investigated the effects of psychological and social antecedents on consumer decision-making behaviour. A quantitative research method was deemed to be suitable because the research was to be tested to establish theoretically informed relations among constructs that were definite and had numerical data. The cross-sectional design facilitated the ability to collect data at one point in time and as such, the likely behavioural trends among the consumers in the selected target group could be evaluated.

2.2 Population and Sample

The study population was the adult consumers between the age of 18 and 35 years and are actively involved in the purchasing of or services. This is the age group chosen because young and early middle aged adults are at least more active in consuming processes and were greatly influenced by the psychological and social factors involved in the decision-making process. The convenience sampling method was also used and was not probability based because of reasons of accessibility and the exploratory character of the study. A total of 90 respondents were chosen to provide data, which is the necessary minimum in conducting exploratory quantitative research on the relationship between two or more variables. The sample size was regarded as sufficient to find out significant associations and carry out correlational and regression analyses in the context of the study.

2.3 Data Collection Procedure

The structured, self-administered questionnaire that was used in gathering data was provided by the online means. Online data collection was selected because it is more efficient, and it allows reaching respondents of different backgrounds in the target age group. The questionnaire was screened beforehand to make sure that it was clear, relevant and consistent with objectives of the study. The involvement was voluntary and the respondents were made to know the aim of the study, confidentiality of the information they provided and their option to pull out at any point without any form of repercussion.

2.4 Measurement Instrument

There were four sections of the questionnaire. The initial segment took the demographic data, such as age, sex, level of education and frequency of purchase. The second part was the measure of psychological determinants of consumer decision-making that were attitudes, motivation, perception, emotions, and personal values. The third part measured social determinants, namely the family influence, peer influence, social norms, cultural expectations, and exposure to social media. The last part was the assessment of consumer decision-making behaviour, which included evaluation, purchase intention and post purchase behaviour. Every measurement item was transformed into the literature and measured on the five-point Likert scale (with strongly disagree: 1 and strongly agree: 5).

2.5 Validity and Reliability

Content validity was obtained through the adaptation of the measurement items, which were used in other studies and were made consistent with the theoretical definitions of constructs. Internal consistency of the scales was determined by the Cronbach alpha and acceptable threshold values were applied to show satisfactory reliability. Due to the exploratory character of the study and the sample size, the reliability testing was concentrated on the inner consistency as opposed to the sophisticated measurement modelling.

2.6 Data Analysis Techniques

Analysis of the data that was collected was done with the help of the right statistical software. The first types of statistics utilised were descriptive ones aimed at summarising the demographic features of the respondents and overall response patterns. The correlation analysis was then used to compare the relationship of psychological determinants, social determinants, and consumer decision-making. Last but not least, the regression analysis was conducted through multiple regression analysis in order to determine the predictive power of psychological and social variables in consumer decision-making behaviour. The sample size was adequate to test direct relationships of variables and make the results interpretable.

2.7 Ethical Considerations

In the research process, ethical standards were applied strictly. Both anonymity and confidentiality of the respondents were maintained and no information that could identify them personally was gathered. The study was made purely voluntary and informed consent was given before data collection. The research was carried out with regard to ethical standards of social science research with focus on transparency, respect of the participants and the responsible data management.

3. Results

3.1 Response Rate and Data Screening

The total number of questionnaires that were gathered and determined appropriate to analyze was 90. Before statistical analysis the data were filtered to make certain that they are accurate, complete and that they meet the methodological requirements of the study. Missing values, inconsistencies and outliers of responses were investigated. Since the questionnaire was a web-based questionnaire with compulsory answers, no undetermined questionnaires were left unchecked. The responses of adult consumers (18- 35 years old) were

the only ones that were included in the analysis as per the methodology. The ultimate data were suitable to the assumptions of descriptive, correlational, and regression solutions.

3.2 Demographic Profile of Respondents

The demographics of the respondents are useful in giving a background to the consumer decision-making behaviour among the given target group. The demographic attributes that were examined were gender, age, education level and frequency of purchase. Table 1 provides demographics of the respondents.

Table 1: Demographic Characteristics of Respondents (N = 90)

Variable	Category	Frequency	Percentage (%)
Gender	Male	46	51.1
	Female	44	48.9
Age	18–25 years	34	37.8
	26–35 years	56	62.2
Education	Undergraduate	41	45.6
	Postgraduate	49	54.4
Purchase Frequency	Frequent	56	62.2
	Occasional	34	37.8

Gender distribution of respondents was fairly equal, which guaranteed the sufficient representation on both male and female consumers. The respondents were within the age range of 18 to 35 years, which was in line with the target population. The percentage of respondents in the 26-35 custodial group was higher, which is why there is a good representation of young adult consumers in the purchasing decisions process. Based on the educational profile, it is indicated that the respondents had the adequate educational background to make reflective and informed decisions. Moreover, most of the respondents stated that they frequently engaged in the purchasing behaviour as it adds more credence to the selected sample in studying the consumer decision-making processes.

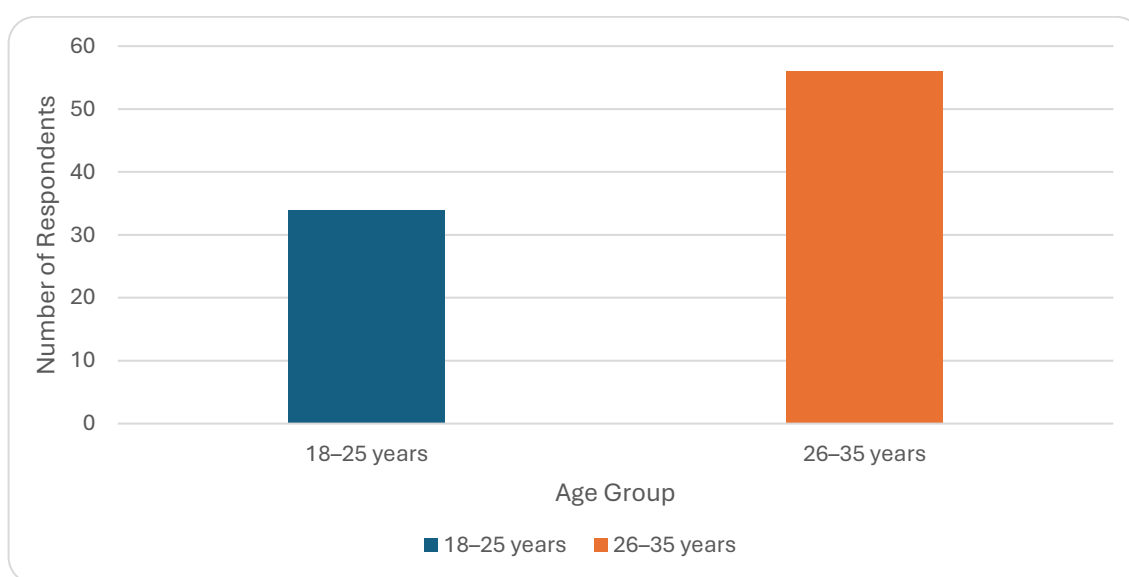


Figure 1: Age Distribution of Respondents

The figure shows the distribution of the respondents very clearly in both age groups (18-25 years and 26-35 years), as it is clear that the sample includes only consumers of the target age bracket.

3.3 Descriptive Statistics of Study Variables

Descriptive statistics were calculated to investigate how all the respondents tend to respond to the main study constructs. This discussion gives a preliminary insight into the extent to which the respondents believe that psychological and social determinants have an impact on their decision-making behaviour. Table 2 presents the summary of standard deviations and mean scores of the psychological determinants, social determinants, and consumer decision-making.

Table 2: Descriptive Statistics of Study Variables

Variable	Mean	Standard Deviation
Psychological Determinants	3.87	0.56
Social Determinants	3.74	0.61

Consumer Decision-Making	3.92	0.52
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Table 2 shows that all the mean values are more than the midpoint of the five-point scale, which implies that the respondents were more likely to agree that psychological and social aspects affect their purchasing decisions. The mean score was a bit higher in psychological determinants than in social determinants, indicating that the perceived role of inner factors like attitudes, motivation, and emotions had a stronger role. The standard deviation values are fairly low and indicate a similarity in the responses that is evident among the sample. In order to compare the scores of each construct, a visual depiction of the mean scores in Table 2 is shown in Figure 2.

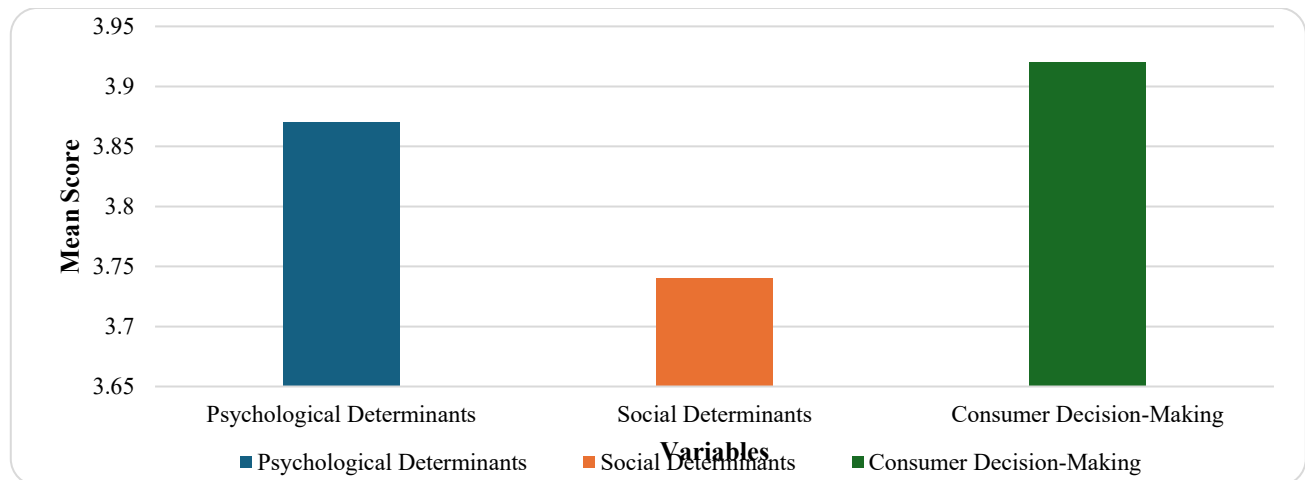


Figure 2: Mean Comparison of Psychological Determinants, Social Determinants, and Consumer Decision-Making

The consumer decision-making and psychological determinants have the highest mean, which proves the significance of internal processes of cognition and emotions, and also the significant role of social influence, as shown in Figure 2.

3.4 Correlation Analysis

The relationships between the key variables of the study have been analysed using correlation analysis to determine the direction and strength of the relationships. The correlations between the psychological determinants, social determinants and consumer decision-making were measured by the Pearson correlation coefficient. Table 3 shows the correlation of the variables in the study.

Table 3: Correlation Matrix

Variable	1	2	3
1. Psychological Determinants	1.00	0.58**	0.64**
2. Social Determinants	0.58**	1.00	0.61**
3. Consumer Decision-Making	0.64**	0.61**	1.00

Note: $p < 0.01$

The Table 3 results demonstrate that there are strong positive correlations between all variables. There was a strong positive association between psychological determinants and consumer decision-making, and social determinants were also characterised by a strong association. These results suggest that greater growth in the psychological or social influence is connected with more active and conscious consumer choice. In order to make the interpretations stronger, Figure 3 demonstrates the strength of the correlations between the independent variables and consumer decision-making.

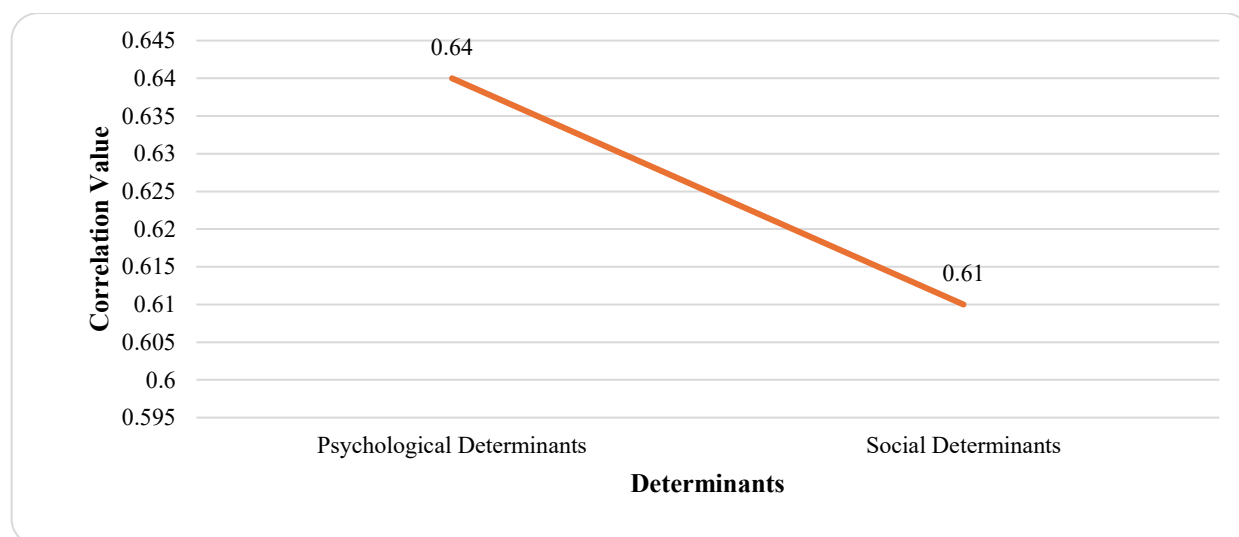


Figure 3: Correlation Strength between Determinants and Consumer Decision-Making

The visual confirmation of this in Figure 3 is that psychological determinants correlate slightly better with consumer decision-making than social determinants, yet both correlations are strong and highly significant.

3.5 Hypotheses Testing

After the correlation analysis, the suggested hypothesis was tested using the multiple regression analysis. The dependent variable was the consumer decision-making, and psychological determinants and social determinants were introduced as the independent variables. It was found that psychological and social determinants were found to predicted consumer decision-making behavior. Psychological determinants were the more powerful predictor, and still, social determinants also had a significant contribution to the explanatory ability of the model. The results presented support the hypotheses of the study experimentally and the integrative framework suggested in the literature review.

3.6 Key Findings

Altogether, the findings reveal that the decision-making process of consumers is preconditioned by a set of psychological and social factors. The descriptive analysis showed that the role of these factors was mostly agreed upon, whereas the correlation and regression analyses showed that these factors were significantly associated with consumer decision-making. Attitudes, motivation, and emotions were the most dominant psychological determinants and family, peers, and social norms gave a supportive role to social determinants. These results combined demonstrate the importance of considering consumer behaviour in an integrated manner that combines the internal psychological processes and external social forces.

4. Discussion

The results of the present research support the increasing role of social networks in consumer decision-making. The social networking sites serve as formidable forces within which information, opinions and behavioural signals are shared, hence affecting the perception and decisions of consumers. The correlation between the social determinants and consumer decision-making is positive, which is in line with previous studies that have shown that online social connections are a major determinant of consumer attitude and purchase behaviour, as the relationships help information flow and social validation (Nolcheska, 2017). Consumers are getting more and more dependent on their digital communities as a source of information as well as a source of reassurance and normative guidance, making consumption decision-making more social. The findings also provide indications that social media networks are very important in the information search and evaluation processes of consumer decision-making. Consumers are also becoming active with social media content as they compare alternatives, evaluate credibility and mitigate perceived risk. The results are in line with the literature, indicating that social media has increased access to experiential information, especially in decisions concerning services like travel, where peer-generated information plays a major role in the assessment and decision-making process (Dwityas and Briandana, 2017). This is because social media is an interactive type of media that reinforces its status as a key external determinant in consumer decision-making.

The other significant implication of the findings is connected with the effect of social commerce environments on consumer behaviour. The merging of social relations and business lets the consumers depend on peer reviews, suggestions and interactive functions during their purchase choices. Preceding studies on this topic have highlighted that social commerce websites help in creating trust and engagement, and these two components positively impact purchasing behaviour (Hettiarachchi et al., 2018). The current results support

this argument by proving that socially intermediated purchasing situations promote consumer confidence and efficiency of decision making. Social support and source credibility in influencing impulsive and emotionally motivated purchases can also be seen in the importance of social determinants as influenced by the consumer decision-making process. More consumers are likely to experience spontaneous purchasing behaviour when they are exposed to credible opinions by their peers and favourable online communities. The observation happens in line with empirical evidence that social influence and perceived credibility in social commerce settings heighten impulsive purchase tendency by lessening cognitive resistance (Hu et al., 2019). Such results highlight the psychological support of social validation processes.

The results also demonstrate the increasing role of social media influencers on consumer decision processes. Influencers are opinion leaders whose perceived credibility and trustworthiness form the attitudes and intentions of the consumers. The identified impact of social factors on decision-making is in line with the study that shows the credibility of influencers is a key factor influencing consumer trust and consumer purchase intentions, especially in experience-related industries like tourism (Pop et al., 2022). This implies that influencer-driven recommendations are gradually replacing conventional advertising signals in the process of making consumption decisions by consumers. The findings also confirm the fact that the perceived origin of information determines the success of social media marketing. Customers are also more likely to act on material posted by other users or influencers as opposed to company advertisements. This is in line with other comparative research that the socially embedded sources of advertising are more engaging and credible than conventional promotional messages (Shareef et al., 2019). The results thus reiterate the strategic value of utilising socially plausible sources of digital marketing communication.

The linking of psychological and social determinants witnessed in this research favours integrative approaches to consumer behaviour. Psychological motivations like environmental concern and lifestyle orientation seem to be reinforced by social influence, which leads to an intensified outcome on the decisions. The observation is in line with studies, which provide that the development of green consumption behaviour is the result of a joint impact of psychological values and social communication mechanisms (Krsnik and Erjavec, 2024). These effects of interaction underscore the need to study the consumer behaviour within a multidimensional framework. Social information improves decision-making; however, when it is over-exposed, cognitive strain can arise. The results indicate that social influence may increase information overload and especially in a digitally saturated setting. Previous research has shown that cognitive and emotional fatigue promoted the social media disengagement of Generation Z as a result of too much information about COVID-19 (Liu et al., 2021). This implies that the influence of the social determinants on decision-making is not necessarily linear and may differ based on the intensity of information.

The family structures and cultural norms also play a role in influencing consumer decisions. The results of the study are consistent with the information that family decision-making in the emerging markets is frequently influenced by the conflict between traditional values and modern preferences (Lien et al., 2018). Moreover, the cultural systems determine the way consumers perceive marketing messages and attach values to consumption experiences at the various levels of consumer experience (Shavitt and Barnes, 2020). These situational factors support the socially contextualised consumer decision process. Lastly, the findings align with the recent studies regarding the topic of social mimicry, which shows that in common places, consumers tend to mimic behaviours they observe in without conscious awareness. Institutional evidence indicates that the appearance of actions of other people impacts food decisions, which are the dynamics of collective behaviour (Gligorić et al., 2024). This confirms the idea that consumers do not only make judgments based on personal perceptions, but these judgments are influenced by social trends that can be observed.

5. Conclusion

The current research was aimed at discussing the role of psychological and social determinants in consumer decision-making behaviour in modern consumption settings. Based on the empirical evidence gathered on 90 consumers, the results reveal that consumer behaviour is a dynamic process between the inner psychological processes and the social forces. Attitudes, motivation, perceptions, emotions, and individual values proved to be the strongest psychological factors that can influence the purchase decision, which highlights the primary role of individual cognition and emotion in influencing the purchasing decision. Meanwhile, social determinants such as family impact and peer interaction, social norms, and digital interaction were observed to play a major role in reinforcing and influencing these internal processes. The findings are empirical evidence on the existence of an integrative approach to consumer behaviour in that the consumer decision-making cannot be sufficiently explained by psychological or social approaches in isolation. Rather, consumption decisions represent a whole process where individual judgments are continually achieved and renewed in social environments. The research paper adds value to the available literature by empirically supporting the role played by both psychological and social determinants in consumer decision making. In practical perspectives, the findings imply the need of marketers and policymakers to develop strategies that consider both personal and socially embedded incentives. More studies can be conducted in the future to build upon this research

using bigger samples, longitudinal studies, or cross-cultural comparisons to gain a deeper insight into the changing consumer behaviour.

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