Consumer Buying Behaviour

Chapter Objectives

- Consumer Buying Environment
- Consumer Decision Process
- Consumer Purchase - Choices
- Factors Influencing Consumer Behaviour
3.1 CONSUMER BUYING ENVIRONMENT

Consumer buying behaviour is defined as activities people undertake when obtaining, consuming, and disposing of products and services. Simply stated, consumer-buying behaviour has traditionally been thought of as the study of "why people buy; what people buy; from where people buy; for whom people buy and how they are willingly to buy" — with the premise that it becomes easier to develop strategies to influence consumers once the marketer knows the answer to these questions for their products or brands.

There are several activities included in the definition of buying behaviour: Obtaining refers to the activities leading up to and including the purchase or receipt of a product. Some of these activities include searching for information regarding product features and choices, evaluating alternative products or brands and purchasing. Consumer behaviour analyst examine these types of behaviours including how consumers buy products—do they shop at specialty stores, shopping malls or the Internet? Other issues include how consumers pay for products (with cash or credit cards), whether they buy products as gifts or for themselves, whether consumers transport products or have them delivered, where they get information about product and store alternatives, and how brands influence their product choices.

Consuming refers to how, where, when and under what circumstances consumers buy and use products. For issues relating to consumption, whether consumers use products at home or at office? Do they use products according to instructions and as intended or do they find their own unique ways of using products? Is the experience of using the product pleasurable or purely functional?

Disposing includes how consumers get rid of products and packaging. In this instance, consumer analysts might examine consumer behaviour from an ecological standpoint — how do consumers dispose of product packaging or product remains (are products biodegradable or can they be recycled)? Consumers might also choose to reuse some products by handing them down to younger children. Or they may resell them in resale shops, swap them on the Internet or classified ads, or sell them again at garage sales or flea markets.
These activities are depicted in diagram 3.1, which also shows how many variables affect the process of consumer behavior. Consumer behavior also can be defined as a field of study, focusing on consumer activities. As the study of consumer behavior has evolved, so has its scope. Historically, the study of consumer behavior focused on buyer behavior or "why people buy." More recently, researchers and practitioners have focused on consumption analysis, why and how people consume in addition to why and how they buy. Analysis of consumption behavior represents a broader conceptual framework than buyer behavior does because it includes issues that arise after the purchase process occurs.

Successful organizations understand that consumer behaviour should be the primary focus of every aspect of the firm's marketing program. This is described as the marketing concept - the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organization objectives. The key element in this definition is the exchange by the marketer of something of such value that the customer will pay the price that meets the needs and objectives of the organization. From the consumer's standpoint, the satisfaction with the exchange depends on satisfaction with consumption of the products as well as the exchange. Consumers will only want to pay for products and services that satisfy their needs, but that is unlikely to occur unless the firm thoroughly understands how buyers consume or use a product. Satisfaction with the product will suffer. That is why marketers spend time and money developing specific use and care instructions for products. There seems to be a win-win situation for the manufacturer (who is able to sell larger quantities of product) and the consumer (who can save money). By understanding how consumers use the product, the company was able to solve consumption problems, thereby increasing customer satisfaction and loyalty.
Diagram 3.1. CONSUMER BUYING BEHAVIOUR model

CONSUMER INFLUENCES

- Culture
- Personality
- Life Stage
- Income
- Resources
- Attitudes
- Motivations
- Feelings
- Knowledge
- Ethnicity
- Family
- Values
- Available
- Option
- Past Experiences
- Peer Groups

ORGANIZATIONAL INFLUENCES

- Brand
- Advertising
- Promotions
- Price
- Service
- Convenience
- Packaging
- Product Features
- Word of Mouth
- Retail Displays
- Quality
- Store Ambience
- Loyalty Programmes
- Product Availability

CONSUMER BUYING BEHAVIOUR

OBTAINING
- How do you decide what you want to buy?
- Other products you consider for buying?
- Where you buy?
- How do you pay for the product?
- How do you transport the product home?

CONSUMING
- How do you use the product?
- Whether you have consumed the product or someone else?
- How do you store the product in the home?
- Who uses the product?
- How much the product is consumed?
- How product compares with expectations?

DISPOSING
- How do you get rid of the remaining product?
- How much you throw away after use?
- If you resell items yourself or through a consignment store?
- How you recycle some products?
3.2 Buyer Decision Processes

Buyer decision processes are the decision making processes undertaken by consumers in regards to a potential market transaction before, during, and after the purchase of a product or service.

More generally, decision making is the cognitive process of selecting a course of action from among multiple alternatives. Common examples include shopping, deciding what to eat. Decision-making is said to be a psychological construct. This means that although we can never "see" a decision, we can infer from observable behaviour that a decision has been made. Therefore we conclude that a psychological event that we call "decision making" has occurred. It is a construction that imputes commitment to action. That is, based on observable actions, we assume that people have made a commitment to effect the action.

In general there are three ways of analysing consumer buying decisions. They are:

*Economic models* - These models are largely quantitative and are based on the assumptions of rationality and near perfect knowledge. The consumer is seen to maximize their utility. See consumer theory. Game theory can also be used in some circumstances.

*Psychological models* - These models concentrate on psychological and cognitive processes such as motivation and need reduction. They are qualitative rather than quantitative and build on sociological factors like cultural influences and family influences.

*Consumer behaviour models* - These are practical models used by marketers. They typically blend both economic and psychological models.

Nobel laureate Herbert Simon sees economic decision making as a vain attempt to be rational. He claims (1947 and 1957) that if a complete analysis is to be done, a decision will be immensely complex. He also says that peoples' information processing ability is very limited. The assumption of a perfectly rational economic actor is unrealistic. Often we are influenced by emotional and non-rational considerations. When we try to be rational we are at best only partially successful.
M-1.1 Model Of Consumer Behavior

Marketing Environment
Product
Price
Place
Promotion
Macro Environment
Demographic
Population statistics: age, gender, race, occupation, etc.
Economic
Buying power and spending characteristics.
Political
Laws, regulatory agencies, and pressure groups.
Cultural
Society's basic values, perceptions, and behaviors.
Technical
Creation of new technologies.
Natural
Renewable and nonrenewable resources.

Buyer Characteristics
Cultural
Basic values learned from family and social class.
Social
Reference groups, family, roles, and status.
Personal
Age and lifecycle stage, occupation, economic situation, lifestyle, personality, and self-concept.
Psychological
Motivation, perception, learning, beliefs, and attitudes.

Buyer Responses (behaviours)
Product
Choice of product, service, idea, event, person, etc.
Brand
Choice of specific brand based on knowledge and/or experience.
Dealer
Choice of place of purchase based on knowledge and/or experience.
Timing
Choice of when to purchase or act.
Amount
Choice of how much to purchase.

Results of Buyer Behavior
The relationship between the consumer's expectations and the product's perceived performance.
Positive
Consequence that results in need satisfaction and desire to repeat the behavior.
Negative
Consequence that results in dissatisfaction and a desire to not repeat the behavior.

M-1.2 Model Of Consumer Behavior

Buyer Decision Process

Need Recognition
Information Search
Purchase Decision and Purchase
Results of Purchase
Evaluation of Alternatives
Post-purchase Behavior
3.2.1 Models of buyer decision-making

In an early study of the buyer decision process literature\(^2\), identified three types of buyer decision making models. They are the *univariate model* (He called it the "simple scheme"). in which only one behavioural determinant was allowed in a stimulus-response type of relationship; the *multi-variate model* (He called it a "reduced form scheme"). in which numerous independent variables were assumed to determine buyer behaviour; and finally the *system of equations model* (He called it a "structural scheme" or "process scheme"). in which numerous functional relations (either univariate or multi-variate) interact in a complex system of equations. He concluded that only this third type of model is capable of expressing the complexity of buyer decision processes. The complex module includes determinants like "attributes of the brand", "environmental factors", "consumer's attributes", "attributes of the organization", and "attributes of the message". Other modules in the system include, consumer decoding, search and evaluation, decision, and consumption.

General model

A general model of the buyer decision process consists of the following steps:

- Want recognition;
- Search of information on products that could satisfy the needs of the buyer;
- Alternative selection;
- Decision-making on buying the product;
- Post-purchase behavior.
- Decision making style.

According to Myers (1962), a person's decision making process depends to a significant degree on their cognitive style. Starting from the work of Karl Jung, Myers developed a set of four bi-polar dimensions. The terminal points on these dimensions are: *thinking and feeling; extraversion and introversion; judgement and perception;* and *sensing and intuition*. He claimed that a person's decision making style is based largely on how they score on these four dimensions. For example, someone that scored near the thinking, extroversion, sensing, and judgement ends of the dimensions would tend to have a logical, analytical, objective, critical, and empirical decision making style.
Cognitive and personal biases in decision-making

It is generally agreed that biases can creep into our decision making processes, calling into question the correctness of a decision. Below is a list of some of the more common cognitive biases.

Selective search for evidence - We tend to be willing to gather facts that support certain conclusions but disregard other facts that support different conclusions.

Premature termination of search for evidence - We tend to accept the first alternative that looks like it might work.

Conservatism and inertia - Unwillingness to change thought patterns that we have used in the past in the face of new circumstances.

Experiential limitations - Unwillingness or inability to look beyond the scope of our past experiences; rejection of the unfamiliar.

Selective perception - We actively screen-out information that we do not think is salient.

Wishful thinking or optimism - We tend to want to see things in a positive light and this can distort our perception and thinking.

Recency - We tend to place more attention on more recent information and either ignore or forget more distant information.

Repetition bias - A willingness to believe what we have been told most often and by the greatest number of different of sources.

Anchoring - Decisions are unduly influenced by initial information that shapes our view of subsequent information.

Group think - Peer pressure to conform to the opinions held by the group.

Source credibility bias - We reject something if we have a bias against the person, organization, or group to which the person belongs: We are inclined to accept a statement by someone we like.

Incremental decision making and escalating commitment - We look at a decision as a small step in a process and this tends to perpetuate a series of similar decisions. This can be contrasted with zero-based decision making.

Inconsistency - The unwillingness to apply the same decision criteria in similar situations.
Attribution asymmetry - We tend to attribute our success to our abilities and talents, but we attribute our failures to bad luck and external factors. We attribute other's success to good luck, and their failures to their mistakes.

Role fulfilment - We conform to the decision making expectations that others have of someone in our position.

Underestimating uncertainty and the illusion of control - We tend to underestimate future uncertainty because we tend to believe we have more control over events than we really do.

Faulty generalizations - In order to simplify an extremely complex world, we tend to group things and people. These simplifying generalizations can bias decision making processes.

Ascription of causality - We tend to ascribe causation even when the evidence only suggests correlation. Just because birds fly to the equitorial regions when the trees lose their leaves, does not mean that the birds migrate because the trees lose their leaves.

3.2.2 Attribution theory 4 is a field of social psychology, which was born out of the theoretical models of Fritz Heider, Harold Kelley, Edward E. Jones, and Lee Ross. Attribution theory is concerned with the ways in which people explain (or attribute) the behavior of others. It explores how individuals "attribute" causes to events and how this cognitive perception affects their motivation. Think of "explanation" as a synonym and "why" as the question to be answered.

The theory divides the way people attribute causes to events into two types.

"External" or "situational" attribution assigns causality to an outside factor, such as the weather, whereas "internal" or "dispositional" attribution assigns causality to factors within the person, such as their own level of intelligence or other variables that make the individual responsible for the event.

The following quote explains the attribution theory:
"The foolish deer feels that God saved him from the injured lion, forgetting the swift legs that God gave."(SrijitPrabhakaran -http://www.tealart.com/2003/04/srijit-prabhakaran)

People often make self serving attributions. So, if something good happens to themselves or someone they like, they tend to see it as having an internal, stable cause ("I aced the test because I'm so smart), and when bad things happen to themselves or people they like they are more likely to make external unstable
attributions ("I did badly on the test because it was so hard, and I had a headache") Similarly, they will attribute good things happening to a person that they do not like to a situational factor (they got lucky) and something bad happening to a dispositional factor (they are stupid).

There seem to be features that people look for when making attributions, such as universality ("does everyone do this, or just the person I'm watching?") and uniqueness ("do they do it this way every time, or was this just an aberration?").

Attributions for events can change a person's behaviour, and many theories such as cognitive dissonance rely on it. So, for example, in a classic dissonance paradigm, if a person believes that they did something counterattitudinal (say, a student writing an essay in favour of raising tuition prices), because they CHOOSE to do it (i.e. they make an internal attribution), then they tend to change their mind and believe that they really do support higher tuition. If, however, they write that same counterattitudinal essay but they believe they were FORCED to write it (i.e. they make an external attribution for their behaviour), then they are unlikely to change their attitude. Similarly, if someone is paid for a job, they attribute the fact they are doing the job to the fact they are making money for it, rather than to intrinsic factors, such as enjoyment, and subsequently they will actually think that they enjoy the task less, and will be less likely to spontaneously chose to do it again in the future. Studies have shown that adding an external reward to a task previously rewarded only internally makes people less intrinsically motivated to perform that task.

However, in some circumstances, extrinsic factors can cause positive changes in behaviour. If an individual believes that they have earned the reward or punishment for intrinsic reasons, then that might effect a positive change in behaviour. It is when the reason for the reward is attributed to external factors that the behaviour change might not be in the desired direction. Other important theorists include Edward E. Jones, Harold Kelley and Lee Ross.

Consumer theory relates preferences, indifference curves and budget constraints to consumer demand curves.

*Indifference curves and budget constraints*

Using indifference curves and an assumption of constant prices and a fixed income in a two good world will give the following diagram (fig 3.2.1). The
consumer can choose any point on or below the budget constraint line BC. This line is diagonal since it comes from the equation \( X \times px + Y \times py \leq Income \). In other words, the amount spent on both goods together is less than or equal to the income of the consumer. The consumer will choose the indifference curve with the highest utility that is within the budget constraint. I3 has all the points outside of their budget constraint so the best that they can do is I2. This will result in them purchasing \( X^* \) of good X and \( Y^* \) of good Y.

Price effects - More usefully, this can now be used to predict the effect of various shifts in the constraint. The below graphic (fig3.2.1) shows the effect of a price shift for good y. If the price of Y increases from where it is at BC2, the budget constraint will shift to BC1. Notice that since the price of X does not change, the consumer can still buy the same amount of X if they only choose to buy good X. On the other hand, if they choose to buy only good Y, they will be able to buy less of good Y since its price has increased.

To maximize the utility with the reduce budget constraint, BC1, the consumer will re-allocate consumption to reach the highest available indifference curve which BC1 can touch. As shown on the diagram below, that curve is I1, and therefore the amount of good Y bought will shift from Y2 to Y1, and the amount of good X bought to shift from X2 to X1. The opposite effect will occur if the price of Y decreases causing the shift from BC2 to BC3, and I2 to I3.
If this shifts are repeated with many different prices for good Y, a demand curve for good Y can be constructed. If the price for good Y is fixed and the price for good X is varied, a demand curve for good X can be constructed.

The below diagram shows this for good y.

Income effect - Another important item that can change is the income of the consumer. As long as the prices remain constant, changing the income will create a parallel shift of the budget constraint. Increasing the income will shift the budget
constraint right since more of both can be bought, and decreasing income will shift it left.

![Diagram 3.5](image)

**Fig 3.5**

Depending on the indifference curves the amount of a good bought can either increase, decrease or stay the same when income increases. In the diagram below, good Y is a normal good since the amount purchased increased as the budget constraint shifted from BC1 to the higher income BC2. Good X is an inferior good since the amount bought decreased as the income increases.

![Diagram 3.6](image)

**Fig 3.6** Source: [http://en.wikipedia.org/wiki/](http://en.wikipedia.org/wiki/)

*Substitution effect* - Every price change can be converted into an income effect and a substitution effect. The substitution effect is basically a price change that changes the slope of the budget constraint, but leaves the consumer on the same indifference curve. This effect will always cause the consumer to substitute away from the good that is becoming comparatively more expensive. If the good in question is a normal good, then the income effect will re-enforce the substitution effect. If the good is inferior, then the income effect will lessen the substitution effect. If the income effect is opposite and stronger than the substitution effect, the
consumer will buy more of the good when it becomes more expensive. There is a generally agreed upon example of this happening, known as a Giffen good.

![Graph showing consumer purchase choices](http://en.wikipedia.org/wiki/Consumer_theory)

3.3 Consumer Purchase Choices

Prospect theory

The prospect theory was developed by Daniel Kahneman and Amos Tversky in 1979. Starting from empirical evidence, it describes how individuals evaluate losses and gains. In the original formulation the term prospect referred to a lottery.

![Graph showing the theory](http://en.wikipedia.org/wiki/Prospect_theory)

The theory is basically divided into two stages, editing and evaluation. In the first, the different choices are ordered following some heuristic so as to let the evaluation phase be more simple. The evaluations around losses and gains are
developed starting from a reference point. The value function which passes through this point is S-shaped (fig. 3.8) and as its asymmetric implies, given the same variation in absolute value, a bigger impact of losses than of gains (loss aversion). Some behaviors observed in economics, like the disposition effect or the reversing of risk aversion/risk seeking in case of gains or losses (termed the reflection effect), can be explained referring to the prospect theory.

An important implication of prospect theory is that the way economic agents subjectively frame an outcome or transaction in their mind affects the utility they expect or receive. This aspect of prospect theory, in particular, has been widely used in behavioural economics and mental accounting. Framing and prospect theory has been applied to a diverse range of situations which appear inconsistent with standard economic rationality; the equity premium puzzle, the status quo bias, various gambling and betting puzzles, intertemporal consumption and the endowment effect.

Another possible implication of prospect theory for consumer economics is that utility might be reference based, in contrast with additive utility functions underlying much of neo-classical economics. This hypothesis is consistent with psychological research into happiness which finds subjective measures of wellbeing are relatively stable over time, even in the face of large increases in wellbeing (Easterlin, 1974; Frank, 1997)

Sources

3.3.1 Propositions for Constructive Consumer Choice

Consumer decision-making has been a focal interest in consumer research, and consideration of current marketplace trends (e.g., technological change, an information explosion) indicates that this topic will continue to be critically important. It is argued that consumer choice is inherently constructive. Due to limited processing capacity, consumers often do not have well-defined existing preferences, but construct them using a variety of strategies contingent on task demands. After describing constructive choice, consumer decision tasks, and decision strategies, it provide an integrative framework for understanding constructive choice, review evidence for constructive consumer choice in light of that framework, and identify knowledge gaps that suggest opportunities for additional research.
Consumer choices concerning the selection, consumption and disposal of products and services can often be difficult and are important to the consumer, to market and to policy makers. As a result, the study of consumer decision processes has been a focal interest in consumer behavior for over thirty years (e.g., Bettman 1979; Hansen 1972; Howard and Sheth 1969; Nicosa 1966). One can infer from recent trends in the nature and structure of the marketplace that the importance of understanding consumer decision-making is likely to continue. Rapid technological change, for instance, has led to multitudes of new products and decreased product lifetimes.

How do consumers cope with the decisions they must make?

One approach to studying consumer decisions has been to assume a rational decision maker with well defined preferences that do not depend on particular descriptions of the options or on the specific methods used to elicit those preferences. Each option in a choice set is, assumed to have a utility, or subjective value that depends only on the option. Finally, it is assumed that the consumer has ability or skill in computation that enables the calculation of which option will maximize his or her consumer received value and selects accordingly. This approach to studying consumer decisions, often attributed to economists and called rational choice theory, has contributed greatly to the prediction of consumer decisions.

Over the past twenty-five years, an alternative, information, processing approach to the study of consumer choice has argued that rational choice theory is incomplete and/or flawed as an approach for understanding how consumers actually make decisions. The information-processing approach endorses bounded rationality (Simon 1955) the notion that decision makers have limitations on their capacity for processing information. Such limitations include limited working memory and limited computational capabilities.

In addition, decision makers are characterized by perceptions attuned to changes rather than absolute magnitudes and diminishing sensitivity to changes to stimuli (Tversky and Kahneman 1991) More generally, behavior is shaped by the interaction between the properties of the human information-processing system and the properties of task environments.

The notions of bounded rationality and limited processing capacity are consistent with the growing belief among decision researchers that preferences
for options, of any complexity or novelty are often constructed not merely revealed, in making a decision (Bettman 1979; Bettman and Park 1980; Payne, Bettman, and Johnson 1992; Slovic 1995; Tversky, Sattath, and Slovic 1988). People often do not have well-defined preferences; instead, they may construct them on the spot when needed such as when they must make a choice. Thus, consumer preference formation may be more like architecture, individuals, building some defensible set of values, rather than like archaeology, uncovering values that are already there. (Gregory, Lichtenstein, and Slovic 1993).

The idea of constructive preferences denies that individuals simply refer to a master list of preferences in memory when making a choice and also asserts that preferences are not necessarily generated by applying some invariant algorithm such as a weighted adding model (Tversky et al. 1988) rather than one invariant approach to solving choice problems, consumers appear to utilize wide variety of approaches, often developed on the spot.

An important implication of the constructive nature of preferences is that choices often are highly contingent on a variety of factors characterizing decision problems, individuals and the social context. The following are some of the major conclusions from research on consumer decision-making:

(1) Choice among options depends critically on the goals of the decision maker. The option that is selected will depend on the extent to which the consumer's goals are minimizing the cognitive effort - required for making a choice, maximizing the accuracy of the decision, minimizing the experience of negative emotion during decision-making, maximizing the ease of justifying the decision, or some combination of such goals.

(2) Choice among options depends on the complexity of the decision task. Options that are superior on the most prominent attribute are favored as the task becomes more complex because the use of simple decision processes increases with task complexity.

(3) Choice among options is context dependent. The relative value of an option depends not only on characteristics of that option but also on the characteristics of other options in the choice set.

(4) Choice among options depends on how one is asked; strategically equivalent methods for eliciting preferences can lead to systematically different decisions.
Choice among options depends on how the choice set is represented (framed) or displayed, even when the representations would be regarded as equivalent by the decision maker on reflection. A key issue in framing is whether the outcomes are represented as gains or losses, with losses impacting decisions more than corresponding gains.

Proposition 1.1:
Consumers make choices in order to accomplish goals. Four of the most important goals for consumer decision making are (a) maximizing the accuracy of the choice, (b) minimizing the cognitive effort required to make the choice, (c) minimizing the experience of negative emotion when making the choice, and (d) maximizing the ease of justifying the decision.

Proposition 1.2:
The relative weight placed on various goals will be influenced by a variety of problem characteristics, including the importance and irreversibility of the decision and the timeliness and ambiguity of the feedback available on performance relative to each goal.

Proposition 1.3:
Two major influences on the selectivity of attention are current goals (voluntary attention) and surprising, novel, threatening, unexpected, or otherwise perceptually salient aspects of the choice environment ( involuntary attention). Such factors can also affect the perceptual interpretation of focal aspects of the environment.

Proposition 1.4:
Individuals have a repertoire of different strategies for solving decision problems. This repertoire will vary across individuals depending on their experience and training.

Proposition 1.5:
Different strategies vary in their advantages and disadvantages with respect to accomplishing different goals in a given situation. These relative advantages and disadvantages may be a function of consumers' skills and knowledge and will vary from one choice environment to another.

Proposition 1.6:
Consumers select the strategy that best meet their goals for a particular situation given the array of possible strategies and their
advantages/disadvantages Second, different strategies vary in their advantages with respect to these goals.

*Problem difficulty & size*

*Proposition 2.1:*

Increases in the number of alternatives lead to a greater use of non-compensatory choice strategies. Increases in the number of attributes generally leads to increased selectivity, but not strategy changes.

*Proposition 2.2:*

Information load will not be harmful to accuracy if consumers select a subset of the information that reflects their values; if selectivity is based on problem features that do not reflect consumers' underlying values, information load can decrease accuracy.

*Time Pressure*

*Proposition 2.3:*

Under moderate time pressure, consumers process more rapidly and become more selective. Under more severe time pressure, individuals switch to more attribute-based heuristics.

*Proposition 2.4:*

Consumers weight negative information more heavily under time pressure.

*Attribute Correlation*

*Proposition 2.5:*

Consumers engage in processing more like weighted adding (more extensive, less selective, and more alternative based) under negative interattribute correlation in less emotional decision tasks.

*Completeness of Information*

*Proposition 2.6:*

Consumers may infer values for a missing attribute using heuristics based on other-brand information (other values for that attribute in the set of options) or same-brand information (values for other attributes of the same-brand with the missing value). Which type of heuristic is used depends on the relative accessibility and diagnosticity of each type of information.
Choice process and Memory Interactions

Proposition 4.1:
Because choice processes are selective and comparative, choice processes influence both which items are stored in memory and the organization of such memories. Conversely, information in memory can affect the form of choice processes.

Proposition 4.2:
Consumers will use information in memory to make a choice to the extent that it is more accessible and more diagnostic than alternative sources of information.

Emotion is Relevant

Proposition 5.1:
Emotion-laden choices are characterized by more extensive, more selective, and more attribute based processing. In general, emotion-laden choices encourage avoidant behaviors.

3.4 Factors Influencing Consumer Behaviour

The factors that influence consumer behaviour can be classified into internal factors or (individual determinants) and, external environmental factors. External factors do not affect the decision process directly, but percolate or filter through the individual determinants, to influence the decision process.

The individual determinants that effect consumer behaviour are:
- Motivation and involvement
- Attitudes
- Personality and self-concept
- Learning and memory
- Information processing

The external influences or factors are:
- Cultural influences
- Sub-cultural influences
- Social class influences
3.4.1 INDIVIDUAL DETERMINANTS

a) Motivation and Involvement

In a society, different consumers exhibit different consumer behaviour because they are unique and have unique sets of needs. Motivation is that internal force that activates some needs and provides direction of behaviour towards fulfillment of these needs.

![Maslow's hierarchy of needs](image)

Fig. 3.9 Maslow's hierarchy of needs.

While talking of motivation, we cannot afford to forget the Maslow's Hierarchy of needs, which tells us about the primary, and secondary needs.

First the biological needs of hunger, thirst, shelters are satisfied then the safety needs and then the psychological desires of being accepted, in society, seeking status, esteem, etc. are satisfied. People adopt different methods to fulfill their needs. The need of transport can be met by car, rail, bus or aeroplane. People choose different modes of transport because of their level of involvement in different activities.

a) Involvement refers to the personal relevance or importance of a product or a service that a consumer perceives in a given situation. Depending on the value and personal interest, a consumer can have a high or low involvement. For a professional tennis player, the choice of a tennis racket is made with great care. He sees the weight, size, grip and
tension of the strings, etc. The racket is his most important professional tool. Similarly, a professional photographer has to buy a camera with the right specifications and attributes. For another person, a tennis racket may only be a means of entertainment or in the case of a camera, the recording of family and other events by a camera, which is convenient and handy.

b) Attitudes
These are our learned predispositions towards people, objects and events. Attitudes are responsible for our responses and are not inborn but are learnt from people around us.
Our attitudes influence our purchase decisions and consumer behaviour. A person having a carefree attitude will buy an object without much involvement. People who want to play safe and avoid risk taking, will go for a safe investment. People who want convenience and are short of domestic help, will have positive attitudes towards canned and frozen foods.

c) Personality And Self Concept
It is the sum total of our mental, physical and moral qualities and characteristics that are present in that and us make us what we are. Consumers try to buy the products that match their personality. People wanting to look manly will buy products with a macho appeal, which would enhance their image and personality. People, who give emphasis on comfort and care, will purchase comfort products and so on. If one wants to emulate a film star his choice will be different from others.

d) Learning and Memory
Every day we are exposed to a wide range of information, but retain only a small portion of it. We tend to remember the information that we are interested in or, that is important to us. In a family different members of the family are interested in different types of information which they individually retain. Mothers retain information regarding household items. Father retains information regarding his interest in cars, motorcycles and other objects. Children are interested in objects of their interest like amusement parks, joy rides, Barbie dolls, etc.
Our motives, attitudes, personality filters the information. Keeping only relevant information in our minds and, keeping the others out. This is known as selective retention. We retain in our memory only selective information that is of interest to us.

*e) Information Processing*

All consumers analyse and process the information they receive. These are activities that a consumer engages in, while gathering, assimilating and evaluating information. Consumers assimilate and evaluate selective information and this reflects on their motives, attitudes and personality and self-concept. Same information can be evaluated in a different manner by different individuals. The most common example is a glass half filled with a liquid. It can be interpreted as "half empty" or half full. The first is a pessimistic view and the other is an optimistic view of processing the information.

3.4.2 External environmental factors affecting consumer behaviour

*a) Cultural Influences*

It is defined as a complex sum total of knowledge, belief, traditions, customs, art, moral law or any other habit acquired by people as members of a society. Our consumer behaviour, that is the things we buy are influenced by our background or culture. Different emphasis is given by different cultures for the buying, use, and disposing of products. People in South India have a certain style of consumption of food, clothing, savings, etc. This differs from the people in the North of India. Different cultures and habits are predominant in different parts of the world. Japanese have a different culture from that of USA, England or Arabian countries. Therefore, in consumer behaviour culture plays a very important part.

*b) Sub-Cultural Influences*

Within a culture, there are many groups or segments of people with distinct customs, traditions and behaviour. In the Indian culture itself, we have many sub cultures, the culture of the South, the North, east and the West. Hindu culture, Muslim culture, Hindus of the South differs in culture from the Hindus of the North and so on. Products are designed
to suit a target group of customers, which have similar cultural backgrounds and are homogeneous in many respects.

c) Social Class

By social class we refer to the group of people who share equal positions in a society. Social class is defined by parameters like income, education, occupation, etc. Within a social class, people share the same values and beliefs and tend to purchase similar kinds of products. Their choice of residence, type of holiday, entertainment, leisure all seem to be alike. The knowledge of social class and their consumer behaviour is of great value to a marketer.

d) Social Group Influences

A group is a collection of individuals who share some consumer relationship, attitudes and have the same interest. Such groups are prevalent in societies. These groups could be primary where interaction takes place frequently and, consists of family groups. These groups have a lot of interaction amongst themselves and are well knit. Secondary groups are a collection of individuals where relationship is more formal and less personal in nature. These could be political groups, work group and study groups, service organisations like the Lions, Rotary, etc. The behaviour of a group is influenced by other member of the group. An individual can be a member of various groups and can have varied influences by different members of groups in his consumption behaviour. An individual can be an executive in a company; can be a member of a political party. He may be a member of a service organisation and of entertainment clubs and study circles. These exert different influences on his consumption.

e) Family Influence

As has already been said, the family is the most important of the primary group and is the strongest source of influence on consumer behaviour. The family tradition and customs are learnt by children, and they imbibe many behavioural patterns from their family members, both consciously and unconsciously. These behaviour patterns become a part of children's lives. In a joint family, many decision are jointly made which
also leave an impression on the members of the family.
These days the structure of the family is changing and people are going in more for nucleus families, which consists of parent, and dependent children. The other type of family is the joint family where mother, father, grandparents and relatives are also living together.

f) Personal Influences
Each individual processes the information received in different ways and evaluates the products in his own personal way. This is irrespective of the influence of the family, social class, cultural heritage, etc. His own personality ultimately influences his decision. He can have his personal reasons for likes, dislikes, price, convenience or status. Some individuals may lay greater emphasis on price, others on quality, still others on status, symbol, convenience of the product, etc. Personal influences go a long way in the purchase of a product.

g) Other Influences
Consumers are also influenced by national or regional events, which could be like the Asiad, the Olympics, cricket test matches, World Cup, the war or a calamity. These leave permanent or temporary impressions on the mind of the consumer and affect his behaviour. In these events, products are advertised and sometimes the use of a product like drugs, etc. is discouraged. People are urged to adopt family planning methods. Situation variables such as product display, price reduction, free gifts and attractive offers also influence consumer behaviour. External factors cannot affect the decision process directly but, these are also instrumental and exert an influence on consumer behaviour.

Factors affecting consumers can also be learned by dividing the factors into four groups as shown below. This can be done under four broad headings which can have sub headings as shown in Fig. 3.10
Culture is learned behaviour and pattern of living.
Roles a person plays in a society, his status and affiliations with groups
Life cycle stage Bachelor, married Full nest I, II, III Empty nest I, 11 Solitary Survivor

3.4.3 The consumer buying process

A focus on the consumer buying process offers two useful perspectives:
the decision-making process associated with consumer buying and the factors,
which affect the buying process. Together they emphasize that, although
customer benefits must be at the core of any marketing strategy, unless the customer can be convinced of the value of those benefits, and continues to identify with the benefits that a specific service or product offers, purchase or use of the service will not happen, or be repeated.

One model of the consumer decision-making process involves the following stages:

- Problem recognition, or the identification of need.
- Information search, including internal search covering the consumer's own previous experience, and external search covering information gathering from friends, colleagues and other public sources, such as consumer groups.
- Evaluation of alternatives, against criteria, taking into account the levels of importance of the various criteria.
- Purchase, on the basis of the criteria, but also influenced by other random factors as discussed below. The seller from whom the purchase will be made is not selected until this stage.
- Post-purchase evaluation, including whether the customer is satisfied with their purchase. During this phase, cognitive dissonance, or the feeling that the purchaser has not made the correct or best decision may arise.

This model of the decision-making process yields a number of different important messages:

- The purchase process begins several stages before the actual purchase.
- Not all decisions lead to a purchase.
- Buyers may revisit certain stages and some buyers omit some stages.

Types of consumer behaviour

All organizations need to recognize that consumers use the decision-making process discussed above in different ways at different times. Some of this variation is because of the differing types of purchases. One way of examining these different types of approach is to categorize them thus:
- **Routine response behaviour** occurs with low-cost purchases, which involve little cost and decision effort.
- **Limited decision-making** occurs when a product is bought occasionally and the purchaser finds it necessary to collect information about an unfamiliar brand.
- **Extensive decision-making**, which occurs when purchases, which are unfamiliar, expensive or infrequent, are under consideration.
- **Impulse buying**, which is unplanned.

All of these approaches may apply to any specific service or product, since different customers may use a different approach to the same service. Thus, for some people, a visit to a library is a routine response behaviour, as they are regular visitors. For others, such a visit may be tantamount to impulse buying, such as when they find themselves in a town center with time to kill.

Purchasing will also be influenced by individuals’ attitudes to risk and innovation. The following summarizes a widely accepted model of the roles of customers in the diffusion of innovation:

- Innovators 2.5 per cent;
- Early adopters 13.5 per cent;
- Early majority 34 per cent;
- Later majority 34 per cent;
- Laggards 16 per cent.

Usage and loyalty are also important factors. In terms of usage, customers may be categorized by status and usage rate. Examples of usage status are: nonusers, ex-users, potential users, first-time users and regular users. Usage rate may be heavy, medium, or light. Loyalty to brand, or in the, to a specific service point or delivery mechanism, is also important and perhaps not unrelated to attitudes to innovation. There are four categories of customer in relation to loyalty:

1. **Hard Core Loyals**, who are loyal to one and only one brand.
2. **Soft core loyals**, who are loyal to two to three brands;
3. **Shifting loyals**, who move between brands;
4. **Switchers**, with no loyalty to any specific brand.
3.4.4 Complex buying Behaviour

Complex buying behavior involves a three step process. First, the buyer develops beliefs about the product. Second, he or she develops attitudes about the product. Third, he or she makes a thoughtful choice. Consumers engage in complex buying behavior when they are highly involved in a purchase and aware of significant differences among brands. This is usually the case when the product is expensive, bought infrequently, risky, and highly self expressive. Typically the consumer does not know much about the product category.

Dissonance – Reducing Buyer Behavior

Some times the consumer is highly involved in a purchase but sees little difference in brands. The high involvement is based on the fact that the purchase is expensive, in-frequent, and risky. In this case, the buyer will shop around to learn what is available but will buy fairly quickly, perhaps responding primarily to a good price or to purchase convenience.

Habitual Buying Behavior

Many products are bought under conditions of low involvement and the absence of significant brand differences. Consider salt. Consumer have little involvement in this product category. They go to the store and reach for the brand. If they keep reaching for the same brand, it is out of habit, not strong brand loyalty. There is good evidence that consumers have low involvement with most low cost, frequently purchased products.

Variety – Seeking Buying Behavior

Some buying situations are characterized by low involvement but significant brand difference. Here consumers often do a lot of brand switching. Think about cookies. The consumer has some beliefs about cookies, chooses a brand of cookies without much evaluation, and evaluates the product during consumption. Next time, The consumer may reach for another brand out of a wish for a different taste. Brand switching occurs for the sake of variety rather than dissatisfaction.

3.4.5 Intra-Family Dynamics in the Purchase of Consumer Durable products.

It was observed during the study that while purchase decision making process is relatively democratic in the initial stages, it seems to subsequently
become much more unilateral in terms of role played by the decider. It's important for the marketer to understand the intra-family dynamics and relationship at play in the purchase of consumer durable product in order able to decide the appropriate marketing mix.

The market has been segmented as URBAN AND RURAL.

**Table UM7.2. -1.1  Buying Role “Influencers” members’ vis-vis product purchased (Urban market)**

<table>
<thead>
<tr>
<th>Influenceurs</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/mother</td>
<td>18</td>
<td>23</td>
<td>20</td>
<td>61</td>
</tr>
<tr>
<td>Brother/sister</td>
<td>12</td>
<td>12</td>
<td>15</td>
<td>39</td>
</tr>
<tr>
<td>Husband/wife</td>
<td>34</td>
<td>42</td>
<td>30</td>
<td>106</td>
</tr>
<tr>
<td>Friends/relatives</td>
<td>52</td>
<td>49</td>
<td>58</td>
<td>159</td>
</tr>
<tr>
<td>Children</td>
<td>49</td>
<td>40</td>
<td>44</td>
<td>133</td>
</tr>
<tr>
<td>Family</td>
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<td>3</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td>Single</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>169</td>
<td>169</td>
<td>172</td>
<td>510</td>
</tr>
</tbody>
</table>

The Friends & Relatives plays the most important “Influencers” role for the purchase of consumer durables overall. Children in the family come next. Single member doesn’t have any impact in the buying process. The role of husband /wife come in the third for purchase. In group A category i.e the entertainment durable products, friends/relative, children and husband /wife influences the most purchase decision. This trend is similar in other product category also. But in group C category i.e. the utilities durable product, friends /relatives influences the most. Also it can be inferred that there is maximum participation of each family members for the group C category. The Illustration is depicted in the Graph UM 7.2. -1.1.
TABLE UM7.2.-1.2 Buying Role “INITIATORS” members vis-vis product purchased (urban market)

<table>
<thead>
<tr>
<th>Initiators</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/mother</td>
<td>11(23)</td>
<td>20(43)</td>
<td>16(34)</td>
<td>47(100)</td>
</tr>
<tr>
<td>Brother/sister</td>
<td>12(39)</td>
<td>10(32)</td>
<td>9(29)</td>
<td>31(100)</td>
</tr>
<tr>
<td>Husband/wife</td>
<td>42(33)</td>
<td>47(37)</td>
<td>38(30)</td>
<td>127(100)</td>
</tr>
<tr>
<td>Friends/relatives</td>
<td>2(28)</td>
<td>3(44)</td>
<td>2(28)</td>
<td>7(100)</td>
</tr>
<tr>
<td>Children</td>
<td>90(33)</td>
<td>81(30)</td>
<td>99(37)</td>
<td>270(100)</td>
</tr>
<tr>
<td>Family</td>
<td>13(41)</td>
<td>9(28)</td>
<td>10(31)</td>
<td>32(100)</td>
</tr>
<tr>
<td>Single</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>170(33)</td>
<td>170(33)</td>
<td>174(34)</td>
<td>514(100)</td>
</tr>
</tbody>
</table>

{In parentheses ( ) is the %}

The Children plays the most crucial role of “Initiators” for the purchase of consumer durables overall. Husband/Wife in the family come next. Single member doesn’t have any impact in the buying process. The buying role of Friends & Relatives as Initiators is important in the group B product category i.e household appliances for purchase. In group A category i.e the entertainment durable products, brother/sister initiates the most purchase decision. But in group C category i.e. the utilities durable product, children initiates the most. Also it can be inferred that there is maximum participation of each family members for the group C category. The Illustration is depicted in the Graph UM 7.2.-1.2.
TABLE UM7.2. -1.3 Buying Role "DECIDERS " members vis-vis product purchased (urban market)

<table>
<thead>
<tr>
<th>Deciders</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/mother</td>
<td>59</td>
<td>61</td>
<td>52</td>
<td>172</td>
</tr>
<tr>
<td>Brother/sister</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>Husband/wife</td>
<td>87</td>
<td>83</td>
<td>81</td>
<td>251</td>
</tr>
<tr>
<td>Friends/relatives</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Children</td>
<td>13</td>
<td>12</td>
<td>22</td>
<td>47</td>
</tr>
<tr>
<td>Family</td>
<td>11</td>
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<td>11</td>
<td>32</td>
</tr>
<tr>
<td>Single</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>176</td>
<td>172</td>
<td>172</td>
<td>520</td>
</tr>
</tbody>
</table>

The Husband/Wife plays the most crucial role of "DECIDERS " for the purchase of consumer durables overall. Father/ mother in the family come next. Single member does have some impact in the buying roles. The buying role of Friends & Relatives is limited to initiator and influencers. They have nothing to play in the decisive role. The Children does play an important decisive role in some class (mobiles,two-wheelers, audio/TV etc) of different product category. Also it can be inferred that there is maximum participation of each family members for the group-A category i.e the entertainment durable products. The Illustration is depicted in the Graph UM 7.2. -1.3.
TABLE UM7.2. -1.4 Buying Role “BUYERS” members vis-vis product purchased (urban market)

<table>
<thead>
<tr>
<th>Buyers</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/mother</td>
<td>58</td>
<td>59</td>
<td>59</td>
<td>176</td>
</tr>
<tr>
<td>Brother/sister</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Husband/wife</td>
<td>97</td>
<td>97</td>
<td>97</td>
<td>291</td>
</tr>
<tr>
<td>Friends/relatives</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Children</td>
<td>14</td>
<td>12</td>
<td>18</td>
<td>44</td>
</tr>
<tr>
<td>Family</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Single</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>174</td>
<td>172</td>
<td>178</td>
<td>524</td>
</tr>
</tbody>
</table>

The Husband/Wife plays the most crucial role of “BUYERS” for the purchase of consumer durables overall. Father/ mother in the family come next. Single member does have some impact in the buying roles. The buying role of Friends & Relatives is limited to initiator and influencers only. The Children does play an important role as buyers in some class (mobiles, two-wheelers, audio/TV etc) of different product category. Also it can be inferred that there is maximum participation of each family members for the group-C category i.e the entertainment durable products. The Illustration is depicted in the Graph UM 7.2. -1.4.
TABLE UM7.2. -1.5 Buying Role “USERS” members vis-vis product purchased (urban market)

<table>
<thead>
<tr>
<th>User Group</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/mother</td>
<td>4</td>
<td>14</td>
<td>4</td>
<td>22</td>
</tr>
<tr>
<td>Brother/sister</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Husband/wife</td>
<td>9</td>
<td>16</td>
<td>17</td>
<td>42</td>
</tr>
<tr>
<td>Friends/relative</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Children</td>
<td>13</td>
<td>0</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>Family</td>
<td>141</td>
<td>127</td>
<td>120</td>
<td>388</td>
</tr>
<tr>
<td>Single</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>169</td>
<td>169</td>
<td>167</td>
<td>505</td>
</tr>
</tbody>
</table>

The FAMILY as a whole plays the most crucial role of “USERS” for the purchase of consumer durables overall. Children in the family come next. Single member does have some impact in the user roles. The buying role of Friends & Relatives is limited to initiator and influencers only. The Children does play an important role as users in all product categories. Also it can be inferred that there is maximum participation of each family members for the group-A and B category i.e. the entertainment durable and household appliances products. The Illustration is depicted in the Graph UM 7.2. -1.5.
Table RM 7.2.1 Buying Role “INITIATORS” members vis-vis product purchased (Rural market)

<table>
<thead>
<tr>
<th>Product Category/Initiator</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/mother</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Brother/sister</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Husband/wife</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Friends/relatives</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Children</td>
<td>40</td>
<td>40</td>
<td>39</td>
<td>119</td>
</tr>
<tr>
<td>Family</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>150</td>
</tr>
</tbody>
</table>

In the rural market, the Children play the most crucial role of “Initiators” for the purchase of consumer durables overall. The buying role of other members stands negligible. The illustration is depicted in the Graph RM 7.2.1

GRAPH RM 7.2.1
Buying Role “INITIATORS” members vis-vis product purchased
Table RM 7.2.2  Buying Role “Influencers” members vis-vis product purchased  
(Rural market)

<table>
<thead>
<tr>
<th>Product Category</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/mother</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Brother/sister</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>Husband/wife</td>
<td>5</td>
<td>6</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td>Friends/relatives</td>
<td>23</td>
<td>22</td>
<td>23</td>
<td>68</td>
</tr>
<tr>
<td>Children</td>
<td>12</td>
<td>13</td>
<td>12</td>
<td>37</td>
</tr>
<tr>
<td>Family</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>150</td>
</tr>
</tbody>
</table>

IN the Rural Market The Friends & Relatives plays the most important “Influencers” role for the purchase of consumer durables overall. Children in the family come next. The role of husband/wife come in the third for purchase. In group A category i.e the entertainment durable products, friends/relative, children influences the most purchase decision. This trend is similar in other product category also. The Illustration is depicted in the Graph UM 7.2.2.

GRAPH RM-7.2.2  
Buying Role “Influencers” members vis-vis product purchased
In the rural market, the Father/mother plays the most crucial role of "DECIDERS" for the purchase of consumer durables overall. Husband/wife in the family come next. The buying role of Friends & Relatives is limited to initiators and influencers. They have nothing to play in the decisive role. The Children do play an important decisive role in some classes (mobiles, two-wheelers, audio/TV etc) of different product categories. The illustration is depicted in the Graph RM 7.2.3.
TABLE RM 7.2.4 Buying Role “BUYERS” members vis-vis product purchased (Rural market)

<table>
<thead>
<tr>
<th>Product Category</th>
<th>Buyers</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/Mother</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td></td>
<td>60</td>
</tr>
<tr>
<td>Brother/Sister</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>Husband/Wife</td>
<td>14</td>
<td>13</td>
<td>13</td>
<td></td>
<td>40</td>
</tr>
<tr>
<td>Friends/Relatives</td>
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<td>Children</td>
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<td>Total</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td></td>
<td>150</td>
</tr>
</tbody>
</table>

The Father/ mother plays the most crucial role of “BUYERS” for the purchase of consumer durables overall. Husband/Wife in the family come next. The Children does play an important role as buyers in some class (mobiles, two-wheelers, audio/TV etc) of different product category. The Illustration is depicted in the Graph RM 7.2.4.
### TABLE RM 7.2.5 Buying Role “USERS” members vis-vis product purchased (Rural market)

<table>
<thead>
<tr>
<th>Product Category</th>
<th>Group A</th>
<th>Group B</th>
<th>Group C</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father/Mother</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Brother/Sister</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Husband/Wife</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Friends/Relatives</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Children</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>18</td>
</tr>
<tr>
<td>Family</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>126</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>150</td>
</tr>
</tbody>
</table>

The FAMILY as a whole plays the most crucial role of “USERS” for the purchase of consumer durables overall. Children in the family come next. The Children does play an important role as users in all product categories. Also it can be inferred that there is least participation of individual role, other than family and children for all product categories. The Illustration is depicted in the Graph UM 7.2.5.
REFERENCES:

11. Further references Refer on page no. 309, of the present Thesis.