Chapter 1 – Defining Marketing for the Twenty-First Century

1. Marketing ________ is the art and science of choosing target markets and getting, keeping, and growing customers through creating, delivering, and communicating superior customer value.
   a. internally
   b. management
   c. segmentation
   d. training
   e. integration

2. The computer ________ consists of the manufacturers of computer memory chips, monitors, keyboards, coaxial cables, modems, software, storage systems (disks, hard drives, portable USB media), and those who install, repair, and maintain systems and software.
   a. marketplace
   b. macromarket
   c. metamarket
   d. marketspace
   e. micromarket

3. Which is true?
   a. Marketers create needs.
   b. A person’s need for food or shelter is a creation of marketers.
   c. Wants become needs when they are directed at specific objects that might satisfy the want.
   d. Needs pre-exist marketers.
   e. Demand strictly means desire for some object.

4. ________ is a combination of quality, service, and price.
   a. The customer value triad
   b. The consumer cost-benefit ratio
   c. A customer satisfaction level
   d. Price-setting
   e. Benefit evaluation

5. Which of the following is a part of the distribution channel for a producer of bottled water?
   a. The toll-free number it uses for customer orders.
   b. The print media that runs its advertisements.
   c. The retail store where bottled water is sold.
   d. The bank where it borrowed the money to purchase its filtration system.
   e. The insurance company that insures the company in the event of litigation.

6. Intel, one of the largest producers of integrated circuit chips, puts a great deal of effort into expanding production of chips to drive down the cost and thus expand the market. This is most indicative of the ________ concept.
   a. production
   b. product
   c. customer
   d. marketing
   e. societal
7. Which of the following represents the product concept?
   a. Selling more products will allow for lower production costs and higher profits.
   b. It is both a proactive and a reactive form of marketing.
   c. It is a customer-centered, “sense and respond” philosophy.
   d. Consumers, if left alone, will not buy enough of the organization’s product.
   e. A better mousetrap will lead people to beat a path to the marketer’s door.

8. The holistic marketing concept rests on which four sets of forces?
   a. product, price, promotion, and place
   b. products, integrated marketing, sales volume, and competition
   c. customer needs, competition, sales volume, and profit
   d. internal marketing, socially responsible marketing, integrated marketing, and relationship marketing
   e. customer needs, target market, integrated marketing, and profitability

9. When Caitlin Peterson began OldeTowne Spice Company, she had one product, an all-purpose seasoning mix called OldeTowne Special Blend for adding flavor to bland casseroles. She sold 5.5-ounce bottles of her seasoning mix for $6.95. Her only outlets were booths at craft fairs throughout the Northeast. She relied on word-of-mouth advertising and a few feature articles in regional newspapers to tell people about her product. The above describes OldeTowne Spice Company’s _________.
   a. method of exchange
   b. transaction marketing
   c. marketing tactics
   d. marketing mix
   e. transfer marketing

10. A complement to the 4 P’s has been proposed that centers on four customer dimensions. It is known as SIVA which stands for _________.
    a. standards, innovation, value, access
    b. status, innovation, volume, access
    c. solution, information, value, access
    d. status, information, volume, accepting
    e. solution, innovation, value, accepting

11. The ________ holds that the organization’s task is to determine the needs, wants, and interests of target markets so it can satisfy customers more effectively and efficiently than competitors in a way that preserves or enhances the consumer’s and the society’s long-term well-being.
    a. customer is king concept
    b. societal marketing concept
    c. holistic marketing concept
    d. comparative advantage concept
    e. SWOT concept

Mini-Case 1-1

S. Truett Cathy entered the restaurant business in 1943. In 1964 he introduced his first Chick-fil-A sandwich. In 1998 he owned 826 Chick-fil-A restaurants in 35 states and South Africa with an additional 92 stores set to open in 1999. Cathy was never the type of entrepreneur who wanted to run an idea up the flagpole and see who saluted it. He will not open a new restaurant unless he is convinced the enterprise will be a success. He will not consider taking the company public even though it would be worth an estimated three-quarters of a billion dollars if it went public. Cathy’s philosophy is, “We started Chick-fil-A, we built it, and we own it. Yes, we have thousands of allies, friends, partners, and employees. But it we want to maintain the quality, the integrity, and the whole culture of our company, we’ve got to own it.”

12. Refer to Mini-Case 1-1. Which of the following would be a part of Chick-fil-A’s task environment?
    a. its’ target customers
    b. development of database marketing
    c. laws governing cleanliness standards in the restaurant kitchens
    d. consumer desire for low-fat food
    e. demographic trends that show the U.S. population moving south and west
13. Refer to Mini-Case 1-1. The allies, friends, partners, and employees that Cathy refers to are examples of __________ with whom Chick-fil-A has built mutually profitable business relationships.
   a. stockholders
   b. transaction partners
   c. reciprocal agents
   d. stakeholders
   e. business networks

Mini-Case 1-2

In 1996, Target Corporation (then called Dayton-Hudson) decided that it would no longer sell tobacco products, giving up a very profitable line for them at the time. Liability and corporate responsibility were cited as the reasons for this move.

14. Refer to Mini-Case 1-2. Which component of the broad environment likely had the most impact on Target’s decision to delete tobacco products from its product line-up?
   a. demographic environment
   b. political-legal environment
   c. task environment
   d. natural environment
   e. manufacturing environment

Chapter 2 – Developing and Implementing Marketing Strategies and Plans

1. The traditional view of marketing is that a firm makes something and then sells it. In this view, marketing takes place in the second half of the process. Companies that subscribe to this view have the best chance of succeeding __________.
   a. in highly competitive markets
   b. in economies marked by goods shortages where customers are not fussy about quality
   c. where consumers have plenty of choices of high quality and competitively-priced goods
   d. against competitors who carefully define their target markets and position their offerings accordingly
   e. in a marketplace where many micro niche products are available

2. In the Value Creation and Delivery Sequence, the first phase involves “choosing the value.” In this strategic marketing process, the firm must do the marketing homework of __________.
   a. segmenting the market, targeting a customer group, and positioning the offering
   b. understanding the customer through market research
   c. providing the proper product mix to the relevant retailers
   d. measuring success or failure and feeding that knowledge back to the planners
   e. setting a price that provides the proper perceived value to the final consumer

3. The third task in the Value Creation and Delivery Sequence is called __________. It involves utilizing the sales force, advertising, sales promotion, and other tools to announce and promote the product.
   a. choosing the value
   b. communicating the value
   c. entering the consumer’s zone
   d. doing the homework
   e. providing the value

4. Which of the following is NOT considered a support activity in Porter’s Value Chain?
   a. firm infrastructure
   b. human resource management
   c. procurement
   d. technology development
   e. outbound logistics

5. In the first half the 20th century, Ford Motor Company owned rubber plantations in Brazil to supply itself with raw materials for tire making. At some point, Ford began to buy all tires from outside vendors, and put more energy and focus on making the vehicles themselves. This is an example of __________.
6. Bernardo Sampson has a restaurant in Bullhead City, Arizona that makes the best cheesesteak sandwich in the West, according to his well-traveled customers. According to Bernardo, the key is controlling the meat preparation process and making his own bread from an old family recipe. Other inputs to the business, such as vegetable supplies, kitchen equipment, and in some ways, employees, are less important to creating the best sandwiches. The meat preparation and homemade bread could be considered Bernardo’s _________.
   a. outsourcing genius
   b. less critical resources
   c. holistic marketing effort
   d. core competency
   e. outbound logistics

7. Ethikos Research seeks clients for its marketing research services. Firms that hire Ethikos are engaging in part of the __________, one of the five core business processes.
   a. market sensing process
   b. strategic support process
   c. marketspace acquisition process
   d. customer relationship management process
   e. fulfillment marketing process

8. Blind Bill makes custom window treatments and sells exclusively to commercial homebuilders. CEO William Learned III often follows site finish managers around onsite to see how the customers view the products and to strengthen the partnership he feels he has with them. Learned’s goal is to improve the company’s offerings. In the holistic marketing framework, this type of activity would be called _________.
   a. core competency strengthening
   b. value exploration
   c. value creation
   d. value fulfillment
   e. value delivery

9. The late business guru Peter Drucker asked all of the following questions about defining an organization’s mission, EXCEPT:
   a. What should our business be?
   b. What will our business be?
   c. What is our business?
   d. Who is our customer?
   e. What has the business been?

10. Which of the following is an example of a competence sphere?
    a. Dell Computer defines the range of products and applications they will supply.
    b. Saab decides to compete in both sport sedan and sport utility segments but not in minivan and truck segments.
    c. A private equity firm decides to purchase a raw materials manufacturer as well as the corresponding finished goods company.
    d. NEC has identified capabilities in computing, communications, and components to support laptop computer production.
    e. Starbucks select new countries to expand their business.

11. Russ Clark, a NAPA auto parts dealer, bought out a competitor’s store. This is an example of _________.
    a. market penetration
    b. backward integration
    c. horizontal diversification
    d. conglomerate diversification
    e. horizontal integration
12. Tired of high prices and poor service, and convinced she can do better, funeral home owner Macy Mbacke-Abdullah decides to purchase the wholesaler that she has been buying caskets from. This is an example of __________.
   a. backward integration  
   b. forward integration  
   c. diversified integration  
   d. horizontal integration  
   e. concentric integration  

13. Apple Computer designs its computers and other technological products, such as the popular iPod so that they stand out in the marketplace from equally-effective, but more boring-looking competitors. This is an example of using the _______ strategy, as proposed by Porter.
   a. cost leadership  
   b. differentiation  
   c. horizontal integration  
   d. focus  
   e. all-in-one  

14. Costco has higher sales per square foot than powerful rival Sam’s Club (a Wal-Mart company). Costco have achieved this through a deep understanding of its highly targeted customer group. This is an example of using Porter’s ________ strategy.
   a. cost leadership  
   b. differentiation  
   c. horizontal integration  
   d. focus  
   e. price and performance  

Chapter 3 – Understanding Markets, Market Demand, and the Marketing Environment

1. A marketing information system (MIS) consists of __________.
   a. the set of procedures and sources used by managers to obtain everyday information and relevant developments in the marketing environment  
   b. the systematic design, collection, analysis, and reporting of data and findings relevant to a specific marketing situation  
   c. the people, equipment, and procedures to gather, sort, analyze, evaluate, and distribute needed, timely, and accurate information to marketing decision makers  
   d. an organized collection of comprehensive data about individual customers, prospects, or suspects that is currently accessible for marketing purposes  
   e. the coordination of the collection of data, systems, tools, and techniques with supporting software and hardware by which an organization gathers and interprets information from the business environment  

2. When Molly’s parents retired, they decided they wanted to travel. They found an ideal job that allows them to travel for free, but the only catch is they have to stay at Holiday Inns. During each stay, they test all the amenities offered by the motel and evaluate each. The evaluation forms are sent to the motel headquarters where it becomes part of the motel’s __________ system.
   a. sales reporting  
   b. marketing research  
   c. experiential research data  
   d. accountability information system (AIS)  
   e. marketing intelligence  

3. Rita Jenkins, president of a local Chamber of Commerce, had difficulty getting members to assist in running the organization. She felt it was because of lack of commitment to the Chamber. Her vice-president felt it was due to having too many meetings. The organization’s secretary felt it was because there were several other professional organizations to which the members also belonged. If Rita wants to do research to determine the real reason why members do not want to run for office, she should begin by __________.
   a. determining the optimum number of meetings  
   b. evaluating the advantages the Chamber offers over other similar organizations  
   c. defining the problem  
   d. developing the marketing research plan that she would employ  

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e. holding focus groups of members of similar organizations to determine whether the problems the Chamber is facing are universal or local

4. Which of the following is a type of causal research project that would be used by a company that publishes custom memory books that are used as fundraisers for churches, colleges, and civic groups?
   a. a study to determine the types of fundraising most commonly used by church groups
   b. a survey of previous customers to see if they are interested in a new edition
   c. a study to determine the price range for an average-sized cookbook
   d. an industrial study of what similar publishing companies are doing to better serve their customers
   e. a study to see if more people buy the custom memory book if the cover has a picture relating to the group selling it rather than just a generic cover

5. Which of the following is NOT typical of a focus group?
   a. approximately, 14-18 participants spend a few hours together
   b. a skilled moderator guides the discussion
   c. the discussion centers on a product, service, or marketing entity
   d. they can gauge consumer reaction to product features or design
   e. they can give quick consumer feedback to new ideas

6. Which of the following is an example of how ACE Crafts, a manufacturer of acrylic paints used in arts and crafts, would use observational research to gather primary data?
   a. survey current users to find out ways the paint could be improved
   b. watch how members of a class learning to paint unfinished crafts use the paint
   c. ask users of other brands of paint to list the most important attributes for acrylic paint
   d. conduct a focus group of current users to determine how ACE is positioned in their minds when it is compared to similar products
   e. include a mail survey with each bottle of paint sold

7. The manufacturer of Babylok brand sewing sergers wants to know the effect rebates have on sales. It plans on dividing its retailers into three regions. One group will offer consumers who buy a Babylok serger a $25 cash rebate. One will offer buyers of the machine $50 worth of “free” machine accessory parts. A third region will offer buyers a $40 store credit. The results of this market research will provide Babylok with __________ data.
   a. observation
   b. survey
   c. primary
   d. experimental
   e. descriptive

8. The __________ is the set of consumers who have a sufficient level of interest in a market offer.
   a. market
   b. target market
   c. potential market
   d. available market
   e. qualified market

9. __________ is the maximum amount of sales that might be available to all of the firms in an industry during a given period under a given level of industry marketing effort and given environmental conditions.
   a. Total market potential
   b. Company sales quota
   c. Company demand potential
   d. Selective demand potential
   e. Integrated demand potential

10. __________ of the US population are college educated.
    a. 6%
    b. 16%
    c. 26%
    d. 36%
    e. 50%
Mini-Case 3-1

The owners of the 23,000 funeral homes in the United States are experiencing tremendous changes in their industry. Fewer families today are having bodies embalmed and displayed at a service. Of those who choose burial, many are shopping at retail and mail order casket dealers, not at the funeral home as, used to be the custom. Another change is the fact that many people want personal touches and quirky tributes in their funeral services. A growing number are choosing cremation rather than burial. Today almost a third of the nation’s 2.4 million annual deceased are cremated. Funeral homes typically charge only about one-third the amount for cremation that they do for a burial. It has become imperative that funeral directors invest time and money in learning about their potential consumers.

11. Refer to Mini-Case 3-1. A funeral director who watches and records data on how consumers select a casket would be engaged in __________ research.
   a. observational
   b. experimental
   c. survey-based
   d. behavioral
   e. database

12. Refer to Mini-Case 3-1. One new funeral product being offered to customers is a casket brightly painted with the logos of the favorite sports teams of the deceased. The total number of these caskets that would be purchased in the Southwestern United States during the next two years, assuming the economy stays prosperous and the death rate stays constant, would be referred to as __________.
   a. product target
   b. market demand
   c. primary demand
   d. market forecast
   e. company sales forecast

Mini-Case 3-2

Raul wants to expand his successful auto parts business into nearby Mexico. Though he speaks decent Spanish, he grew up in southern Texas and does not know the Mexican market well. Raul is trying to consider all the issues that will be important to him as he begins the new venture. He grabs his laptop, jumps in his car, and heads for the border (just 5 minutes away).

13. Refer to Mini-Case 3-2. Raul figures that he can choose his market, and his marketing mix, but that the macroenvironments of doing business in Mexico will not let him choose certain things about how business is conducted. This reflects __________.
   a. the difficulty of selling auto parts
   b. the difficulty of marketing in Mexico
   c. the difficulty of choosing a product line for export
   d. the difficulty of dealing with the “noncontrollables”
   e. the difficulty of finding suppliers outside the United States

14. Refer to Mini-Case 3-2. The first thing Raul notices is a lot of older Chevys and Fords on the road. This may indicate that the __________ environment will be extremely important to his success.
   a. competitive
   b. political-legal
   c. economic
   d. natural
   e. technological

Chapter 4 – Creating Customer Value, Satisfaction, and Loyalty

1. In the opening scenario of Chapter 4, Ritz Carlton is recognized for providing exceptional services. Specific initiatives include all of the following, EXCEPT:
   a. direct questions to a 1-800 number for 24-hour service
b. service quality index
c. customer loyalty anticipation satisfaction system
d. clean and repair everything room maintenance system
e. greet guests by name at check-in

2. About a year ago, Echo began renting her movies from Netflix. She perceived Netflix to be a better source because of the enhanced selection, the responsive customer service emails she has received in answer to her online queries, better pricing, and less effort compared to renting from the store in her town. Netflix has offered Echo better ________ than the local competition.
   a. total customer cost
   b. customer perceived value
   c. customer delivered value
   d. total customer value
   e. customer relationship management

3. Buyers of Harley-Davidson motorcycles are promised more than just a vehicle; they also are assured that the motorcycles will work well, and maintain good re-sale value. Additionally, the Harley-Davidson brand represents “freedom” to many customers and potential customers. This latter idea is related to Harley’s ________.
   a. warranty
   b. brand promise
   c. core positioning
   d. guarantee of complete satisfaction
   e. value proposition

4. High satisfaction creates a ________ bond with a brand or company?
   a. rational
   b. marketing
   c. emotional
   d. product
   e. service

5. Customer profitability analysis classifies customers into profit ________.
   a. levels
   b. groups
   c. sections
   d. categories
   e. tiers

6. Taco Bell estimates that a loyal customer might be worth $11,000 to the company. This number stems from something called ________.
   a. (NPV)*(ROI)
   b. customer lifetime value
   c. the competitive present value of loyalty model (CPVLM)
   d. repeat purchase analysis
   e. brand equity

7. Omar Moreno’s restaurant has a very different type of customer, depending on time of day and time of year. Omar is looking to re-vamp the menus to make more profit. What is probably the most important first customer relationship management step he can take toward his goal?
   a. identify his prospects and customers
   b. differentiate customers by need
   c. differentiate customers by their value to the restaurant
   d. interact with individual customers to improve your knowledge about their needs and to build stronger relationships
   e. customize products, services, and messages for each customer

8. Verizon loses about one-fourth of its customers a year to competitors. Verizon’s competitors suffer similar customer losses. What is this phenomenon called?
   a. customer churn
   b. the burnout rate
c. worm-to-churn conversion  
d. the return phenomenon (TRP)  
e. net loss analysis.

9. Which is true in the customer-development process?  
a. A disqualified prospect is the same as an inactive customer.  
b. The ultimate customer is the one termed the “repeat” customer.  
c. Some partners go on to become members.  
d. Advocates are the same as clients.  
e. A client becomes a member by joining a program that offers benefits.

10. Two types of loyalty programs include:  
a. institutional and personal  
b. frequency and personal  
c. frequency and club membership  
d. frequency and institutional  
e. institutional and club membership

11. Which of the following are NOT examples of personalized marketing?  
a. outdoor advertising  
b. web sites  
c. call centers  
d. databases  
e. e-mails

Mini-Case 4-1

Arno owns a sandwich shop chain that is set to go from six shops to twelve over the next year. Because Arno’s stores will double and he is still just one person, he decides it’s time to get some kind of technological help with understanding and serving his customers better.

12. Refer to Mini-Case 4-1. At a foodservice trade show in Seattle, Arno finds an affordable software-based system that will help him create an Arno’s Discount Club, by managing detailed information about individual customers, such as their zip code and buying patterns. Arno’s new system is an example of __________.
   a. mass customization  
b. prospect identification  
c. growing value equity  
d. add-on selling  
e. customer relationship management

13. Refer to Mini-Case 4-1. The most valuable element of the customer development process is __________.
   a. partners  
b. members  
c. repeat customers  
d. prospects  
e. potentials

14. Refer to Mini-Case 4-1. With the information Arno is able to gather about his customers, he might profitably use his customer database for all of the following EXCEPT:
   a. matching offers to a specific customer.  
b. drawing inferences about customer lifestyles.  
c. deepening customer loyalty by remembering preferences.  
d. reactivating through reminder promotional efforts.  
e. avoiding sending the same customers two similar offers but with varying prices.
1. Each of the following is considered consumer behavior, EXCEPT:
   a. selection of a product
   b. use of public transit
   c. production of a concert
   d. acceptance of a political idea
   e. disposal of trash

2. Lee is constantly begging his mother to buy him an iPod because the most popular kids at his school all have one. His mother contends that he’ll just break or lose the music player if she buys it for him. For Lee, the most popular kids in his school are an example of a __________.
   a. subculture
   b. social class
   c. demographic group
   d. reference group
   e. culture

3. Marco worked in the U.S. Navy from 1994–2001. He still holds fast to the values he learned while a sailor and even has contact with some of his Navy buddies sporadically. His allegiance to the Navy affects his opinions about many facets of life. For Marco the Navy is a(n) _______________ reference group.
   a. aspirational
   b. secondary
   c. dissociative
   d. associative
   e. primary

4. Traits like sincerity, excitement, competence, sophistication, and ruggedness are examples of what researchers have found to make up a __________.
   a. brand’s personality
   b. preferred consumer’s personality
   c. timid consumer’s personality
   d. lifestyle personality
   e. variety-seeking personality

5. Monique is designing a shoe advertisement for use in a magazine. The ad will try to show how the typical wearer of these shoes would like to see herself. If his ad is successful, Monique will have targeted their __________.
   a. ideal self-concept
   b. attitude toward life
   c. actual self-concept
   d. others self-concept
   e. biogenic motivation

6. According to the work of Frederick Herzberg _______________.
   a. a person moves from stated instrumental motivation to terminal ones
   b. people are driven by particular needs at particular times
   c. polite store clerks will not necessarily be a satisfier for a consumer, but impolite ones would be a dissatisfier
   d. a bottle of Estee Lauder perfume arouses a different set of motives in consumers than an Avon perfume
   e. marketers can use laddering to determine the appropriate appeal to be used in their ads

7. Aunt Beverly is a hard person to buy a gift for. Her birthday is about a week away, and she has hinted to her nephew Thom how nice a personal digital assistant (PDA) would be. Suddenly, Thom starts seeing ads for PDAs in newspaper and magazines and on billboards. When he goes with his girlfriend to Staples he notices PDA displays that he can’t recall ever noticing before. Thom is probably engaging in __________.
   a. perceptual cuing
   b. perceptual aggregation
   c. selective distortion
   d. selective retention
   e. selective attention
8. ___________ consist of all brand-related thoughts, feelings, perceptions, images, experiences, beliefs, and attitudes that become linked to a brand node in the associative network of a person’s long-term memory.
   a. encoded information
   b. decoded information
   c. liminal associations
   d. brand associations
   e. subliminal associations

9. Gonzalo is considering buying a new truck. Due to budget considerations, he has eliminated all brands and models priced over $25,000. He also believes strongly in buying “made in America” whenever possible, so he has eliminated all foreign brands from his list. The remaining vehicles make up his __________ set.
   a. total
   b. consideration
   c. choice
   d. awareness
   e. information

10. Rhiannon is looking to buy a new computer and has narrowed her choices down to three, an Apple iMac, a Dell, and a Gateway. Her most important attributes for the new machine are (in order of importance) price, speed, physical appearance, and compatibility. As she does a little research online, Rhiannon decides that the Gateway is the cheapest, the Dell is the fastest, and the iMac is the nicest looking. Which will she buy?
   a. She’ll buy the Gateway because it’s the cheapest.
   b. You need to know how important price is over the other attributes before you can answer.
   c. She’ll buy the iMac, if it goes on sale for cheaper.
   d. What she chooses will depend on Rhiannon’s mood at the time.
   e. With more detail you could make a decent guess, but not predict for sure

11. Personal computer maker HP decides it will try to create laptops that have higher perceived value in the marketplace. A complete redesign is ordered. This is an example of __________.
   a. real repositioning
   b. psychological repositioning
   c. competitive depositioning
   d. shifting buyer ideals
   e. social positioning

12. The sudden loss of a job, a rainstorm, an encounter with a rude sales clerk, and forgetting to go by the cash machine are all examples of __________ that can change the outcome of a consumer buying situation.
   a. perceived risk
   b. others’ attitudes
   c. motivational modifications
   d. unanticipated situational factors
   e. personality changes

Mini-Case 5-1

Sean McMillan is shopping for a new car. He is very concerned about receiving value for his money. He believes cars are transportation and should be driven until they fall apart. He does not understand how people can trade in their car for a new one every few years. This view of cars is very much a part of his Scottish-Irish heritage. Sean’s lifestyle can be best described as comfortable, frugal, reflective, mature, and stable. He favors durability, functionality, and value in the products he buys. He must have a vehicle that is large enough to hold him, his wife, and his two teenagers comfortably. After talking to his wife, his brother, and a few co-workers, Sean test drives a minivan but decides he likes SUVs with V-8 engines.

13. Refer to Mini-Case 5-1. Sean’s views about cars are an expression of the __________ factors that affect consumer buying behavior.
   a. social
   b. organizational
   c. cultural
   d. personal
14. Refer to Mini-Case 5-1. McMillan is discussing his car purchase with his ________ reference group.
a. aspirational  
b. primary  
c. associative  
d. dissociative  
e. secondary