CHAPTER-1 INTRODUCTION

Consumer Behaviour Towards Two-Wheeler Users In Rayalaseema Region, A.P.
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INTRODUCTION

As the twentieth Century has come to a close and we have moved into the third millennium, we can see many developments and changes taking place around us with all the industries and firms within each industry trying to keep pace with the changes and diverse need of the people. Though for decade together, marketers have regarded ‘Customer’ as the King and evolved all activities to satisfy him or her, this concept is gaining more momentum and importance today.

This can largely be attributed to the prevailing market situation. Not only has competition become intense but over and above with the market being flooded with many me-too products, the challenge before the marketer is to understand the diversity of consumer behavior and offer goods/services accordingly. Today the company image is built and made known by its customers. Thus the success of the firm will be determined by how effective it has been in meeting the diverse consumer needs and wants by treating each customer as unique and offering products and services to suit his or her needs.

More than a century ago, the father of our nation, Mahatma Gandhi, had made a visionary and deep meaningful statement at Johannesburg, South Africa in 1890 – “A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it and not an outsider on our premises. He is a part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to do so”. Though this statement was not made in the marketing concept, there is a lot of wisdom and insight in to Mahatma’s words.

Marketing is a broad concept. It covers many business activities. These business activities direct the flow of goods and services from the producer of manufacturer to the customer or the ultimate user of these goods and services.

The American Marketing Association defines Marketing as, “the performance of business activities that direct the flow of goods and services from producer to consumer or user”. Marketing has even been described as “Customer satisfaction engineering”.

Marketing is also defined as “the delivery of standard of living.”
According to Drucker, marketing is the only distinguishing and unique function of business. “If we want to know what a business is we have to start with its purpose. And its purpose must lie outside the business itself. In fact, it must lie in society since a business enterprise is an organ of the society. There is only one valid definition of business purpose that is to create a customer”. He continues, “Marketing is a process which converts a resource, distinct knowledge into a contribution of economic value in the market place. The purpose of business is to create a Customer”.

The marketing activity has moved through a series of evolutionary stages beginning with a production orientation to customer orientation. Today, the marketer emphasized consumer satisfaction. The interest of the firm shifted form production to marketing – to adoption of output to the need and desires of the consumers. This in turn gave rise to – strong demand for greater knowledge about consumer behaviour. The consumer is sovereign deciding whether to accept or reject a product, whether or not it meets perceived needs and desires’ the marketing concept bears on the issue of benefits to buyer and seller. The earliest vision of it is by Adam Smith and has written long ago “consumption is the sole end and sole purpose of all production, and the interest of the producer ought to be attended to only so far as it is necessary for promoting that of consumer”.

Marketing today viewed as a broader perspective. It embraces a wide range of functions and activities from the time the idea of product is conceived till the final product is delivered to the consumer and satisfaction obtained. This point finds expression in the term marketing concept. The essence of marketing concept is customer – orientation.

All the firms have started considering ‘customer’ as the ‘king’ or ‘queen’. Interestingly, after the liberalization of India’s economy, the market place is flooded with many new players including the host of MNCs resulting the availability of more number of brands in every segment of the market. On account of this, the customer has started being choicy about what to buy. Thus all firms are becoming not only Customer focus but are also trying to build relationship with them. This is done by continuously updating knowledge, information and understanding of the customer needs and expectations, which is the study of consumer behaviour.
Such a study will help to gauge into the consumer's mind and understand the various consumption related aspects of consumers. And will also help to learn about various internal and external influences, which impel the consumer to behave as they do.

1.1. Concept of Consumer Behaviour

The central focus of marketing is consumer. In order to develop successful marketing plans, it is necessary to examine target market characteristics and needs life-style and purchase processes and structure, product distribution, promotion and price decision accordingly.

Consumer means "One who or that which consumers; one who uses a commodity or service". Behaviour means, "manner of behaving or acting; the action or reaction of any material under given circumstances".

Consumer Behaviour is simply a subsection of the longer field of human behaviour. "Human behaviour refers to the total process by which individuals interact with the environment". Engle, Blackwell and Kollat have defined consumer behaviour as "The act of individuals directly involved in obtaining and using economic goods and services, including the decision process, that precede and determined these acts". Schiffman and Kanuk stated that "Consumer behaviour is the behaviour that consumer display in searching for, purchasing, using, and evaluating product and services and ideas which that they expect will satisfy their needs."

Consumer behaviour is influenced by the individuals, social cultural factors namely the culture, subculture, religion, social class and family life-cycle, personal factors namely age, sex, marital status, education, occupation, income and psychological factors namely the motivation, perception, learning, personality, attitude, life-styles. This factor highly influences the individuals in arriving at making decisions regarding the products and services.

1.1.1. Why Study Consumer Behaviour?

Understanding the reasons for studying a discipline enables one to better appreciate its contributions; this section presents the basic principles underline the Consumer influence perspective of studying the Consumer Behaviour.
Significance in Daily Lives:

In general sense, the most important reason for studying consumer behavior is the significant role it plays in our lives. Much of time is spent directly in the market place, shopping or engaging in other activities. A large amount of additional time is spent thinking about products and services, talking to friends about them, and seeing or hearing advertisements about them. In addition, the goods we purchase and the manner in which we use them significantly influence how we live our daily lives. These general concerns alone are enough to justify our study. However, many seek to understand the behavior of consumers for what are thought to be more immediate and tangible reasons.

Application to Decision making:

Consumers are often studied certain decisions are significantly affected by their behavior or expected actions. For this reason, consumer behavior is said to be an applied discipline. Such applications can exist at two different levels of analysis. The micro perspective seeks application of this knowledge to problems faced by the individual firm or organization. The societal perspective applies knowledge of consumers to aggregate level problems faced by large groups or by society as a whole.

Micro Perspective: The micro perspective involves understanding consumers for the purpose of helping a firm accomplish its objectives. Advertising managers, product designers, and many others in profit-oriented business are interested in understanding consumers in order to be more effective at their tasks. In addition, managers of various nonprofit organizations have benefited from the same knowledge. For example, the United Way and the American Red Cross have been effective in applying an understanding of consumer behavior concepts to their activities.

Societal Perspective: On the macro, or aggregate, level we know that consumers collectively influence economic and social conditions within an entire society. In market systems based on individual choice, consumers strongly influence what will be produced, for whom it will be produced, and what resources will be used to produce it. Consequently, the collective behavior of consumers has a significant influence on the quality and level of our standard living. Consider the overall impact of American consumers strong desire for private automobile transportation. Vast amounts of resources have been used to produce cars, highway systems, and petroleum products used in their operation.
It has strongly influenced where many of us live and how we run our daily lives. Furthermore, this collective desire not only has led to the development of a strong transportation network but also has significantly contributed to our pollution problems, energy needs, and international relations.

As this illustrates, understanding consumer behavior from a macro perspective can provide insight into aggregate economic and social trends and can perhaps even predict such trends. In addition, this understanding may suggest ways to increase the efficiency of the market system and improve the well being of people in society.

1.2 Theories of Consumer Behaviour

The study of consumer behaviour is a part of sociology, economics, psychology and politics. An understanding of the economic, psychological, sociological, cultural characteristics of the consumers provides clues for understanding the behaviour of consumers. Answer to the questions such as who are the consumers, what do they buy, how do they buy, where do they buy, and how often they buy, leads to better understanding of consumer behaviour.

The theories of consumer behaviour propounded by different scholars as derived from behavioral propounded by different scholars as derived from behavioral sciences helps the marketer to understand consumer's behaviour in a better manner.

There is no universally accepted theory of consumer behaviour; rather there are many diverse theories which might be useful to marketer in particular circumstances and applicable in different situations. For instance, the economic theory of consumer behaviour synthesized by Alfred Marshal is based on the assumption that the individual is a rational buyer, who always try to maximize his satisfaction within the limit of his financial resources, who has perfect information about market, who is fully ware of his desires and needs, and able to determine the best way to satisfy them. A number of economic factors such as disposable personal income, consumer's income expectation, size of family and available credit facilities influence consumers in the way they spend their income for personal consumption.

Psychological theories stress on the study of human beings, his motives, his perception, his personality, and how he learns. All these factors are integral to understanding consumer behaviour.
Gestal Psychology considers the individual and his environment as an indivisible whole and regards individual behaviour as being directed towards various goals. Gestal psychologists are concerned with individual's perception and understanding their total environment.

The sociological theory states that an individual's attitudes and behaviour are largely influenced by his culture, subculture, social class, family, reference group, and face-to-face group.

The psychoanalytic theory of human personality and behaviour was propounded by Sigmund Freud. Freud mentioned that human mind is composed of three elements: the id, the ego, and the super ego. The psychoanalytic theory helps to understand an individual's real motive for purchasing particular product or brand.

1.2.1. Theory of Cognitive Dissonance

Dissonance, a sort of unhappiness, occurs whenever an individual simultaneously hold two inconsistent belief, ideas, or opinion. This unhappiness or uncomfortable state caused by inconsistency. It may occur in the pre-purchase or in the post-purchase phase. Dissonance commonly occurs after an individual has made a commitment to a course of action.

1.3. Consumer Decision Making Process

Every day each of us make numerous decisions concerning every aspect of our daily lives. A decision is the selection of an action from two or more alternative choices. A process component is concerned with how consumers make decisions. The act of making consumer decision consists of three stages: (1) Need recognition (2) Pre purchase search and (3) Evaluation of Alternatives. In the first stage of consumer decision making process, the consumers feel the need of the necessity an once it is recognized then they search for information relating to the need. The consumers search for information from various available sources. Then after collecting the information they evaluate the pros and cons of all the alternatives and choose a particular course of action, which is known as the decision.

The buyer’s decision making process includes the following:-

1. Problem recognition
2. Information search
3. Evaluation of alternatives
4. Purchase decision
5. Post purchase behavior
1. **Problem recognition:** - First and the foremost step is to identify the problem i.e. what actually one wants with regard to the product.

2. **Information Search:** - Second step is to search the relevant information regarding the Product which one wants.

3. **Evaluation of alternatives:** - Third step is to evaluate the collected information i.e. analyze the information.

4. **Purchase decision:** - In forth step the product is actually purchased.

5. **Post purchase behaviour:** - In fifth step the consumer actually reacts against the quality, quantity etc received after the purchasing the product i.e. in this stage he reacts on the basis of his getting satisfied after the purchase of the product.

The buyer's decisions include the following:

- Product choice
- Brand choice
- Dealer choice
- Purchase timing
- Purchase amount.

For a product of exist, it must find a place in an individual consumer's perception of the world of product around him or her. And this perception is subjective, governed by individual consumer's values, beliefs, needs, experience and environment. Consumer behaviour is the cultural, sociological, physiological, economic and psychological phenomena of the consumer.

Sociological factors relating to the reference group, opinion leaders and family will go a long to help understanding the consumer behaviour. By economic determinants of consumer behaviour, we mean those aspects of consumer behaviour that are influence by income, income expectation, consumer credit and price. The cultural determinants are culture, subculture and social class of the consumers. The psychological explanation of consumer behaviour is provided by motivation, perception, learning, belief, attitudes and habit. The personal determinants are age or life cycle, life-style, personality and self-concept.

Before we discuss these determinants, it is quite useful to study a few prominent models of consumer's behaviour. "Not only do the model influence
marketing strategies, they even influence the kind of marketing research that is undertaken and the kind of question we ask of the consumer."

1.4 Models of Consumer Behaviour - An Overview

For many years, the principal model in analyzing buyer centered around a kind of 'superman' notion; consumers were credited with having the logic of superman, the suitability of product and firms. Consumer behaviour was supposedly motivated solely by their desire to maximize utility. It assumes that consumer is a fully rational, logic-bound human computer. It ignores the basic fact that utility cannot be measured and ignored completely the social, psychological and cultural character of consumption.

The sixties witnessed the emergence of more contemporary models of consumer behaviour which are adequate for many marketing needs. Despite the inadequacy of contemporary theories for the marketing, many of them do have value in encouraging systematic thinking and in providing a framework for understanding behavioral phenomena. Mathematical models also emerged form what was to become the field of consumer behaviour. Again form psychology, the stochastic learning models were adapted to consumer behaviour, soon to be followed by cognitive models, flowchart models and computer simulation approaches.

Form this array of theoretical and empirical contributions, we have chosen the following five models of consumer behaviour for the purpose of our analysis.

The first three models focus on consumer decision-making, especially on how individual consumer arrives at brand choices. The fourth model deals with family decision-making. Particular attention is given to factors that influence the extent and nature of family member's contributions to a purchase decision. The final model takes a consumer information processing and indicate how consumers employ information to arrive at various types of buying decision.

1.4.1 Howard – Sheth Model

The Howard – Sheth model is a major revision of an earlier systematic effort to develop a comprehensive theory of consumer decision-making. This model is a learning model designed to explain the brand notice of an individual faced with several choice alternatives." The Howard – Sheth model explicitly distinguished among three levels of learning viz. extensive problem-solving, limited problem-solving routinized problem-solving.
SIMPLE HOWARD-SHETH MODEL OF CONSUMER BEHAVIOUR

INPUTS
- Overt search
- Stimulus Ambiguity
- Social Ambiguity
- Social Bias

OUTPUTS
- Intention
- Confidence
- Attitude
- Brand comprehension
- Satisfaction

Solid Line Indicates flow of information, dashed lines, feedback effects.
Sources: John a Howard and Jagdish & Sheth, "The Theory of Buyer Behaviour" New York, John Wiley & Sons 1969
Howard and Sheth have underlined the necessity for marketers to analyze their marketing strategies and tactics, and to relate these to some systematic appraisal of the buying influences which affect the acceptance of their products. The interdisciplinary approach offered by Howard and Sheth’s model would be a very firm foundation on which to build individual theories.

1.4.2 Nicosia Model

Francesco M. Nicosia\textsuperscript{16} a leading scholar in the study of consumer behaviour propounded a comprehensive model in 1966, to analyze the consumer’s behavioral process. This model concentrates around the communication process that occurs between the firm and the consumer. It uses a flow event, tracing through a sequence of stages and each stage identified as a field.

The Nicosia Model focuses on the relationship between the firm and its potential consumers. In the broadest terms the firm communicates with consumers through its marketing messages, and consumers communicate with the firm by their purchase responses. Thus the Nicosia model is interactive in design: The firm tries to influence consumers, and the consumers – by their actions (or inaction) influence the firm. In its full-blown form, the Nicosia model is an elaborate computer flowchart of the consumer decision-making process.
THE NICOSIA MODEL OF BUYING BEHAVIOUR

Field One: From the Services of a message to Consumer's attitude

Subfield One: Firm's Attributes

Subfield two: Consumer's attributes (especially predisposition)

FIELD TWO
Search for and evaluation of, Means End(s) Relation(s) (Precation field)

FIELD THREE
The Act of Purchase

FIELD FOUR
The Feed Back

Consumption Storage

Experience

Motivation

Decision (Action)

Search Evaluation

Attitudes

Purchasing Behaviour

1.4.3. Sheth Family Decision-making Model

The three comprehensive models presented thus far all focus on individual consumer decision-making. An alternative perspective considers the family as the appropriate consumer decision-making unit. The Sheth family decision-making model suggests that joint decision-making tends to prevail in families that are middle class, newly married, and close knit, with a few prescribed family roles. In terms of product specific factors, it suggests that joint decision-making is more present when there is a great deal of perceived risk or uncertainty, when the purchase decision is considered to be important, and when there is ample time to make a decision.”17

1.4.4. Bettman’s Information Processing Model

Bettman’s model of consumer choice subscribes to a distinctly cognitive and information-processing point of view. Consistent with this perspective, the consumer is portrayed as possessing a limited company for processing information when faced with a choice; the consumer rarely (if ever) undertakes very complex analyses of available alternatives. Instead, as suggested by the model, the consumer typically employs simple decision strategies or heuristics. These simplifying decision rules assist the consumer in arriving at a choice by providing means for sidestepping the overly burdensome task of assessing all the information available about all the alternatives.”18

“Of all the consumer behaviour models presented here, only the Howard – Sheth model has been subject to more than a minimum of systematic testing. To the best of our knowledge the Engle-Kollat-Blackwell (Engel-Blackwell-Miniard) model has received only modest small-scale testing, while the Nicosia model, the Sheth family decision-making model, and the Bettman information-processing model have not been tested at all.”19

These models of consumer behaviour are likely to receive periodic attention because they serve to tie together what is known about consumers and their choice processes, and because they provide a framework or starting point for more modest consumer research projects.

Against this backdrop, let us discuss, with some detail, the various determinants of consumer behaviour.
Determinants of Consumer Behaviour

Sociocultural Factors:
- Culture
- Sub-culture
- Social class

Personal Factors:
- Age
- Life cycle
- Style
- Personality
- Self-concept

Economic Factors:
- Income
- Cost
- Price

Psychological Factors:
- Habit
- Attitudes
- Beliefs
- Learning
- Perceptions
- Motivation

Reference Group:
- Opinion leader
- Family
1.6. CULTURAL DETERMINANTS:

1.6.1. Culture:

Cultural is the intellectual or social heritage of the specific society. "Culture is the seed bed from which almost all behaviour emerges. It is the vast, largely unseen unfelt process by which we are 'shape up', by which we take on the characteristics and behaviour of those who are like us".20

In the words of Bennett and Kassarjain, "Culture is ... that complex which includes knowledge, belief, art, law, moral, custom, and any other capabilities and habits acquired by man as a member of society".21 Jeo Kent Kerby points out, language is an interesting cultural trait that changes with in the space of a very few years.22 Culture affect motives, brand comprehension, attitudes and intentions to purchase.23 Culture is alive, moving, changing, culture change may result from technological advances, education and travel can have profound effect in culture.

Sub-cultures are based on ethic background, religion, social class, language, age, education and occupation, Marketer should establish different market strategies for each major sub-culture, such strategies should include product, pricing, distribution and promotional strategies. For the marketer, it is better to appeal to the existing culture pattern of behaviour that to create a new purchasing pattern.

1.6.2 Social Class

The consumer behaviour is often more strongly influenced by the class to which they belong, or to which they aspire than by their income alone. This world seems to indicate that one can distinguish social class not by their income but their views. "Social classes are relatively homogeneous and enduring division in a society. Which are hierarchically ordered and whose members share similar values, interest and behaviour." Research studies suggest that an influence of social class affiliation is visible on product and store choices of consumers. Two American Researches discovered that higher the social status of the woman shopper, the more quickly she wish to complete shopping.

Social class determinants are job performance, pattern of association, value and beliefs, income, authority, power poverty, property – ownership, life-style, consumption pattern, education, degree of class consciousness, etc. Social class shows distinct product and brand preferences. The Social class differs in its media preferences. There are also language differences among social class.
Social class helps in segmenting the market, affects the product diffusion process and choice of advertising media and is a good indicator of shopping behaviour. Unlike cultural values which may take years, if not generations, to change, social class values can change rapidly. Different social class people use different products according to their social class.

1.7. SOCIAL DETERMINANTS:

1.7.1 Reference Group

Researches observed that the type of group which has the most direct influence on a consumer’s buying behaviour is the small group which each member normally can interact with each other on a fact-to-face basis. Ti is rightly pointed out that “Reference group can influence what one wears, what club one joins, where one lives, how much one spends his or her leisure time, and more importantly where one shops, What one buys and how one reacts to various market offers”.25

A reference group is not necessarily a group to which a person actually belongs or will even join. Each group develops its own set of attitudes and beliefs which serves as a norm for member’s behaviour. A person may agree with all the standards set by the group or only a part of them. Another point is that some reference groups serve as negative influence on individuals, who relate to them by doing opposite to what they recommended. For many goods and services, reference group has an important impact on purchase behaviour.

The marketer has two difficult tasks before him regarding reference group. Firstly, he has to identify the relevant reference group likely to be used by consumers in a given buying situation. Secondly, the marketer has to measure the extent of the group’s influence on these consumers.

1.7.2. Opinion Leaders

There are people who have great impact on the purchase behaviour of other consumers through face-to-face interaction. Opinion leaders tend to be expert about a product category, socially accepted, long-standing members of the community, active and trusted and tend to seek approval from others.26 Opinion leaders are those who seem to possess and unusual degree of ability. They are leaders. They can affect the behaviour of others towards product favourably or unfavourably. A specific person can be an opinion leader in certain product area and an opinion follower in other area.
The concept of opinion leadership emerged from research undertaken by Lazarsfeld, Berelson and Gaudet in connection with 1940 Americal Election Campaign. They find out that, “common observation and many community studies show that in every area and for every public issue there are certain people who are most concerned about the issues as well as most articulate about it. We call them ‘opinion leaders’.27

Opinion leaders are different from innovations. Innovators – the ones that are first on their block with something new. In comparison with laggards, innovators tend to be young, wealthier and more educated and have better jobs. They also know more people outside immediate circle of friends and read more magazines.28 Innovators are not always opinion leaders, and opinion leaders are not always innovators. Sometimes opinion leaders work against innovators, exercising their influence on behalf of the tried and true. While opinion leaders and innovators often go together, especially when the innovation turns out to be successful. “Opinion leaders are likely to purchase new products before others do not serve as information source for others in the group”.29

1.7.3 Family

The family occupies a unique place in society. It is the fundamental social unit, the family is the basic decision making unit. Of all reference groups, the family is most influential. Buying behaviour is substantially affected by the nature of the family, and its responsibilities may generate demand for a diverse range of products and service. Family as a primary group exercises considerable influence on consumer behaviour. The tastes, likes, dislikes and life styles of persons are rooted in the family buying behaviour.

Traditionally, the father was perceived to be the family unit’s leader. The mother, on the other hand was perceived as the family unit’s social leader. The father was oriented to the family’s internal functioning. Consumer research revealed that in every family there is a role specialization. It means that every member of the family has a specific role to play in making the family to nuclear family. A nuclear family is composed of mother, father and their children. Nuclear family units are similar than extended family units. Extended family units also include all other relatives. In India, in the case of a nuclear family it is possible that the couple would care more of their individual needs whereas in a family with children, the couple would care more for the needs of the teenage daughter’s marriage and other obligations.30
According to Bennett and Kassarjian "as the family grows older, roles become more specialized, the decision making for any given product becomes more unilateral, and quite obviously, the pattern of consumption and purchase changes".31

1.8. PERSONAL DETERMINANTS

1.8.1 Age

Our wants, needs, desires and aspirations all change with age. People in different age groups have different needs and wants, as well as different opportunities to buy.

People in their twenties face independence, imitation into new roles and establishment of a household. They are a prime market for appliances and furniture although their income tend to lag behind those of elder groups, their needs are generally stronger that in many groups for first purchase durable products. One of the strongest and persuasive interests of adolescents is their interest in themselves.

1.8.2. Life-style

Lazer offers two cogent reasons for using the concept of life style in this fashion. 

a) Life style draws a variety of analysis together. Data on consumer income, age group, and spend pattern have been gathered and analyzed for sometime.32

b) Life style draws a variety of discipline together, such as technology, psychology, sociology and economics.

Life styles are the patterns in which people live and spend their money.33 People coming from the same sub-culture, social class and even occupation may lead different life styles. The implications of the life styles concept are well stated by Boyd and Levy.

"Marketing is a process of providing customers with parts of a potential mosaic form which they, as artist of their own life style, can pick and choose to develop the composition that for the time seems the best. The marketer who think about his product in this way will seek to understand their potential settings and relationships to other parts of consumer life styles, and thereby increase the number of ways they fir meaningfully into the pattern".34

Products for which life style psychographic studies have been performed include shotgun ammunition, eye makeup, oranges, lemons, carryout food, beer, department store, air travel and TV programmes. In the early 1980's the US automobile industry went through a major slow down for any reasons. Among them were several consumer life style factors.
Owning an order car was no longer socially unacceptable. Demographic data reveals that heavy eye-make-up users were inclined to be young, well educated women in metropolitan areas. Working wives, used more eye-make-up than user emerged as a frequent purchase of other cosmetics. But also tend to be heavy smoker, and liked long distance telephone calls. In magazines, she prefers fashion, news and general interest periodicals.

1.8.3. Personality

An understanding of the personality traits of the consumer help marketer to identify the kind of behaviour the consumer might have. Such an understanding goes a long way in formulating a compatible marketing strategy. Kassarjain describe personality in this way:

“Since individuals do react fairly consistently in a variety of environmental situations; those generalized patterns of response or models of coping with the world can be called perosonality”. He further notes, “purchasing behaviour, media choice, innovation, segmentation, fear, social influence, product choice, opinion leadership, risk taking, attitude change, and almost everything elseone can think of having been linked to personality”.

The famous ‘psychoanalytic theory’ formulated by Sigmund Freud suggests that a buyer personality is the result of three interacting set of internal forces called, the ‘id’, the ‘super ego’ and they ‘ego’.

One important reasons why exploration of personality have not been very successful because, personality traits are not only factor influencing purchase decision, a situation can affect a person’s dispositions, which in turn, can influence behaviour.

Kassarjain in a review of personality and consumer behaviour come to the following conclusions: “A review of dozens of studies and papers can be summarized in the single word, ‘equivocal’. A few studies indicate a strong relationship between personality and aspects of consumer behaviours a few indicate to relationship, and a great majority indicate that if correlation do exist they are so weak as to be a questionable value”.

1.8.4. Self-concept

A product can provide both functional as well as psychological satisfaction to customers. Thus, to provide items that satisfy people needs and wants, marketer must be concerned with the symbolic aspects of the products. They must develop products that help people to fulfill their roles expectation, products that present the ‘right image’. Studies of actual purchase shows that people generally prefer brands and products which are more, rather than less, like their own self concept. Some psychologists contend that consumption preferences correspond to a person’s actual self image. Others hold that the ideal self-image is dominant in consumer’s choice.40

People change their self image overtime, and various demographic segments can be further segmented by self image characteristics, psychographic segmentation help a marketer to discover a target market’s self concept. A marketer who wish to satisfy consumer should study their self images and try to emphasize with them, the products offered, the promotional programme, the pricing strategy, and the location of products should all, enhance, the self images.

1.9. ECONOMIC DETERMINANTS

1.9.1 Income

The importance of income for consumers is most obvious of all demographic variables. Income is by far the most powerful economic factor that influences and conditions consumer behaviour. An individual’s income determines to be a great about type and quality of product h/she buys. People with low income and forced to spend most of their money to food, rent, clothing and others. People with different levels of income sometimes seek different benefits form the products and services they purchase.

Household buying power come form these sources viz, current income, accumulated wealth and credit, it can be liquid or non-liquid wealth. Three types of income are important to marketer for wise decision-making. They are...

Disposable personal income represents the amount of money that a consumer posse to be used for spending or saving. The changes in disposable personal income are important to consumer buying decision. Generally a consumer increases spending when disposable personal income rises. A consumer increases tends not only to buy more but to buy more luxury items. In this connection Ernest Angel, a German statistician, had propounded a law of Consumption’.
Angel observed that while rising family income tended to be accompanied by increased spending in all categories, the percentage of income spent on food tended to decline, the percentage spend on housing and household operations tended to remain constant, and the percentage spent on other categories of commodities such as clothing, transportation, recreation, health and education as also saving tended to rise.\(^{41}\)

1.9.2 Discretionary Income

Discretionary income is disposable income minus expenditure for necessaries. It can be spend on luxury products. Although, the 'luxury market is small its purchasing power is impressive. The highest income group spends four times as much on food, five times as much on housing and eleven times as much on transportation and clothing as the low income group'.\(^{42}\)

A rise in the discretionary income usually results in increased spending by consumers. Specially on product categories that raise living standards. Continuous rise in discretionary income changes the entire life style of consumer.

1.9.3. Real Income

Real Income is current income, adjusted for inflation, to express the real buying power of current income. Buying power affect our ability and willingness to buy. Ability to buy is the economic dimension of buying power and willingness to buy is the psychological dimension.

Future expectation of income also influences consumer behaviour. If income expectations are weak then there will be a tendency to spend less and save more in the present whereas, if income expectations are strong then there will be a reverse tendency to spend more and save less.

1.9.4 Consumer Credit

Consumer credit is, “credit extended by a retail bank, finance company, or the lender chiefly for the purpose of consumer goods”.\(^{43}\)

In India, a country where the per-capita income is low and the purchasing power of the consumers credit plays a very important role. In circumstances when the consumer does not have the ability to buy for cash, he prefers charge account. Consumer credit has an influence upon purchasing behaviour. The consumers who avail consumer credit often likely to spend more of their income for current consumption that would be the case if they had to pay cash. Furthermore, they are
inclined to be more quality-conscious and less price-minded than consumers who buy on cash basis.\textsuperscript{44}

Some people say using credit amounts to suing tomorrow’s buying power today and that is cannot expand consumer buying power over the long run. Other people say it expands the consumer buying power because credit buyers will be willing to work more to pay their bill on time.

1.9.5. Price

Price is an important variable in the marketing of consumer goods in the current economic situation. The current economic situation has brought on a price war in the case of several consumer goods. Price factor is not important in all situations. Sometimes reduction in price may result in reduction in sales and vice-versa.

In the Indian market, with its huge population of buyers in the low income group, the temptation to sell at a low price is strong\textsuperscript{44}. For every company which wins with low price strategy there are scores of others who fails; low price work only up to a point. The price of the product should not be neither high nor low. It should be reasonable.

1.10. PSYCHOLOGICAL DETERMINANTS

1.10.1 Motivation

Why a person acts as all? The answer is because he is motivated. That is all the behaviour starts with motivation. A motive or drive is a stimulated need which a goal-oriented individual seek to satisfy. How the motivated person acts is influenced by his perception of situation. Two people in the same motivated state and objective may act differently they perceive the situation differently.

A motivation is that within an individual which prompts action. We associate motives with terms such as wish, desires, needs, and drives. Psychologically oriented motives are often précis, tend to overlap and represent a wider range of alternatives.\textsuperscript{46} According to Schiffman Kanuk, motivation is, “the driving force within individuals that implies them to action. The driving force is produced by a state of tension, which exists as a result of an unfulfilled need”.\textsuperscript{47}

A.H. Maslow has formulated as useful and well accepted theory of motivation. He calls it as ‘holistic dynamic theory of motivation’.\textsuperscript{48} Maslow developed four propositions:

1) The needs are organized in a ‘hierarchy’ of prepotency.

2) A satisfied need is a motivator of behaviour.
3) Conversely, needs at one level may not be 100 percent satisfied before need at
next level becomes important, and
4) Behaviour is usually the result of several needs operating simultaneously.

Maslow prudently qualified his theory by observing that some individuals may e
fluenced by higher motives which achieve prepotency even when lower needs have
not been entirely satisfied. Partial satisfaction of a particular need may be tolerated.

Fedrik Hezberg developed a ‘two-factor-theory’ of motivation, which
distinguishes between dissatisfiers (factors that cause dissatisfaction)\(^49\) and satisfiers
(factors that cause satisfaction).

1.10.2 Perception

Most of what we know about the world around us comes to us through our
senses. And these sensate processes then to be purely physiological in natural.
Perception influences and adds to our sensory impression by bringing out past
experiences to bear on them. And it has been found that we very often perceive only
what we want to perceive.

Our perception is always coloured with our experiences, physiological
characteristics and psychological make-up.\(^50\) Perception depends up on stimulus
factors; frequency reparation, position, contrast, intensity, movement, size, color and
isolation.\(^51\)

People see largely what they want to see, hear what they want to hear and
believe what they want to believe. Marketer must learn to deal with those realities.
People will tend to avoid messages that conflict with their predispositions. This
tendency is called ‘selected perception’. But consumers also tend to forget what is
said by marketers. This tendency is called ‘selective retension’. We have the ability to
selectively receive messages.

It is also worth interesting that consumers, like all human, prefer to see an
optimistic and cheerful face like the old story about the pessimist and the optimist
who compare notes in relation to a glass of wine on the table. The former says that the
glass is half empty; the Latter says that the glass is half full. The message is the same
yet the second one is more acceptable to the listeners. Rather than say in the
instructions that the product fails in one percent of the cases, it is better to say that the
success ratio is 99 percent.
Marketer must be interested in perception because it involves what consumers believe. The problem for the marketers is that they must get consumer’s attention through stimuli that can be understood and remembered.

1.10.3. Learning

One reason why people buy certain brand is that they have learned to like them. When people act, they learn. Learning describes changes in individual’s behaviour arising form experience. Most of the behaviour is learned. Learning is a continuous process. It is the process of accumulating information.

Learning and perception are related because we can experience or learn from only what we perceive. The various aspects of learning are, habit, thinking, association, repetition, observation, training and reinforcement. There are three modes of learning.

a) Learning from associations such as friends, relatives, neighbors and co-workers etc.

b) Learning from past experience and

c) Learning from advertisement.

There are many theories about how learning takes place. It is unfortunate that no simple learning theory has emerged as universally workable and accepted. The stimuli response theory (popularly known as SR theory), has been formulated by psychologists such as Pavlov, Skinner and hull on the basis of their laboratory experiments with animals. According to SR theory, a person is passive and behaviour changes by external by external forces (stimuli). Response to stimuli is said to learned.\(^{52}\)

Cognitive theories, believe that a person can use insight or thinking ability to understand a current problem – situation even if there are no historical proceedings in the person’s experience. Interpreting and predicting the consumer’s learning process is a real key to understanding his/her behaviour.

1.10.4. Belief

A belief is descriptive thought that a person hold about something. Beliefs may be based on knowledge, opinion, or faith. There is a correlation between belief and need. In other words we tend to believe whatever we need to believe.

Rokeach’s belief theory suggested that people’s belief systems are like onions. The central core is surrounded by interfolded layers. To remove the core I sot destroy the entire onion, and for reason core beliefs are not given up, except under the pressure of a calculated brain washing process\(^{53}\).
1.10.5. Attitudes

Attitude is not directly observable but that has been organized through experience and exerts a directive and dynamic influence on behaviour. An attitude is not neutral. To have an attitude means to be involved emotionally and ready for action. Attitudes indicate our position in favour or against, friendly or hostile and induce us to take appropriate action. Attitudes interact with perception, thinking, feeling and reasoning.

Attitudes influence beliefs and beliefs influence attitudes. Marketers use the two concepts interchangeably. They both reflect value judgement and positive or negative feelings towards a product, service or brand. It is possible to have a belief without attitude. We cannot however, have a attitude without belief.

Attitudes clearly change. In recent years, there has been ample evidence of change in attitudes towards marketing of products and services, towards old products and services as new substitutes or improvement have been introduced. Consumer attitudes often change with time. Attitude change means alteration of disposition to act in a certain way. One obvious example is change from negative to positive attitudes about a product. Attitudes change is easy.

As the brand are repeatedly purchased and used attitudes become more crystallized, and thus, more difficult to change. One researcher has found a direct relationship between people’s attitude and product usage.

a) The more favourable the attitudes, the higher the incidence of product usage.

b) The less favourable the attitude, the lower the incidence of product usage.

c) The more unfavourable people towards a product, the more likely they are to stop using it.

d) The attitudes of the people who have never tried a product tend to be distributed around the man in the shape of a normal distribution.54

A marketer should face the fact that it is extremely difficult to change consumer’s attitudes, regardless the marketing critic’s opinions to the contrary. High persuasive communication is needed if the seller is to have hope of changing buyer’s attitudes.

Attitude measurement is far from easy. Numerous attitude scaling devices have been developed such as Sematic Differential Scale. The Thurstone Method, Bipolar Graphic Rating Scale, Multi-attribute Method etc. for marketers, an understanding of attitude formation process is relevant. On the basis of such understanding it is possible
to evolve marketing strategies that may influence and other consumer attitudes so as to make them favourably disposed towards company’s product.

The marketer has three options in his attempt to change consumer’s attitudes. Firstly, making them constant with the product. Secondly, to determine consumer attitudes and then change the product to match them. Lastly, change the attitude of the consumer according to the product need.

1.10.6. Habit

Philosophers and psychologists have long said that human beings are creatures of habit. This is certainly true in the market place. “Habit is learned form repetitive promotion and purchase. Habit aids business by making the customer more loyal, and habit aids the customer by reducing purchase decisions where problems have been satisfactorily solved.55

Overtime customers tend to repeat purchases that satisfy until the purchase becomes a habit, marketers of new, competing products often have difficult times changing such habits. “Habit persists until such time as the buyer perceives himself in changed circumstances as a result of his perception of new and alternative need satisfying products or services. The strength of habit will depend upon the frequency with which purchases must be made, how recently, they have been made, and the resulting satisfaction.”56

1.11. Review of Literature

Studies on consumer behaviour particularly in Indian context are limited. Though such studies are found to be more in USA and UK, some of the important studies are briefly reviewed in the following pages.

Studies in India & Abroad

Neelamegham (1969)57 conducted a study on, ‘Consumer Behaviour in relation to marketing of Man-made Fibre Fabrics in India’, the study was conducted by drawing a sample of 1, 170 households in Delhi. It was found that consumer’s preferences for man-made fibre-fabrics were significantly influenced by several socio-economic factors including, age, income and occupational characteristics. Among the different occupational groups, man-made fibre fabrics were found to be most popular with business executives, and professional men and individual proprietors. While they were least popular with factory workers. The percentage of working women who owned garments made by man-made fibre fabrics was larger that that of house-wives.
It is also found that purchasing of clothes was a joint activity of both husband and wife, thought husband played a dominant advisory role.

In a study conducted by Sengupta (1976)\(^5\), the house-wives interviewed and asked to indicate their preference for a low cost washing powder for more general use. More than 80 per cent of the respondents, mostly from middle and lower income group, said they would use a washing powder for blends and pure synthetics. This was not unexpected. The more revealing finding was that though only 24 percent were currently suing powders for their ‘special cottons’ (or ‘select wash’ in the language of model), two-third would have liked to use powders. Even more interesting was the fact that none was using. Powders at the time (1972) for the bulk wash, but 40 per cent would have preferred to do so.

Rajeev Kurushal,\(^5\) Raghubanshi and Sinha (1976) conducted as study on “Purchasing Behaviour Pattern of the consumers and their brand preferences for washing soaps/detergents: a case study of simla city”. The main objective of the study is to study is to examine how the educational level is responsible in the formation of brand loyalty. The study was conducted by drawing a sample of 150 users of washing soap in Simla City. The main conclusion of the study is that brand loyalty is significantly influenced by the educational level of the users of washing soaps.

Mehta and Gupta\(^6\) (1976) conducted a study entitled, “Changing Consumption Pattern in Rajasthan”, analyse the consumption pattern in rural Rajasthan utilizing the NSS data for 24\(^{th}\) round covering the period 1969-70. By using Lorenz and concentration curves, it was revealed that there are large inequalities in consumption of not only non-food items but also food items.

Vijayasarathy \(^6\) (1980) studied the consumer’s attitude toward ghee and butter manufactured by a state government owned dairy in Bangalore. It was seen that there was a high level of awareness for its butter in the target market when compared to the other competitive brands in the market.

Singh, J.D.\(^6\) (1981) conducted a survey on, “A study of Brand loyalty in India”, the primary objective of the study is to examine the state of art regarding brand loyalty among consumers in India. The study was conducted with a sample of 102 educated family belonging to middle and upper income groups living in Delhi. It was concluded that Indian consumers have been found becoming more and more brand loyal. Depending upon the nature of the product, viz., basic necessities or luxuries, they have single or multiple brand loyalty. The various factors that influence brand
Consumer Behaviour Towards Two-Wheeler Users In Rayalaseema Region, A.P.,

loyalty are reported to be ‘quality of the product’ ‘habit of use’ and ‘ready and regular availability’ of the product.

Subramanyam and others (1982)\textsuperscript{63} conducted a study entitled, “Marketing of consumer goods” in Vishakhapatnam. It was found that large number of respondents in Vishakhapatnam city generally purchased the consumer products including groceries form private retail shop, followed by super bazaar and consumer co-operative stores. People prefer to buy from a single store. It was also found that the housewife played a vital role in taking purchase decisions for groceries. The survey also showed that shopping for groceries is an activity of housewife alone.

Ramakrishna Rao, Rama Raju, and Ram Prasad (1987)\textsuperscript{64} conducted a survey on “Husband-wife involvement in Buying Decision-Making”. One of the major findings of the study is, husband who are young, highly educated and belongs to high income group are relatively less dominated that their older, less educated and low-income group counterparts.

Pranesh Misra (1987)\textsuperscript{65} conducted a survey on ownership level of consumer durables in three metropolises – Bombay, Delhi and Madras by taking a sample of 7,500 households in 1985. The survey was conducted to make a comparative analysis of the findings with the findings of an earlier study conducted by drawing a sample of 1,20,000 households in 64 towns. The main conclusion of the survey was the standard of living as judge by the level of ownership of durables has been improved between 1978 and 1985 in three metros, viz., Bombay, Delhi and Madras.

Dass and Reddy conducted a study on ‘Brand preference and use by the consumer’. The main objectives of the study were:

a) To test the educational level of the cigarette smokers of responsible in considering factors that leads to the formation of brand loyalty;

b) To find the pattern of distribution of cigarette smokers in different income groups;

c) To find the effect of occupation over the distribution pattern of cigarette smokers;

d) To test whether the number of cigarettes smoked per day by consumer is independent of his age; and

e) To study the nature of preference attached by cigarette smokers to various brands of cigarette.
The study was conducted with a purposive sample of 100 smokers in Ludhiana city. The main conclusions of the study are:

a) The educational level of smokers significantly influences the formation of brand loyalty of cigarettes. Less educated smokers mostly form their brand loyalty on the basis of price, quality and easy availability of cigarettes, whereas the educated smokers consider company image, filter packing, influence of friends, and fire holding capacity of cigarettes to form their brand loyalty.

b) The income level of smokers considerably influences their smoking habits. By and large, smokers with a monthly income of below Rs.800/- smoke cheaper brands but brands with higher intensity, whereas smokers with a monthly income Rs.800/- or more smoke costlier brands with low intensity.

c) The occupation of a person does not influence his cigarette smoking habits.

d) There is a significant relationship between the number of cigarettes smoked per day by a smoker and his age. Smoker of the age group between 20 and 40 years smoke heavily compared to their younger and old age counterparts.

e) There is high degree of brands switching by the smoker on account of change in income, change in price, irregular supply of their brand, availability of cheaper brands with equivalent factors of satisfaction and change in their own taste.

Subash Mehta has done some useful pioneering work on various aspects of consumer behaviour. A few of those are:

a) Impact of price and brand on consumer’s choice;

b) Fashion Adoption Behaviour of College Girl’s Implication for Marketing Communications;

c) Influence of brand name of purchase preference;

d) An approach to brand name selection;

e) Consumer image of Indian Airlines;

f) Role of option leaders in Marketing Communications; and

g) Gasoline buying behaviour of Car Owners.

A study was conducted by doctoral students of IIM Ahmedabad (Anirban Ghosh, Avinandan Mukherji and V.V.P.Badrinath) to identify the emerging the need of typical Indian consumers in three product categories of a) Automobiles b) Televisions and c) Credit cards. It was observed in the above study that in terms of occupation and
education and income the credit card penetration level was found to be the highest among post-graduates, professional and individual drawing income more than Rs. 2 lacks per annum. In case of the television market it was observed that television owners were mainly graduates and postgraduates, though among diploma holders there was the highest proportion of people intending to purchasing a television. This is an indication to the industry to tap this new emerging market segment. The study indicates the behaviour pattern of a particular social class.

Joyce's research (1967) indicated that although many consumer durables commonly involved join decisions to buy made by husband and wife, this didn't extent to car buying, which remained essentially a man's province. In the interviewing years since this study was made, there is some evidence that women are beginning to influence car buying, atleast in the choice of colour or the nature of unholstery.

A study by 'National Opinion Poll Market Research Limited' (1967), evaluated the influence of the husband over the purchase of certain foods and other household products. Housewives who purchased particular products for their husbands were asked whether their husbands ever asked them to buy a particular brand or kind of product, and, if so, whether they are generally bought what was requested. It is observed that influence of husband is significant in purchase of cheese, pickles and sauces, breakfast cereals, meat, pies, sausages, bacon, toothpaste, and biscuits. In these product areas more than half of housewives actually buy what their husbands suggest.

Grubb and Hupp (1968), investigated the relationship between self-concept ownership of two brands of automobiles, which revealed that consumers of a specific brand of a product would hold self-concepts similar to the self-concepts they attribute to other consumers of the same brands. Further, consumers of a specific product would hold self-concepts significantly different from self-concepts they attribute to consumers of a competing brand.

Green and other researchers (1969) examined the relationship of image congruity of brand perception and preference for automobile models, and the relevance of multi-dimensional scaling of this type of research. A convenience sample of 45 business degree students were asked to place a rank order eleven brands of cars and to relate these to their own self-concepts. The researchers concluded that preference was not positively related to self-image closeness, 'for a number of
subjects’, the date reflected instances of both proverb: “bird of a feather flock together”, and “opposite attract”.

Ward and Wackman (1972) conducted a study designed to analyse children’s attempts to influence their mother’s purchase and their mother’s yielding to those attempts. Analysis of the data showed that 5-7 years old frequently asked for toys and games, whereas 11-12 years old more frequently for clothing and records. According to the study four out of five product categories attempt to influence purchase appeared to decrease with age.

Wilkes (1975) measures family influence in four stages of problem recognition, research, alternative evaluation, and purchase or choice. Husband and wives within families were found to hold similar perceptions about their relative influence for a given phase of the decision process.

Sunkyu Jun (1993) in his study on “Anchoring and adjustment in husband and wife house purchase decision making. A study of Acculturating family” draws from the premise that husbands and wives in Acculturation families adapt to the new culture to different extents, in dissimilar modes, and, thus their differences could cause conflict in their join decision making. In addition to the conflict generation, the different acculturation modes of the husband and wife are likely to effect their perceptions of relative influence and, thus influence the conflict resolution process. It was found that (1) the anchor point was influenced buy the level of behavioral acculturation. (2) The amount of adjustment made by an individual spouse was influenced by the perceptions of relative influence and willingness to compromise. (3) The amount of adjustment made by a couple was influenced by the knowledge of spousal preferences, and (4) The adjustment process was indirectly affected by the level of attitudinal acculturation.

Kamin, Deborah young (1993) conducted a study on “consumer use of information in the selection of hospitals for open heart surgery” to identity factors which informed this choice of hospitals, source of information they used in hospital selection, and the extent to which they participated in choosing a specific institution. The study used a mail survey of open heart surgery patients. Study result showed physicians affected more than 70% of hospital choices, were considered the most important factor in choosing a hospital, and were most often significant relationship between increasing information and consumer participation in hospital choice, less than one third of respondents said they participated in selecting a hospital.
Tidwell, Paula Marcella (1993) in the study on “compensatory versus non-compensatory choice strategies in limited problem-solving consumer behaviour: Engel-Kollat-Blackwell versus Howard Models” examined whether consumers use compensatory or non-compensatory choice strategies while engaged in limited problem solving with low involvement products. Subjects in all phases of the research were undergraduate students enrolled in the introductory psychology classes at Memphis state university, providing a wide range of age and income. The independent variables were the level of product involvement and the type of choice strategy. The dependent variable was the likelihood of strategy selection. There were two levels of involvement high and low, and seven choice strategies: lexicographic, conjunctive, sequential elimination, weighted additive, simple additive, phased decision and affect referral. There was a significant main effect of strategy, but not of involvement. Results showed that consumers believe they use non-compensatory choice strategies more often than compensatory choice strategies more than compensatory choice strategies for both high and low involvement products. Results therefore support Engel’s model and contradict Howard’s regarding low involvement products. However, results contradict both models’ predictions with respect to high involvement products, as consumers believe they use non-compensatory strategies most often with high involvement products.

Moore-Shay, Elizabeth Susan (1994) in the study on “Kids consumption.” “How children perceive the relationships between advertisements and products” examined whether advertising influence children’s interpretations of their product experiences. It revealed that children focus extensively on the entertainment value of commercial messages. The centrality of executional dimensions in children’s interpretation of advertising was most evident among the older age group (10-11 years old) younger children tended to view advertisements from a more functional perspective, focusing primarily on the brand. The older children seemed to approach advertising from the perspective of an artistic, drawing extensively on advertisements creative properties and design.

Susan M. Keavenay (1995) in his study on “Customer switching behaviour in service industries – An exploratory study” reported that customer’s reasons for switching services were classified into eight general categories namely pricing, inconvenience, core service failures, failed service encounters, response to failed service, competition, ethical problems, involuntary switching and others.
Frank H Alpert & Michael A Kamins (1995) in their study on “An Empirical investigation of consumer memory, attitudes, and perceptions towards pioneer and follower brands” provides the first survey based approach for examining consumer cognitions, affect and reported behaviour toward pioneer brands. Prior consumer researches on pioneers are largely focused on automatic learning affects that are based on order of exposure. An entirely different issue is whether it matters to consumers to know, years after the products introduction when follower brands are also available, that a particular brand was the product pioneer. The authors tested six hypotheses, focusing on their issue as well as on new consumer behaviour explanations for pioneer brand advantage. They find consumers to have a positive attitude toward pioneer brands in general, which is partially explained by their favourable perceptions of pioneer brands. In addition, a similarity is found between pioneer brand image and individual ideal self image, which suggests that an association or desire for consistency between the two may be another explanation for favourable attitudes and positive purchase intensions toward pioneer products.

Hsiung, Rachel Oakley (1996) in the study on “A social relations analysis of influence and emotion perceptions during family purchasing decision making” sought to introduce the model to consumer behaviour and separate individual effects for relational effects. The mother, father and child (ninth to eleventh grade) in 110 families rated family relationships for influence and emotions during a family car purchase, a highly interactive context. The study found relative influence to be interdependent at all decision stages, and found interdependent effects for all family members. Influence, demonstrated to be relational, can no longer be attributed only to individuals. Emotions co-occurred with influence but were not found to be interdependent in this context.

Ramesan Jayendra (1996) in the study on “The role of cues on buyers’ evaluations of service innovations” investigated the effects of information cues such as price, brand equity and technology and buyers’ service evaluations and behavioral intentions. Specifically, the effects of these information cues on buyers’ perceptions of service quality, value and purchase intentions were examined. Two interactive services – a home banking service and a home shopping service were considered. It was founded by technology and brand equity perceptions. Brand equity was the main determinant of the service quality. Service quality and service values were very different. The value function was more complex than service quality.
Cai, Liping A (1996) in the study on "An analysis of household expenditure behaviour for hospitality and tourism goods and services – indications for market segmentation (vacations)" investigated relationships between household vacation expenditure categories of lodging, good, transportation and recreation were examined for two businesses namely hospitality and tourism. The findings show that variations in household spending on each of them were significantly explained by a number of socio-demographic characteristics. The major finding are (1) the expenditure were income in elastic, and for each category the elasticity varied between earned and unearned income sources. (2) Housing tenure and householder education had consistent and positive impacts on the amount of spending, and the opposite was true for the number of children. (3) The association between householders employment status and expenditures was strong and positive and spending was not adversely effected by time constraint facts. (4) Distinctive patterns were found among households with different ethnic backgrounds for all categories. (5) There was a significant seasonality factor in household spending patterns for every category.

Luroagroung, Wisutt (1996) conducted a study on "A cross cultural study of factors related to United States and Thai consumers preferences for making purchases of grocery products in super markets, convenience stores and warehouse stores" indicated which store characteristic was most important when consumers purchase groceries form the above grocery stores and identified the behaviour characteristics of U.S. and Thai grocery consumers. Data was collected form 295 respondents through a survey questionnaire in two countries. The findings are – grocery consumers preferences in terms of the consumer behaviour characteristics. There were some similarities between both U.S and Thai consumers in terms of purchase groceries form all three types of grocery stores.

James U Mc Neal and chyon-Hwa yeh (1996) in their article on "consumer behaviour patterns among urban Chinese children" examined the primary customers, their income, spending and saving patterns and found that they have two different types of income, save over half of it, and spend the rest on snack items, and the largest portion on school related items. It also analysed their influence on the spending behaviour of their parents and grand parents among 25 product categories and the results revealed that they influence around two-thirds of parent's purchases.
Dasaradharami Reddy, B and Venkateshwary (1997) conducted a study on “Marketing of T.V. sets- A study of external and internal influences of consumer behaviour” to (a) find out the external and internal influences on the consumer behaviours relating to the purchase of TV sets (b) to determine the sales persons influence while purchasing selected TV sets by the households (c) to assess the impact of advertisement on the purchase of TV sets. The findings of the study are (2) out of 300 sample households the family members acted as initiators and influences (2) most of the cases the head and his wife acted as decision makers and buyers of TV sets. (3) the intensity of the use of TV is more in case of old persons and the women. The influence of wealth, income and savings is negligible in the purchase of TV sets. The popular advertisement media for TV sets are news papers, pamphlets, showroom display, radio, magazines, wall posters, films and TVs.

Nathan S.V (1997) conducted as study on “Dimensions of martial roles in consumer decision-making” which is a partial replication of an earlier study by Davis who studied the dimensions of martial roles in consumer decision making in the planned purchases of two major consumer goods – automobiles and furniture. The original study was conducted in the late 1960’s in Chicago, where as the present study examines husband-wife roles in consumer family decisions in the Indian context for the same products. Despite significant differences in the timing of the two studies and also in the cultural and social context in India and the U.S, the study finds the pattern of the relative influence of husband wife in important purchase decisions to be essentially similar to that of Davis.

Janardhan Rajini (1997) in his study on “Store avoidance behaviour An Exploratory study” is to explore the concept of store avoidance behaviour related to apparel purchases. Three factors – consumer’s characteristics, situational characteristics and retail characteristics/ store attributes were postulated to influence store avoidance behaviour.

The results indicated that situational influences were likely to affect the avoidance of stores. Consumer’s avoided stores under different physical and social context. Location, presence of friends and family and the number of fellow shopper in the stores affected the avoidance of stores. Consumer avoidance of stores was influenced by time pressured situation it was also influence by peak holiday, gift giving and weekend periods. The reasons for avoidance were multiple, consistent and unchanging. Consumer’s appeared to be influenced by not one significant attribute but
rather a multiplicity of attributes. The shoppers avoided stores if they consistently encountered the same problem in the same stores. The reasons for avoiding stores remand stable and unchanging overtime.

Strebel, Judi Ella (1997)^86^ conducted a study on "Modeling consumer choice processes for high-tech durable goods – An investigation of consumer learning under uncertainty" to examine consumer choice process for durable foods which are characterized by two or more technological alternatives and a rapid pace of technological change. Consumers make choice at both the technology and brand level. The study estimated a disaggregate model of choice based on the underlying process consumers use to formulate expectations and make decisions in a dynamic environment. The study sought to uncover the role of frustration in the purchase process for high-tech durable goods. It demonstrated that frustration with high-tech decision is presented by two dimensions. (1) Frustration with the information environment and (2) Frustration with the pace of technology. It is found that the willingness of consumers to commit to a particular technology and to make a purchase is significantly influenced by the information and pace frustration.

Barkacs, Randy (1997)^87^ conducted a study on "Analysis of consumer knowledge and decision-making in life insurance" to determine the relationships of the variables of socio-demographics, sales environment and consumer behaviour to policy knowledge. The analysis suggested tow consumer characteristics gender and household income and two behaviours seeking information and using cost related information as impacting consumer knowledge. Further men were more likely to understand and policy type than women, but eliminated household income as a factor and qualified the behaviour of seeking information and cost related information as dependent of policy type. The findings imply that sincere attempts to understand complex and specialized information may offer no assurance a consumer is more likely to understand a product from the passive and trusting consumer.

Viaene, Jacques (1997)^88^ in his paper on "Consumer behaviour towards light products in Belgium" focused on the factors that determine consumer behaviour in relation to light products. The data was collected through questionnaires by a mail survey form 1891 households. The results of the questionnaire were then analysed by means of the Triandis model to determine the behaviour. Eight components were analysed namely cognitive, affective, moral, social behavioral control, willingness to change behaviour facilitating conditions and habits.
Al-Weqaiyan, Adel A (1998)\textsuperscript{89} in his study titled “Examining the association between personal and cultural values and cross-national customer satisfaction” investigated the extent to which cultural values and personal values are associated, and whether these values systems related to benefits sought in products, expectations of attribute performance, and the formation of overall satisfaction judgements. To investigate these relationships, two frameworks were advanced, one explaining satisfaction form cognitive perspective via disconfirmation while the other from a cultural perspective through consumer values. U.S. Results obtained suggest the presence of a linear relationship between cultural values and consumer personal values and benefits sought in notebook computer. The results have also shown a better fit on the value-benefit performance congruency model (VB-P) in explaining satisfaction responses of the Kuwait in when compared to the disconfirmed expectancy model.

Sasser, Diance Denais (1998)\textsuperscript{90} conducted a study on “An Exploratory study of the consumer behavior of working adolescent females” to investigate the consumer behaviour of working adolescents. Based on cognitive development and consumer behaviour theories, the study was designed to (a) examine the spending and saving patterns of working adolescents in Louisiana (b) examine sources and amounts of income received by adolescents in the working force and (c) identify the cognitive processes used by working adolescents to decide their consumer behaviour. Focus group interviews were employed as the data collection technique. The twelve groups of interviewees were comprised of 16 & 17 year old adolescent female high school students employed part time in the work force. A total of 40 were from low and middle socio economic status families were considered. The findings indicate that the adolescents are not prepared to enter the adult world of work, nor are they prepare to make mature decisions regarding to use of their income. This finding was also collaborated by an examination of the academic achievement of the majority of the adolescents who only maintained a C average although they were enrolled in college preparatory tracks.

Lee, Jinhwa (1998)\textsuperscript{91} in his study on “Shopping orientations, purchase criteria, and consumption patterns as an outcome of the acculturation process among female Korean-American consumers” tried to extend the research in the are of consumer acculturation among the fastest growing Asian sub culture, Korean-Americans. A national cross-section of employed female consumers, 1000 Korean Americans and 1000 anglo-Americans were surveyed during spring of 1998. Data was examined
using a proposed outcome model to determine (1) how level of acculturation affects consumer behaviour and (2) how consumer behaviour differs between the two consumer goods. Consumer behaviour was investigated in terms of shopping orientation, hand bag purchase criteria, and consumption patterns. The findings indicate that personal characteristics (age, geographic locations, arrival age in U.S., and education in U.S.) significantly impact the level of acculturation among female Korean-Americans. The levels of acculturation had a direct relationship with shopping orientation. After removing the effect of income, education, and employment status, the relationship between the level of acculturation and shopping orientation was significant. Shopping orientations had a direct relationship with consumers purchase criteria for hand bags. Hand bag purchase criteria had a significant relationship with hand bag consumption patterns for hand bags. Among the high, moderate and low accultured Korean-American group and Anglo-American group there were significant differences in terms of shopping orientations, hand bag purchase criteria and hand bag consumption patterns.

Lee, Seung-hee (1998) conducted a study on "Body image, self-esteem and compulsive shopping behaviour among television shoppers" to examine the extent to which a link exists among television shopping channel viewing time, self esteem, body image, compulsive shopping and binge eating in 334 female television shoppers. Using survey methodology, television shoppers' shopping behaviours were appraised. A theoretical model was proposed which suggests a connection between consumer behaviour and body image, specifically television shopping, compulsive buying and binge eating.

The finding showed (1) some relationship between body image in self esteem in television shoppers' (2) a relationship between compulsive buying scores and self esteem in television shoppers (3) one relationship between compulsive buying scores and binge eating scores. (4) a relationship between television shopping channel viewing time and body image in television shoppers. (5) Relationship among television shopping viewing time, compulsive buying scores and binge eating scores in television shoppers. (6) Some relationships among binge eating scores, body image and self-esteem.

Wim Verbeke & Jacques Viaene (1998) in their article on "Consumer behaviour towards yoghurt in Belgium and Poland; a survey in two regions" aimed to identity similarities and differences between polish and Belgium consumers with respect to
consumer behaviour towards yoghurt. A survey of 400 respondents revealed statistically significant differences in consumption frequency, perception of product attributes and consumer attitude and preference towards yoghurt.

Sayulu. K and Ramana Reddy. V.V (1998) in their study on "Socio-economic influences of rural consumer behaviour – An empirical study" made an attempt to analyse the socio-economic influences or rural consumers behaviour in terms of their shopping habits and shopping practices. They tried to (1) Study the frequency of buying selected consumer goods by rural consumers (2) To probe into the mode of purchase of buying selected consumer goods (3) To find out the degree of bargaining in the buying process (4) To enquire the role of family members in buying different consumer products (5) To measure the relative importance of factors considered by rural consumers while purchasing consumer goods. The study was based on the primary data collected from the consumers with the help of comprehensive questionnaire in Warangal Dist., of Telangana region in Andhra Pradesh. 50 villages for each of the 50 mandals were selected for the study. The major findings of the study are (1) The frequency of purchase of different commodities by rural consumers was highly influenced by the type and nature of products. (2) With regard to mode of purchase, were highest in case of goods like electronics (90%), medicines (86%). Credit purchases were highest in case of goods like cloths (40%), groceries (39%) and lowest for foot ware (7%). The data reveals that barter as a medium of transaction till exists in rural areas. (3) About 42% of sample rural consumers "Usually" bargain in the process of purchase, while 28% "Sometime" and 11% who never bargain. The proportion of respondents who usually bargain was more in case of lower and middle income. Categories with 54% and 45% respectively, while it was only 7% in case of high income group. In case of expensive items like cloths, electronic goods both husband and wife are involved. “Price was the most important factor followed by “easy availability”, “advertising” for rural consumers while purchasing consumer goods.

Dorsett, Adlai David Samuel (1999) in his study on “The dimensions of brand loyalty and their relationships to brand behaviours and marketing actions” looked at how the brand behaviours of different loyalty segments change in response to various marketing actions, specifically sales promotion actions in the form of price changes and coupons. The four brand behaviours considered in the study are brand choice, purchase quantity, purchase timing and brand consumption. Contributions of the study
include that attitudinal loyals are more price sensitive that behavioral loyals and that loyals are more coupon sensitive than attitudinal loyals.

Knight, Susan J (1999)\(^6\) in his study titled “Characterizing the habitual dimension of consumer behaviour. The formation and persistence of habitual behaviour patterns” provided a deep understanding of habitual consumption patterns, including the role of products and social norms in their formation and persistence. It was concluded that products serve as vehicles of recognition, practically and unconscious meaning in habitual behaviour patterns. Brands, product design, and other product attributes become embedded in habitual schemes and serve as cues for automatic behaviours. Brand loyalty was found to be a special case of habitual consumption. Products serve different roles in habitual, ritual and addictive behaviours. Social norms influence the formation and persistence of habitual consumption patterns through key roles in repetitive utility.

Clarke, Marjorie J (1999)\(^7\) conducted a study on "Testing the effectiveness of Supermarket-Based environmental shopping campaigns in changing consumer behavior in New York City". The central objectives were to evaluate the campaigns effectiveness in changing shopping behaviors, to compare the results of the campaigns to one another and to examine the impact made by each of the educational devices. The survey data provided insight into what extent environmental awareness, attitudes and behaviors of shoppers changed after exposure to environmental shopping campaigns.

Shoppers increased purchases of refills and concentrates (10 to 20%), the already frequent recycling of cans and bottles increased slightly and bringing deposit containers back increased. However, other desired environmental shopping behaviors decreased, purchasing of recyclable packaging decrease roughly 12% and no one signed up for diaper service. The shopper’s environmental behavior was influenced only slightly by the amount of environmental knowledge they possessed, and that their behavior was influenced considerably more by their environmental attitudes and unknown factors outside the campaign.

Raji Reddy. D and Prudvi Raju. V (1999)\(^8\) conducted a study on "Rural consumer behaviour for seeds - A case study" in Warangal district with special reference to selected mandals. The objectives of the study are to (i) identify the buying motives of rural consumer for seed (ii) Analyse various factors influencing the
buying behaviour of rural consumer with regard to the purchase of seeds (iii) Find out the sources of information and brand awareness with regard to the seeds (iv) Examine the consumer decision making process in purchasing seeds in selected villages (v) Identity various problems faced by the rural consumers with regard to the seeds and (vi) Suggest corrective measures to improve the conditions of seeds marketing in Warangal district. The study based on primary data and collected from the farmers through a structured questionnaire. The findings of the study are (i) About 34 percent of the reproducibles are using local variety of seeds and 66 percent are using hybrid seeds (ii) The farmers are purchasing seeds from these sources, 78 percent of farmers are purchasing seeds from a whole-sale shops in Warangal city. 19 percent a farmers are purchasing seeds from local retailers and only 2 percent are purchasing from the seed dealers (iii) About 75 percent a farmers are satisfied with regard to quality of seeds, 16 percent are partially satisfied and 9 percent are not satisfied with regard to the quality of the seeds (iv) It is revealed that the main problem of seeds in charging of higher prices, supply of poor quality seeds, irregular supply and short weighment and adulteration, (v) 71 percent of farmers revealed hat the prices of seeds is not reasonable. Only 26 percent of farmers expressed hat the prices of seeds are reasonable and 3 percent expressed that they do not know. (vi) With regard to the motives of purchasing seeds, about 54 percent of farmers purchase seeds on the basis of quality followed by 32 percent price and 15 percent availability.

(vii) It is found that 90 percent of the farmers are purchasing seeds at the time of cultivation. (vii) it is also found that 90 percent of farmers do not know the brand names of seeds.

Chidambaran. K and Sheela Devi. N (2000) conducted a study on "Beauty Parlour Customers in Madurai city - A study", where an attempt is made to study the factors which influence the women to visit the beauty parlour, the type of treatment preferred and the frequency of visit and the like. The study is mainly based on primary data and collected from 150 respondents with the help of a structured interview schedule by adopting convenience sampling technique. The findings reveal that a vast majority of the respondents availing them selves of the beauty parlour services are young. With regard to the house hold income of respondents, nearly 60 percent of them are having more than Rs. 6000 per month. Nearly 86 percent of the respondents are visiting beauty parlour with a view to enhance their beauty.
Regarding the type of treatment 90 percent respondents prefer herbal treatment and only 10 percent prefer chemical treatment. Among the various services offered by the beauty parlours, a facial service is more popular followed by Bleaching, eyebrow shaping and hair-cutting. The other services such as pedicure, revenue massage, waxing etc. are not popular among the fair sex of Maturates. As regards the frequency of visits, 56% make a regular visit to the beauty parlour once in a month.

Kamalaveni. D & Nirmala. M (2000) conducted a study on "Consumer Behaviour in Instant food Products" to analyse the customers buying pattern, to identify the personal factors influencing the per-capita expenditure on IFPs and to determine the level of consumer awareness of IFPs. The study was conducted at Erode town, the Head quarters of Erode district, Tamil Nadu and the data was collected through primary sources by a structured interview schedule with sample size of one hundred. The main findings of the study are (i) The per capita expenditure of 76% of the respondents is Rs. 75/- or less per month. And this is very low. (ii) Only up to 3 varieties of main food items and side dishes are regularly purchased by 94% and 95% of the respondents respectively, (iii) Juice concentrates are regularly bought by 29% of the respondents while 39% buy occasionally and 32% never, (iv) None of the respondents use instant tea, 59% use instant coffee regularly 12% occasionally and 29% never, (v) There is a complete agreement between ranking given by housewives and working women regarding the reasons prompting them to buy IFPs.

(vi) The age and occupation significantly influence the per capita expenditure on IFPs per month, (vii) education, family size, annual income, decision makes for purchase, habit of buying newly launched products and the ability to recall advertisements on IFPs do not influence the per capita expenditure on IFPs. (viii) the level of consumer awareness of 74% of the respondents is good and for the rest 26% fair.

Srinivasan. N, Elangovan. S and Chinnaiyan. P (2000) in their study, an attempt was made to find the "Consumers perception towards the processed fruits and vegetable products" in pondicherry. The data for the study were collected from a sample of 120 consumers of 16 electoral divisions of pondicherry at random. The collected data were analysed using the multiple regression model and Garrett's ranking technique. The study revealed that the consumers with higher educational level were found to consume more of processed products. The qualities of processed
fruit and vegetable products are consumed more in the high income group. The tolerable limit of price increase identified was less than five percent, above this limit, would result in discontinuance of the use of processed products. Consumers preferred processed products because of convenience of ready to eat form and un-branded products because of cheaper price. In majority of the house holds, the buying decisions were made by the wives, followed by husbands. Functional analysis revealed that the total household expenditure and total income of the household significantly influenced the expenditure incurred on the processed fruit and vegetable products.

Sanjay K Jain & Kavita Sharma (2000) in their study on "Product related antecedents of consumer involvement- An empirical investigation" found that differences in consumer involvement with the products have been stated to be dependant on various product and brand related factors namely consumer's risk perceptions, products hedonic value, product familiarity, brand awareness, dissimilarity and difficulty of choice termed as antecedents of involvement. They investigated the relationship between product related antecedent conditions and consumer involvement for three products. It is found that consumer involvement differed across different types of products. Infrequently purchased durable products were more involving than frequently purchased non-involving products.

Colin C. Williams & Jan Windebank (2001) conducted a study on "Acquiring goods and services in lower income populations; an evaluation of consumer behaviour and preferences". Drawing an empirical evidence from several UK cities, the study found that in the realm of goods acquisition, these consumers want new goods from formal retail outlets but due to economic necessity their first option but second choice is often to acquire them informally or second hand.

Hugar. L.B. Balappa Shivaraya and Yerriswamy. J (2001) in their study on Dynamics of consumer behaviour in Vegetable marketing' made an attempt (i) to identify the economic factors and assess their influence on purchase pattern of consumer (ii) to examine / assess the personal attributes of consumer affecting the purchase of vegetables and (iii) to study the impact of services provided by the different marketing agencies on purchase behaviour of consumer. The study was carried out in Dharwad city of Karnataka State. The sample consisting of 90 respondents were selected based on random sampling technique. The data was
collected by personal interview. Method with the help of well structured questionnaire. The main findings of the study are (i) the level as well nature of income (stable is varying) had significant influence on purchase pattern of vegetables related to the quality. (2) there was a positive relationship between educational level of consumer and the extent of quantity and number of times of vegetables purchased in a week. (3) the female consumers had better purchase behaviour, compared to male consumers. (4) the purchase of vegetables in the evening times were mostly preferred by the majority of consumers particularly in the case of highly educated consumers (5) the dynamics of consumer behaviour indicated that the extent of vegetables purchased changes with the changes in the prevailing market price, more so, in low income group of consumer (6) the producer-sellers were generally preferred and the choice of the shop was based on the price, quality and weightment of the produce.

Ziauddin Khairoowala and Saif Siddiqui (2001) in their study on "Buying Behaviour of Rural consumers in Haat Markets-A case study of some selected villages of western Uttar Pradesh" made an humble attempt to study (a) the buying behavior of rural consumers in rural areas (b) to explore the potentialities and future prospects of Haat markets and (c) to identity the problems and suggest suitable measures for the improvement of Haat marketing. The study was based on primary and secondary data. The primary data was collected with the help of a structured questionnaire. The survey was conducted in five weekly Haats scheduled in the following villages of western Uttar Pradesh- Dhaulana, Dasna, Dhera, Raispur, and Masoori. The sample size was 40 from each haat, the findings of the study are

a. Mostly middle aged people go to Haats to make purchases
b. The share of women buyers is generally more than men.
c. Generally, illiterates and less educated people visit village Haats.
d. business men visit Haats more than farmers and others.
e. People with less income category visit Haat more often than people with higher income category.
f. average expenditure of visitors largely depends on the size of the markets and availability of quality goods. Haats in large villages attract rich visitors.
g. for most of people in villages, Haats are the only market place for them to make purchases.
Angulo, Ana Maria; Gil, Jose Maria, Dhehibi, Boubaker, Mur, Jesus (2002)\textsuperscript{106} their paper on "Town size and consumer behavior of Spanish house holds: a panel data approach". Aimed to analyze the effect of town size on the Spanish demand for food. The methodological approach followed in the study is to use panel data built from the Spanish quarterly, national expenditure survey to estimate a demand system. Four locations are distinguished (1) Less than 10,000 inhabitants (2) between 10,000 and 1,00,000 inhabitants (3) between 1,00,000 and 5,00,000 inhabitants (4) more than 5,00,000 inhabitants. Eight broad food categories were considered (1) Cereals and Potatoes (2) Meat (3) Fish (4) Dairy products (5) Fats and Oils (6) Fruits (7) Vegetables (8) Other Food. Income and price elasticities were calculated for each location. The conclusions are (1) results indicate that only slight changes in tastes have taken place during the analyzed period (2) Income and price elasticities use to decrease as town size increases.

Sarwade W.K. (2002)\textsuperscript{107} conducted a study on "Emerging dimensions of Buyers behavior in rural area" made an attempt to study consumer behavior aspects such as place of buying, frequency of purchases, brand deciding in the family, buying motives, shopping behavior of consumers and durability of goods, selection of brand, quality and purchasing influences the buyers in selected products in rural areas. The study is limited to a couple of villages namely Adul, Paithan and sangvi of Marathwada region. The data was collected through personnel interviews from 70 rural families on random sampling basis. It was observed from the study that the role of husband in family purchasing decisions in various items was comparatively less than of house wife. The family purchases for convenience goods in rural market was mostly did once a week and it is daily for daily consumption goods such as edible oil, sugar, tea, etc., most of the consumers from rural area developed brand familiarity with brand names such as Lipton, International Lux, Keokarpin which are heavily known in urban areas. It has been noted that "income" is the variable which determine the purchasing pattern. As most of the consumers from higher income group generally purchase products which are highly popular in urban areas. Most of the rural consumers are not aware of producer of the product. Marketing and trading of luxurious durable products such as washing machines, water heater, bathroom fittings and fixtures, air conditioning, sofa sets, camera and other products have not yet
strategically established in the rural markets. The buying behavior in general and buying decision in particular in rural areas is influenced by the factors like price, availability of products.

Ulbricht, Gottfried J.F (2002)\textsuperscript{108} conducted a study on "Nutritional information and consumer behaviour-their relationship to nutritional balance", in Berlin. A sample of one hundred and forty nine randomly selected adults was asked about the sources of nutritional information and food habits and to maintain a food record for three consecutive days. Results indicated that of the 13 sources of nutritional information, friends and relatives were most frequently quoted, while scientific publications as well as advertising on packaging material were most rarely quoted. People relying on scientific publications showed healthier eating habits. Only one of the 18 items in the nutritional behavior tested showed a highly significant positive correlation with healthy nutrition. There was a negative correlation between acceptability and healthy nutrition.

Prabhakar Sharma and Joglekar P.V.N (2002)\textsuperscript{109} in their study on "Marketing of Milk - an opinion survey of consumer perceptions at Rajahmundry, A.P " tried to (1) study the attitudes of the consumers towards the dairy milk (2) to identify the factors influencing the demand for milk from the dairy and (3) to analyse the reasons for household choice for milk from the private vendors. The primary data was collected from 400 households though a questionnaire during March 1999 to March 2000. The major findings were (1) A majority of 49% of the families purchase milk from private vendors. (2) About 75% of the families felt that the location of the milk booths is either close to residence or located within reasonable distance (3) Home delivery of milk by the private vendors strongly influence the household choice of buying milk from the private vendors.(4) More than 59% of the families felt that the milk supplied by the dairy is of medium quality. About 32% of the families consider that the milk supplied by the dairy is of low quality and less than 9% felt the milk is of high quality.(5) More than 68% of the families purchasing milk from dairy indicated that the price of dairy milk is relatively higher than the price charged by the private vendors.(6) Out of the important considerations for the household choice of buying milk from private vendors is the facility of. home delivery which strongly
influences the household choice of purchasing milk. It ensures saving of time, energy and assured supply.

Rajmani Singh and Yarso A.S (2002) conducted a study on "Consumer behaviour and consumption pattern of toilet soap in Imphal city, Manipur- A micro level study" to study (1) the consumption patterns of toilet soap in Imphal city and (2) to study the consumer behavior of toilet soap in the city with reference to reasons for using the soaps, preference of brand, factors influencing the purchasing decision and the popularity of other brands with other people. The data was collected from 250 respondents through a structured questionnaire during June July 1999 by stratified random sampling method. The findings of the study are (1) the most preferred brands are Lux international and Lifebuoy with 19% each followed by Palmolive, Liril, Lesancy, Cinthol and Carney. (2) About 46% of respondents first come to know about the soap they are using from TV media (3) A majority of respondents (79%) take purchasing decisions by themselves and the purchase of toilet soap while 17% take purchase decisions by their parents and only 4% take their decisions with the influence of relatives and friends (4) Good quality is the most significant factor that induces user to buy a particular soap followed by price, brand name and size of the product.

Sanjaya S Gaur & K. Abdul Waheed (2002) conducted a study on "Buying behavior of branded fine Rice" to understand the factors for brand preference and satisfaction in the purchase of branded fine rice. A sample of 200 households from Chennai city and 200 household from Coimbatore city were selected for the study by simple random sampling method with replacement. The data was collected by personal interview through a schedule. Major findings of the study are

(1) The decision for purchasing branded fine rice was mostly made by wives of the family

(2) The retailers were ranked as the prime source of information about branded fine rice

(3) The monthly purchase is the most preferred frequency of purchase
Most of the household purchase branded fine rice from the rice Mandy which are normally located nearer to the residential areas leading to convenience in transportation and

The quality and the image of the brand were ranked as the major factors for brand preference in the purchase of branded fine rice.

Keshav Sharma and Deepak Raj Gupta (2002)\textsuperscript{112} in their study on "Knowing the rural customers- A case study of urban analogous villages(Jammu region of J&K state)" made an attempt to examine that

a) Rural customer is not different from urban customer.

b) The factors that determine the buying decision-making of the rural customer and

c) Who makes the buying decisions? Information was obtained from 100 respondents by interviewing the customers through questionnaire in two villages in Jammu district of J&K state namely Nagrota and Rattian. The findings of the study show that rural customer in the urban analogous villages wants to acquire the urban lifestyle but when it comes to buying decision-making it is entirely different from its urban counterpart. Culture has a great influence on their buying decisions.

- Equal status of female in buying decision-making.
- The rural customer upholds its traditions and customs in high esteem.
- They hate the way their culture is being diluted through ads.
- Only a very small proportion of the younger segment is willing to change and keep only the good that their culture has.

Losarwar S.G (2002)\textsuperscript{113} in his study on "Consumer behavior towards durable products- A study with reference to Marathwada region" made an attempt to study the socio-economic profile, the role of family and friends in consumers buying behavior, lifestyles, brand awareness, the factors influencing in selection and usage of particular product, consumers attitudes, behavior and preferences and their effects on purchase decisions, the buying motives, the effectiveness of advertising on sales and purchase of consumers. The data for the study has been collected from 200 respondents (100 rural & 100 urban) by personal interview through convenience sampling technique in
Aurangabad and Nanded city of Marathwada region in Maharashtra state. The important findings of the study are

1) A majority (78%) of the consumer respondents belongs to open category and there is no significant difference between social status of consumers in urban and rural areas.

2) Newspaper readership is more in urban areas as compared to rural areas. The TV viewer ship habit of urban and rural is uniform.

3) There is considerable positive correlation between urban and rural population with reference to selection of brands of TV, Washing machines, Refrigerator, and Mixer.

4) Majority of consumers have purchased TV, Washing machines and Refrigerators from authorized dealers.

5) Company's advertisement, reputation, price and quality of the products are some of the factors influencing the choice of consumer durables.

6) Behavioral patterns of consumers have a deep relevance with their lifestyles.

7) Majority of consumers are concerned with the quality of the product.

Mcneal, James U; Chyon - Hwa yeh (2003) conducted a study on "Consumer behavior of Chinese children: 1995 - 2002." Chinese children's consumer behavior and their influence on the consumer behaviour of their parents are examined in a manner that allows comparisons with major findings reported seven years ago. Most noticeable differences are that the children's income has doubled and their spending has almost tripled during the time period. Additionally, their independent store visits have increased 32 per cent and the number of stores shopped independently, 81 per Cent. Their influence on parent's regular purchases reached 68.7 percent and on durable goods purchases, 23.3 percent.

Jacqui Daly; Stuart Gronow; Dave Jenkins; Frances Plimmer, (2003) in their study on "Consumer behaviour in the valuation of residential property: A comparative study in the UK, Ireland and Australia. This paper reports the results of empirical investigations that examine behavioral aspects of residential property valuations.
Following the house price collapse of the late 1980s in the UK, there was considerable criticism of the valuation methods used by residential valuers. In particular for the current research, the valuation methods employed by valuers had not taken account of buyer behaviour in the valuation process, which contributed to inaccurate valuations. This research investigates both the attitudes of the consumers of residential property and the actual valuation methods used by valuers to determine whether they account for buyer behaviour accurately. The study was undertaken on a cross-national comparative basis in the UK, Ireland and Australia and pursued on a qualitative basis. Overall, the research concludes that although valuers believe that buyer behaviour is an important part of the valuation process they simply do not consider buyer preferences. In effect, valuers have reduced the valuation task to a confirmation of bid price and, because of lender pressure which occurs worldwide, valuers overlook the economic sustainability of the property asset, which has severe implications for housing markets and national economies that interact with these markets.

Callen, Karen S.; Ownbey, Shiretta F, (2003) in their study on "Associations between demographics and perceptions of unethical consumer behaviour", examined that retailers may lose profits as a result of shoplifting and other unethical consumer behaviour. Research focusing on consumer ethical decision making is needed. Information provided by 1117 undergraduate students from universities within the US revealed that women are less accepting of unethical consumer behaviour than men. Subjects who reported that they very consistently follow the teachings of their primary faith are less accepting of unethical consumer behaviour than subjects who reported that they do not very consistently follow the teachings of the their primarily faith.

Dr. M.A. Lokhande (2004) in their study on “Rural marketing – a study of consumer behavior” tried to 1. Study the consumption pattern of the rural consumers 2. Study the behavior of consumers i.e., their attachment to a particular brand 3. Understand how rural consumers get information regarding various commodities 4. to understand the preferences of rural consumers. From the above discussion a few observations can be summarized 1. Rural market are developing fastly and the marketers (i.e., Local, National and International) are concentrating on this huge market by way of effective advertising, pouring a variety of branded and attractive packaged goods. As a result, the consumption pattern of rural people has changed
Consumer Behaviour Towards Two-Wheeler Users In Rayalaseema Region, A.P.

drastically. They are preferring Pepsi and Coca Cola to tea as these soft drinks are easily available in rural small shops, tea stalls and pan stalls at affordable prices. Rural Market is a huge market and to tap it fully it is needed to improve the efficiency of distribution channel so that rural consumers receive required commodities at right time, at right place and affordable prices. 2. One of the observations of the study is that illiteracy is a major hindrance in the way of rural marketing. So audio-visual ads are most effective in rural areas to inform the consumers regarding the commodities. While asked about how they differentiate the commodities of the same use, a sizeable number of respondents stated that it is difficult to make difference between two branded goods e.g. Bytco and Bytco tooth powder, Nirma and Neerma. There are a number of cases of cheating and exploitation of rural consumers. In this regard, it may be suggested that consumer protection movement should be activated in rural areas. Consumer awareness must be created by way of imparting consumer education. 3. It was observed that a few respondents had brand loyalty. Majority of the respondents (male and Female) stated that brand does not matter to them. What they want is to fulfill their needs. However, some respondents had been using only specific branded goods and did not shift to other brand. In this regard, I would like to suggest that the manufacturers, the marketers should concentrate on brand value i.e. the quality, utility and reliability of their products 4. It can be inferred from the study that majority of rural women consumers use cheaper, low quality goods while men consumers use comparatively high quality goods 5. One of the observation of the study is that rural consumers purchase required goods from retail shops in the villages. Whenever required purchasing is done from weekly bazzars and taluka places. Sometimes rural consumers purchase goods from district places. 6. It was observed that barter system still has notable existence in rural areas. Purchasing is done in exchange of grains, cotton, oilseeds etc. However daily wages earners purchase commodities on net payment basis. 7. Rural consumers gradually are being habitual of eating at dhabas, small hotels and imitating their urban counterparts. They prefer to purchase small packs and low priced commodities eg. Small packs of Parle and Tiger biscuits, small bottles of Coca Cola and Pepsi etc. 8. Consumption pattern of rural consumers id dependent on their income levels, occupations, education and social status 9. The study revealed that T.V., Movies have deep impact on the minds of rural consumers particularly children and young consumers. They concluded that Rural India, having more than 70%(72.10 crore) population living in 6.27 lakh villages, is a huge market.
Obviously a number of FMCG companies are trying their best to harness the business opportunities in rural India. Electronic media, efficient transportation system, increasing income levels and strategic marketing policies are the major contributing factors to enhance the scope of rural marketing. Rural consumer is changing his consumption habits to suit himself to changing environment.

K. Sivakumar and Dr. S. D. Sivakumar (2004) conducted a survey on “A study on farmers preference and market promotion activities with reference to Rice Herbicides”. The objectives of this study are 1. To analyse the herbicides brand recall of farmers 2. study the factors influencing farmers preference for herbicides 3. to identify the market promotion activities preferred by farmers. The important findings are 1. All the farmers are literate and majority of the farmers have farming experience of more than 15 years. 2. majority of the farmers (59 percent) do not know the difference between grass and sedges 3. Echinocloa crussgalli, Echinocloa colonum, Cenchurs ciliaris and Cyperus rotundus were major weeds in the sample area 4. Among the farmers, 80 percent of them were aware about Butachlor followed by Alachlor 5. Most of the farmers use same herbicides for more than one year 6. Dealers play an important role in purchasing of herbicides 7. Product quality, dealers influence and peer group influence were the major factors influencing the purchase of new herbicides 8. All the selected farmers opined that, post-emergence herbicides would affect the main crop 9. Method of application preferred by farmers is broadcasting with sand 10. farmers preferring promotional activities are field demonstration followed by farmers meeting. They recommended that Company should create awareness among farmers with suitable promotional activities like field level demonstrations, farmer meeting and campaign. Company should request dealers to provide credit sales. It may influence the farmers to buy.

Dr. G. Sudarsana Reddy (2005) studied on “Customer Perception Towards Private Life Insurance Companies’ Policies with Reference to Bangalore City” to know the 1. Customers’ opinion on whether private insurance policies are better alternatives of public insurance company’s policies or not 2. to identify that whether private insurance companies policies are upto the customers expectations or not 3. Exact customers’ perception about perceived risk at the end of maturity period. To know the customer opinion on increase of age limit 4. To analyse customer perception about hidden cost of private insurance policies. To identify the types of policies expected by customers from private insurance companies to check whether customers
are aware of health insurance policies or not. To know the awareness with IRDA and its role in insurance sector to find out the customers; preferred Investment Avenue when considering the rate of interests on fixed deposits. To provide suggestions to the private and public life insurance companies for successful business. The findings extracted are 1.39 percent of the respondents are private employers, 31 percent re self-employed and the remaining are government employees. 2. Majority of the sample respondents had fallen in the age group of 31 to 50 years. 3. As for as alternatives of private companies’ policies for public companies’ majority of the respondents feel that very few policies are better alternatives for public company. 4. Respondents feel that the policies offered by the private insurance are up to the customers’ expectations. 5. All most all the respondents feel that there is no risk and no need to worry about their money since all the private insurance companies are under the regulation of Insurance Regulatory Development Authority (IRDA). 6. Most of the respondents feel that there is no need to increase the age limit. 7. It is clear from the above that majority of the sample respondents perceives that all policies are coming with hidden cost. 8. Respondents are expecting policies with tax benefits, followed by value added policies. 9. Respondents are aware of health insurance policies but respondents are opined that they require more policies for illness cover. 10. Customers are interested to invest in pension policies with the comparison of fixed deposit interest rates. The few suggestions are offered to the private insurance companies as well as public insurance companies. 1. Nearly half of the sample respondents feel that private insurance companies’ policies are better alternative for public sector companies’ policies. So, private insurance companies have to take this as advantage for capturing the market and public insurance companies are required to come up with better policies. 2. Majority of the respondents perceives that private insurance companies’ policies are coming with customers’ expectations, but one fourth of the respondents are feels that private insurance companies’ policies are not up to the expectations. Hence, private insurance companies have to fill the expected gap through knowing what exactly customers want (need gap). 3. Three fourth of the respondents opinion that they do not require increase age limit for insurance, but to capture the market which is above the maximum age limit private companies can increase the age limit. 4. Almost half of the respondents perceives that all policies are coming with hidden cost and 32 percent of respondents are feel that only few policies are coming with hidden cost. In other words almost 80 percent of respondents
Consumer Behaviour Towards Two-Wheeler Users In Rayalaseema Region, A.P. perceives that private insurance companies’ policies are coming with hidden cost. So, private companies have to counsel the potential and existing customers’ to remove this perception. Customers are expecting policies with tax benefits, followed by value policies. So, insurance companies are required to come up with multi benefit policies including tax benefits. Only half of the respondents are aware of health insurance policies. Health Insurance is one of the untapped areas of insurance; there is a need to increase awareness level of health insurance policies. Most of the respondents are aware of IRDA and its role in insurance sector and they feel that private insurance companies have been investing premium amount according to the norms of Insurance Regulatory Development Authority (IRDA), but still potential customer are interested to go with Life Insurance Corporation when the decision making time comes since they are feeling that it is private company. Private companies may require extra effort to convince the potential customers. They can go with banks for marketing insurance policies.

R. Ranganathan (2005) in their study on “Consumers Markets and Buyer Behaviour of Cars are tried to 1. ascertain the customers’ opinion regarding the purpose of having a car 2. Find out customer’s perception generally about a car 3. ascertain people’s awareness about various brands of cars 3. to analyse the pros and cons of various cars present in the industry 4. to analyse the consumer buying behavior of cars 5. to provide various suggestions to serve customer better. The findings is 1. 16.9% biased towards Hyundai due to its driving convenience and AC. Hyundai was being perceived only by 11% of the customers, who were in the age group of 31-40 years. 2. About 27.2% of the consumers preferred to buy Hyundai in future followed by 17.6% of them preferred to buy Maruti brands and 13% were willing to buy lancer. 3. 39% of the surveyed consumers expect a car to be luxurious and mid sized. This market clear that the style and appearance of a car also influences a customer’s intention to buy a car. 4. From the survey it was found that 51.5% of the consumers use their cars for both long distance journeys and city uses. 41.1% of 90 people in the age group 31-50 preferred a car to be luxurious and mid sized. They preferred such a car for its usage in both city travels and long journeys. 5. 48.5% consumers of cars (even other brands) found the pricing of Hyundai cars to be satisfactory and reasonably priced. On an average, we could conclude that customers were satisfied with the pricing structure of Hyundai cars 6. Hyundai’s own outlet (HMP) is believed to be trust worthier for the services being provided compared to
other dealers. This was opinion of 23.5% consumers. 20.6% perceived that customers care would be much better at own outlets rather than the dealers. In the ranking for “main purpose of having car”, the factor that scored the highest importance were a. ‘Necessity’. b. ‘Convenience’. c. ‘Comfort’. 8. Mileage was the main criteria for the prospects looked for in a car. Then maintenance, safety and other criteria came next.

9. Auto magazines are the primary media source. Majority of the people (24%) refer to them to gather information about cars. They conclude that when a company needs an effective advertising to persuade the consumers, it should first concentrate on selection of celebrity endorsers. The framework discussed here guides the corporate to select the right celebrity to save crores of rupees, which is spent on wring selection of celebrity. Also, the firm must consider the celebrity product/brand and celebrity-target audience match to get full potential benefit of celebrity advertising. The brand managers must identify the right celebrity by keeping the long-term impact in their minds as celebrity advertisements are not only to build powerful brand but also assist to increase the recall level coupled with higher sales.

Mr. J. Clement Sudhahar and Dr. R. Venkatapathy (2005) has a study on “Automobile Purchase – Peer Influence in Decision Making”. The major objectives of the present study is to analyse the influence of peer group on the purchase of passenger cars in general, and, with special reference to the size of the car viz., small and medium. 1. to analyse the major factors influencing the purchase. 2. find out the influence of peer groups in the purchase by the size of the car. 3. to determine the most influencing peer group in the purchase process. The major findings are: 1. Most of the sample respondents taken for the study were in the age group of 31 and 40. 2. The majority of the respondents were married for 6-10 years, holding Degree and doing their own business with the reported monthly income of Rs. 21,000 to Rs. 30,000. 3. Peer group ‘Friends’ are reported as the most influencing peer group in the purchase of passanger Cars. 4. As far as the major factors influencing the purchase of cars, the Chi-square Tests revealed concrete results clearly. Accordingly the factors viz. Brand image, value, Publicity and Dealers network, After Sales Service and Vehicle Performance were found to be significant factors influencing purchase of car. 5. As for as the influence of peer group in the purchase of different type of cars, there found to be sufficient association between the variables. Whereas, the influence of Friends is reportedly higher for the purchase of small size cars, the midsized cars are equally influenced by both the ‘friends’ and ‘Coworkers’. 6. With regard to ‘Susceptibility’
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factor, majority of the respondents reported that they are susceptible to peer group influence. It may be concluded that a. Members of the sample from both small size and mid-size cars do not differ much in their opinion about the set of influencing Peer Groups in their purchase decisions b. The analysis revealed significant association between the factors like Image, Value, After Sales Service, Vehicle Performance etc., and purchase Decisions of Passenger cars c. The interpretation of the results suggest that ‘Peer Reference’ is one among the major factor which contributes to the ‘Network’ aspect of the market for the Passengers cars. d. There is a significant association between Dealers and purchase of cars e. Susceptible and Non-susceptible to peer group influence members, differ in their opinion about influence of peers groups in their purchase decision process. f. The most influencing Peer Group in the purchase process of Passengers Cars are the ‘Friends’ group of consumers. Thus the present study has made an earnest attempt to bring to light one of the hidden aspects that persuade the consumers, that is, the peer influence, in the purchase decision process of passenger cars.

Dr. V. Srividya (2005) studied on “A Study on the client Perception of Services offered by SBL Factors (Coimbatore). The objective is to compare factoring service offered by SBI factors with other receivable finances offered by commercial banks. The clientele portfolio of SBI Factors Coimbatore consists of 55% of small scale industrial units as against 45% medium and large scale industrial units. The interest rates for small scale industrial units range between 10.75%-14% and for non small scale industrial units between 13.5% - 15.75%. Further classification of the type of industry reveals 79% to be manufacturing followed by 17% in trading and only 4% in services. The manufacturing sector as a major component in the composition of industry class is understandable as it is sector that is most affected than other sectors due to delay in payments. The conclusion is though SBI Factors Coimbatore is the star performer among the branches of SBI Factors, it still has no long way to go. This can be achieved with the support of its corporate office and its parent bank State Bank of India, which has played a significant role in forwarding customers to its subsidiary SBI Factors. It may also be observed that SBI Factors should compete not only with other factoring companies but also with commercial banks offering similar services.

Dr. R. Vijay Kumar and P. Ruthra Priya (2006) had studied on “Satisfaction Derived by the Airtel Subscribers in Coimbatore". The object is the Airtel is one of the leading mobile service providers and has a strong subscriber base in Coimbatore.
through the structured questionnaires. Two hundred subscribers, both using prepaid and post paid schemes of Airtel network in Coimbatore were selected as sample respondents for the study on the basis of convenient sampling method. In order to find out the factors that influence the level of satisfaction derived by the respondents on the services of Airtel network, Chi-square test has been employed. The study reveals that the satisfaction derived by the subscribers of Airtel network in Coimbatore has been influenced by the following factors: a. Clarity of signals b. Availability of plan options c. Call charges d. The activation formalities. The study also indicates that the factors such as, the scheme opted by the respondents, coverage of the network an the value added services offered by the Airtel network do not influence the satisfaction derived by the sample subscribers.

Nithila Vincent (2006) surveyed on “A Study on Brand Consciousness Among Children and Its Effect on Family Buying Behavior in Bangalore City”. The objective of this study are: 1. to study the level of brand consciousness among children in the age group of 8-16 years, residing in south Bangalore city 2. To analyze the effect of brand consciousness among children in the family buying behavior 3. to examine whether unbranded products provide same satisfaction as branded products and customers’ preference for unbranded products 4. to offer valuable suggestions to the marketer that would help in product planning, product promotion and product pricing. The findings of the Hypothesis Testing is Children’s’ insistence for branded products and parents’ preference for branded products is dependent. There is a significant difference in the reasons for buying branded items amongst the various income groups. Parent’s acceptance of child’s suggestions and the gender of child are independent. There is no significant difference between the satisfaction levels of branded and unbranded products. That is, unbranded products give same satisfaction as branded products according to respondents. A brand aims to segment the market in order to differentiate supply and fulfill the expectations of specific groups of customers. Products cannot speak for themselves, the brand is what gives them meaning and speaks for them. Brand image is built with the logo, name, and slogan all consistently speaking about the USP of the brand. Strong brands command premium, they do well during economic slowdown and can be extended to new business with ease.

Segmentation in Rural India. Rural India has a population of around 742 million in 200 million household. Agriculture and allied activities are still the means for livelihood for majority of this population. The diversification in agriculture towards cash crops, coupled with the shift to non-agricultural sector, also contributed to the increase in their disposable income. The corporate do not put their best efforts to tap the high potential rural consumers, due to the lack of a concrete idea in terms of identifying the segmentation for properly targeting the market. A general assumption is that the people at bottom of pyramid have low purchasing power for goods and services and they spend their incomes on basic needs like food and shelter. Another major misconception about the developing markets is that the goods available in these markets are very cheap, which is the prime factor to attract the Bop segment. So, it is very difficult for a new company to be established and harvest profits from this market.

Subhadip Roy (2006) has studied on “Consumer Choice of Motorbike Attributes: An Application of Conjoint Analysis”. The Indian two-wheeler industry is set to become more competitive as most of the strategic alliances have broken and the foreign are operating independently. In such a scenario, the players need to know the importance of the attributes of a motorbike and whether there are any differences of choice pattern in different segments of the consumers. The objective was to find out the consumer preference ordering of various attributes of a motorbike and applicability of conjoint analysis in finding that out and the probable use of the tool in new product development and market segmentation. The findings are Fuel efficiency is the most important attribute of consumer choices regarding motorbike. This is followed by the brakes which is more of a safety purpose. There exists significant difference in preference pattern of the students and the nonstudents. They concluded that the study can act as a stepping stone of the study with more detail and rigor. Because the findings suggest that any company in the motorbike business should concentrate on fuel efficiency as that is most important to any consumer, Then it should focus on the safety aspect as there is an increasing awareness about safety and people want safer vehicles.

Dr. R. Kanthakrishnan (2006) studied on “Marketing of Amway Products – A Study with Reference to Madurai City in Tamilnadu”. The objectives of the study are 1. Marketing practices of Amway Distributors 2. Problems faced by Distributors in marketing Amway products 3. Factors influencing customer’s attitude towards
Amway products. The suggestions are made to create awareness, Amway must take effective sales promotion methods like advertising so that the products reach every class of people. Even though Amway offers quality goods at customer convenience, its prices are very high. The prices is the main factor, which curtail the purchase of Amway products. So, Amway should take steps to reduce the price of the products to gain more customers.

Ashvine Kumar Sharma and Shafali Nagpal (2006)\textsuperscript{128} surveyed on “Marketing Customer Information File (MCIF): A Powerful Tool For Banks”. MCIF can enable a bank to emerge as a strong customer-centric bank. Functions like sales/marketing/business development proposed to be created as a part of LOB and drawing support from MCIF will go long way in achieving this objective. The output from MCIF can be utilized for myriad purposes viz taking 360 degree view of customers. Last but not the least even if best technology is purchased and until the same is put to effective use, it would prove to be useless. Therefore, need to get users requirements about MCIF will need to be put for effective use through institutionalizing the system and making it an integral part of Business reviews exercises? This will be achieved through bringing all the disparate data systems running independently today throughout the bank to converge into Data warehouse. While the MCIF is, primarily a marketing management tool, it can be a bank’s single most important in house strategic planning tool as well.

Dr. (Mrs.) S. Banumathy and S. Kalaivani (2006)\textsuperscript{129} had studied on “Customers’ Attitude Towards Cellphone Services in Communication System”. The present study has been made to identify the customers attitude towards cell-phone services. Many private operators have entered into the cellular segment to provide services. It has brought heavy competition into the market. They have to find out the customers’ attitude towards this service, which could be useful to formulate new strategies, policies and market their services in a better way. Most of the cellphone subscribers have the problems in network coverage. To overcome this problem, the service provider must install more towers where they are not having their wide service area coverage. Respondents are expecting more value added services such as E-Banking, E-Ticketing, E-Global payment apart from the services they are providing like SMS< call divert and so on. The handset cost on high. The handset manufacturers should reduce the cost to enable more people to use the cellphone. Subscribers should be well informed about the availability of services and the method of using cellphone.
Customer satisfaction is measuring the scale of the credibility of the services provided by any organization. Cellular services are not an exception to it. The survey gave an opportunity to get the feedback of customers about the cellphone services offered by the service provider. The results of the survey have created a good image for the service providers. They need to bridge the gap between the services promised and services offered. BSNL must improve the quality of services to compete with the private service providers. The overall customers attitude towards cellphone services to compete with the private service providers.

Dr. V. Darling Selvi (2006)\textsuperscript{130} has studied on "The Changing Scenario of the Consumption Pattern of Employed People". They conclude that our needs for survival and prosperity are substantially influenced by attitude. The process of change is found instrumental in the formation of attitude. A change in lifestyles, a change in behavior and a departure from time tested values and norms are influenced by attitudinal change. Lifestyles portraying the image of an individual or a group are substantially influenced by change in the environmental conditions. A change in the society is sizably influenced by education, employment and income. As such the survey result which has been conducted among fifty sample respondents of Kanyakumari district shows that the changing pattern of expenditure results with the increase in recreation which is followed by cosmetics, clothing, medical, transportation, electricity, communication, fuel, food, education, detergents. As per the Maslow's Need Hierarchy theory, it is understood that the annual consumption expenditure of the employed people is more with regards to increase in their status, then to safeguard themselves, to satisfy their basic needs and then only belongingness need. When the expenditure level increases it is implied that the standard of living of the people has increased. Hence, it can be concluded that the standard living of the employed people in Kanyakumari District is good.

Dr. Shrimant F. Tangade and Dr. Basavaraj C. S. (2006)\textsuperscript{131} surveyed on "Perceptions about Consumer Protection Laws and the Consumer Forum : An Emperical Study of Complainant - Consumers of Gulbarga District". The objectives are to know the awareness and extent of awareness about major consumer protection laws amongst complainant-consumers. To study the perceptions of the complainant-consumers about the consumer protection laws and functioning of the District Forum. To draw suggestions and conclusions based on the findings of the study. Government should include consumer education in the curricula of schools and colleges. This will
help in creating awareness about consumer protection laws amongst the public. The Door Darshan and All India radio should telecast awareness programmes more frequently. These are the best media to create more awareness among illiterate consumers of rural and urban areas. Government should also take up possible measures to insist private television network to telecast more number of consumer awareness programmes. For more effective consumer protection movement, it is necessary that the consumer should be vigilant, responsive and responsible. Therefore, consumer education is necessary to avoid their own victimization. Consumer should recognize their rights and fight for their protection by organizing themselves and with the help of redressal agencies established by the government in each district, when majority of the consumers become vigilant and reactive, businessmen would be compelled to pay proper attention to the consumer rights for their own survival.

Veenapani (2006)\textsuperscript{132} surveyed on “Using Information Technology to Enhance Customer Service”. When an organization is selling its services or products to another organization or an individual, in many cases, a competitive advantage is gained by provided superb customer service. Technology improves service levels, by giving access to information, and has an increased geographic and demographic market reach. It is getting integrated, providing wider applicability abs ease of use. Use f technology facilitates better customer service, bringing down the cost, but use of appropriate technology is very essential. Firms opting for higher technology, increase their operational risk, unable to manage and integrate the technology. Implementation of information technology to enhance customer service also calls for training and change management. Without the change in the mindset and attitude of employees, organizations cannot successfully implement the technology planning should be integrated well with the organization marketing strategy.

Prof. Anu Singh Lather and Tripat kaur (2006)\textsuperscript{133} has studied on “It’s All At the Mall: Exploring Present Shopping Experiences”. A. To delve into the buying behavior of shoppers and to get an insight to find out the most preferred attributes stores in shopping malls perceived by them. B. To see the influence of education and age cohort on shoppers’ perceptions of mall experiences. C. To determine the preferred promotional strategies of malls practice by shoppers. The findings offer new sight into the debate about what make shoppers choose one place over another and how retail management cab drive traffic to their stores. In order to improve store
performance, retailers must begin to think like shoppers. The information thus collected form two hundred shoppers as per the objectives of the study and the results say that shoppers are very choosy and, they will visit those malls and like to spent hours where they feel malls are responsible for presenting and managing a fantasy world what I called the best shopping experience. Specifically, the study has presented an overview on the present situation of organized retail formats with special reference to shopping malls, it has defined that teenagers would like to visit mall more frequently and prefer to visit with their friends colleagues as their mall companion. In response to changing consumer needs and increased competition, entrepreneurs have developed new formats for providing merchandise and services ranging in apparel, through shopping malls which have been a significant fixture in foreign culture.

G. Kavitha (2006)\textsuperscript{134} studied on “A Study On the effectiveness of The Advertising Techniques Used in the Personal care Segment of Women Consumers”. The study aims to find out the various techniques of advertising and the effectiveness of these techniques on women in the personal care products segment. The study follows the explanatory research design. This type of research design helps explaining the effectiveness of advertising techniques. The advantage of using such a research design is that it is highly unstructured, a very flexible kind of research design, results can be generalized and information is gathered considering practical possibilities. The study adopts quantitative approaches of research. This is done by way of survey and relevant data is collected and analyzed. The main reason for using quantitative research is to determine whether a particular population shares certain characteristics in common. Quantitative research is appropriate for measuring both attitudes and behavior and thereby, it is useful to determine the preference or beliefs of a population as well. In the shampoo category, emotional appeal play a greater role than celebrity endorsement as seen in the case of Sunsilk. The salient finding is in the cosmetics segment, the feel good factor plays a greater role in the ads as seen from the lakme ads.

Dr. K. Maruthamuthu and K. Krishnakumar and M. Vasan (2006)\textsuperscript{135} surveyed on “Consumer Behaviour and Brand Preference of Britannia Biscuits – An empirical study with reference to salem, tamil Nadu”. The objectives are a. to understand the brand preference of Britannia Biscuits by consumers b. To evaluate the quality of Britannia biscuits availed by consumers c. To find out the medias’ influence in
P. Thirumoorthi and P. Karthikeyan (2006)\textsuperscript{136} studied on "A study on Retailer and Customer Attitude towards P&G Detergent Powder in Coimbatore City". The primary objective of the study is to find the Retailer and Customer attitude towards P&G detergent powder. To find out the goods, services, and schemes margin by different brands perceived by the retailer and customer. To study about quality, quantity, price and various other factors for preferring a particular brand. Based on Retailer the findings are 1. The majority of the respondents were retailers 85% and 15% were from departmental stores. 2. Majority of the retailers were having 5 years and above experience in the market. 3. 45% of the respondents were purchasing P&G detergent powder per month. 4. 34% of respondents sell more than 100 Kg of detergent powder per month. 5. Most of the retailers expected discount schemes. 6. 79% of the retailers are satisfied with current sales promotion technique. 7. 63% of retailers are recommending P&G products to customers. 8. Most of the respondents feel that P&G detergent powder is poor in margin. 9. Majority of the retailers say P&G detergent powder has excellent distribution. The study was conducted to find out the customers attitude towards P&G detergent powder in Coimbatore city and it was carried out among retailers and customers. The different types of factors that influence the customers were found to be brand name, availability, advertisement, different varieties, price, quality, and type of package. It is found that, the company has to adopt new strategies in order to sell the product more effectively. The company should introduce more economical packages of Ariel, additional varieties and better promotional strategies to maintain the market constant. Thus, it can be concluded that the customer and retailer attitude towards the P&G detergent powder is positive.

S. MeenaKumari and K. Narashiman (2006)\textsuperscript{137} has studied on "Consumer Expectation and Consumer Perception: A study on Retail Sector of Kanchipuram Town". The purpose of this study is to define the dimensions of service quality and examine the service quality gap. Accordingly, the study has two objectives: 1. To investigate the dimensions of the service quality 2. To identify the service quality differences between the expected services and perceived services. They conclude that the paper helps to identify the gap between customer expectations and customer experience on encountering the services of a retail sectors in Kanchipuram town. There is low difference between expectation and experience in physical aspect of
retail sectors. The retail outlets in this urban areas have good display materials and equipments. Service personnel are capable of handling customer complaint. If the error free transaction and courteous behavior is implemented, then all retail outlets in Kanchipuram town can be par with retail outlets of major cities.

Swapna (2006) has surveyed on “Customer Service at Singapore Airlines”. SIA has become a role model for “service” in the airline industry. From the very beginning, it had focused on customer satisfaction as its highest priority. It constantly brought about innovations in its services to retain its existing clients and to attract new customers. SIA tried not just to satisfy its customers, but to “delight” them. SIA won many awards for its continuous efforts to maintain service standards, both in flight and on the ground. It was awarded the “Airline of the year” and “Best Transpacific Airline” awards by OAG(UK) in 2003 and the “world’s Best Service Award” by Travel & Leisure magazine, in the same year. In the preceding years it won awards in several categories as “Best Long-haul Airline”, “Best First Class”, “Best Economy Class”.

Dr. Ritu Narang (2006) has studied “A Study On Branded Men’s Wear”. This study was taken up in the city of Lucknow as an intention to explore the purchase behavior of the buyers of branded men’s wear. The objectives of this research are: 1. To study the purchase behavior of the buyers of branded men’s garments 2. To study the impact of advertising on the purchase decision of buyers 3. To study the impact of promotional activities on purchase behavior of buyers. The conclusion are: 1. 70% of the respondents came to know about the brand through the print, broadcast and outdoor media and 23% through friends and relatives 2. Most of the time buyers visit the showrooms of branded garments with the purpose of shopping. The purchasing of branded garments is not impulsive. However, compared to women, male buyers visit the showroom for passing the time. 3. The number of people visiting the showroom with a brand in mind is same as the number of people visiting the showroom with no brand in mind. Though the majority of the respondents stick to their brand preference after entering the store however, more women stick to their brands preference than men. That means that men can be influenced to change their brand preference in the store. 4. Advertising has more influence on purchase decision of women and is independent of age and income 5. Though advertising can create an impulse among the buyers to purchase those garments that people don’t need, but it is independent of age 6. Among the various promotional schemes and
advertising discounts buy 2 get 1 free schemes have maximum influence on buyers decision of particular brand.

Prof. Usha Arora and Girish Taneja (2006)\textsuperscript{140} has studied on “An Analytical Study of Physicians behavior Towards marketing of Pharmaceutical Products”. The objectives of the study are: 1. To explore customer needs and wants from a pharmaceutical company 2. To study the factors affecting the decision of doctors while prescribing a product 3. To recommend appropriate marketing strategies to Pharmaceutical companies as per customer needs.

Muruganantham G. and Dr. S. kaliyamoorthy (2006)\textsuperscript{141} has surveyed on “Role of Celebrities in Two Wheelers Advertisements: A Study With Special Reference to Karaikudi Town”. The objectives are a. to study the consumer interest towards the celebrities b. to compare the celebrity advertisement with ordinary Advertisements and c. to analyses the role of celebrities in two wheeler advertisement. The researcher has identified the following findings on the basis of the data form respondents 1. 86% of respondents are male and 54.6% of the total respondents are unmarried 2. Regarding the educational qualification, major portion of the respondents is with school level education 3. Most of the respondents ranked Sun TV first followed by Vijaya, Jaya and Raj TV 4. In those preferred TV Channels, the respondents are interested to watch News, Cinema, Sports, serials and other programs such as songs, comedy programs etc 5. 60% of the respondents feel that the celebrity advertisement will increase the price of the two wheeler brand 6. Almost all the respondents feel that TV is the most suitable media for two wheeler celebrity advertisement followed by newspaper.7. All the respondents feel that a celebrity should give the correct information about particular two wheeler brands 8. Majority of the respondents are having strong feeling that celebrity who are endorsing a brand are not using the same brand 8. An interesting finding from the research indicates that 42.8% of the respondents feel that a single celebrity should endorse only one product category at a given time. There is no doubt about a celebrity’s power in popularizing brands. Celebrities attract the attention, create interest to see the particular advertisement, can provide a point of differentiation increase the advertising impact and, if delivered in the correct manner, can be quite effective. The most crucial issue to celebrity endorsements is the choice of the right celebrity for the company and celebrity audience match. For a successful celebrity advertisement, the focus should be on the celebrity and the brand together.
Devesh Mishra and Madhurima Deb and Prof. Kalyan Kumar Guin and Prof. Gautam Sinha (2007)\textsuperscript{142} has surveyed on "Customer Relationship Management (CRM) in Context of food marketing - A Fuzzy Logic Approach". The first rule of food marketing is the Focus on customer benefits - i.e., the primary reason consumers buy certain products in the first place. In mind, the environmental benefits are important to consumers, but they are not the primary reason for all but consumers prefer one product to another, so treat them as good, value added secondary benefits. When played by "the rules," food marketing can lead to product improvements that can enhance marketability, improve overall performance, and become a potent new source of innovation. To prevent the good quality food products from winding up in the food graveyard, we should focus communications efforts on the primary benefits that our environmentally inspired technologies can support.

Mrs. P. Santhi and Dr. U. Jerinabi and N. Mohandas Gandhi (2007)\textsuperscript{143} studied on "Green Consumerism - Issues and implications". Environmental marketing emerged out of the amalgamation of "social marketing concept" and "the ecological marketing concept" during 1980's. It is an open ended rather than a long term perspective. It focused more strongly on the natural environment it treats the environment as something, which has an intrinsic value over and above its usefulness to society. It focused on global concerns rather than those of participating societies. The consumer movement is an important potential influence on the marketing of almost any product. The consumer movement and the green movement began to overlap in some of their areas of interest. In terms of eco efficiency of products, both movements want to see efficiency made, high value products being offered to consumers. However, consumerism stresses the need to get ever more consumption out of given amount of money, while the green movement stresses the need to reduce consumption. Even the basic principles of consumerism have been amended to accommodate environmental issues. Green consumerism an environmental marketing is likely to evolve in three phases namely, substitution, systematization and social change, during which it will sprout, grow and finally blossom.

Dr. A. Vinayagamoorthy (2007)\textsuperscript{144} surveyed on "An Empirical Study on Shampoo Consumption". Consumers are creatures of unique characteristics. Each one differs from very other in the universe. Each one behave differently from time to time and place to place. This may be called the law of individual differences. Such being in the case, it is worth to make a study of consumer behavior in a particular situation.
Shampoo is a low cost, inexpensive, mass consumption product, which requires search efforts with regard to availability, quality, price and other information related features. How do consumers come to know about the product? What makes them to turn to this new product? The specific objectives of this study are: 1 to find out the awareness among the consumers about the various brands of shampoos available in the market 2. To ascertain the factors influencing preference of a particular brand shampoo by the consumers 3. To examine the target age group for different brands of shampoos 6. To ascertain the consumer opinion about the shampoos they use. Majority of the respondents in the study area prefer a shampoo for its fragrance, quality, colour and advertisement. Most of the sample respondents have used the shampoo for bath and full body bath. This means that there is a big market potential for manufacturers of shampoos. Most of the consumers felt that they have become habituated to use shampoos. They could not give up the habit. They felt that they cannot do without shampoos.

Paromita Goswami (2007) has studied on “Customer Satisfaction with Service Quality in the Life Insurance Industry in India”. The objective of the study is to identify the dimension of service quality that ensures maximum satisfaction for the customers in the life insurance industry. Accordingly, the following hypothesis is proposed: Superior service quality performance in certain dimension ensures maximum customer satisfaction in the life insurance industry. It may be concluded that the responsiveness of service quality provides maximum customer satisfaction to the life insurance industry in India. With the increase in the overall market size of the industry as well as increasing competition since 2000, different players of the industry should invest to improve the customer relationship. This would not only involve implementation of CRM solutions, but also internal marketing of the CRM concept. This would naturally require giving more emphasis on giving training to the insurance agents.

K.M. Chinnadorai and B. kalpana and B. Sadhana (2007) surveyed on “A Study of Motivational Factors and level of satisfaction of Agents and Development Officers of LIC of India”. The broad objectives are to study the performance of agents and development officers in team building. To study the training methods used by the development officers to train their agents. To identify the factors that motivates the agents. To offer suggestions based on the results of this study. The study was conducted to know the performance oriented team building aspects of agents in LIC.
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in India in the context of the competitive environment created by the private players of the insurance industry. The development officers motivate agents and guide them to perform better as a team. These teams are the vital sales force, which execute business for the companies. The study also tries to find out the development officers to motivate their teams of agents. The respondents, despite the various incentives provided to them, have adopted from commission as the most motivating factors for an agent to pursue the insurance career. To conclude, the agents and the development officers play a vital role in performance oriented team building activity in the insurance business and thus give a personal touch in the insurance business.

Anand and B.S. Hundal (2007) surveyed “Motivators for purchase of Durables for Rural and Urban Consumers of Punjab”. The present study aims to examine the competitive buying behavior of rural and their urban counterparts towards the purchase of refrigerators. A comparative study is needed to assess the similarities and differences between buying behavior displayed by both urban and rural consumers with regard to durables. Further, it will guide various durables manufacturing companies about modifications required in present marketing strategies applied for tapping urban markets and applied successfully to the rural markets. To achieve these objectives, an attempt was made to compare and analyze the factors which act as motivators both for rural and urban people in purchase of refrigerators. Motivational factors included in the present study are based on a similar study made by Gupta, in which he attempted to explore the most appealing motivational factor among ‘symbol of social status’ were the major persuaders for refrigerators purchase among all. To conclude marketers must understand the psyche of the rural consumers and then act accordingly. To effectively tap the rural market, a brand must associate itself with the same thing the rural folks do. It can be achieved by utilizing the various rural folk media to search them in their own language and in large numbers so that the brand can be associated with the myriad rituals, celebrations and other activities where they assemble. Finally, the need of the hour is to understand the dynamics of rural markets in order to capitalize the opportunities emerging in the Indian rural markets.

Radha Krishna and Shylajan C. S. (2007) surveyed on “Determinants of Habitual Buying Behaviour: A Study of Branded Apparels”. Due to fierce competition exacerbated by the rising costs of attracting new customers, most firms endeavor to retain existing customers. Since all companies depend on repeat business,
there is a growing need for a greater understanding of the factors determining customer loyalty. In case of repeat purchasers of low involvement products, the consumers have neither the time, nor the resources or the motivation to engage in a complex decision making process. Brand awareness and brand visibility plays an important role along with some products features like absorbency and shrinkability. This is in line with some previous researchers, which found that brand awareness as a significant determinant of habitual buying. Hence, it can be concluded that for most of the products, brand awareness is a significant determinant for buying behavior. So apart from providing all the product features, companies should go for aggressive marketing and provide significant brand visibility.

Shirshendu Ganguli (2007)\textsuperscript{149} studied on “Drivers and effect of Customer Satisfaction and other Factors on Churn Among Indian Cellular Services Users”. It is clear that youth are always less satisfied and maturity comes with age and so, the aged customers are more satisfied. Young people are more likely to experiment with cellular services and trying out various available options. Also with the increase in education level the judging power of customers’ increase and so satisfaction comes down, as they judge the services with more knowledge. It is easier to satisfy less educated and hence less informed people. Postpaid customers use a lot of features which are not available in the prepaid segment, the facilities provided are more and hence postpaid subscribers are more satisfied. Customers who have already churned before at least once are more skeptical, so in general their satisfaction level is low. Network coverage is one of the most important criteria of judgement, and of course, better market presence due to better marketing influences and increases the customer presence are more satisfied.

Girish taneja and Neeraj Kaushik (2007)\textsuperscript{150} studied on “Customers’ Perception towards Mobile Service Providers: An Analytical Study”. The perception of mobile users was studied through the relationship between the four independent factors along with the demographic characteristics of users. These factors were extracted from the factor analysis from the exhaustive list of statements. In general, only partial support was found for the hypothesis proposed in the study, suggesting that the perception of mobile users is a multi faceted phenomenon and that a multilevel framework can be applied in order to predict the perception of users. The mobile users perceive the various features as four factors customer care, service features, call rates and promotion and availability.
Raghunadh Acharya Madabhushi and Sanjay Fuloria (2007) surveyed on “Customer Lifetime Value and Company Worth”. The objective is to construct the worth index of the company considering the CLV of all its customers. Further, the CLV can also be used for monitoring and managing the customer. The model derived for computing the worth of the company based on the CLV can be used for mergers and acquisitions, and also to track the progress of the company. The CLV of a customer computed will be primarily used to manage and monitor the customer, so that the existing customer is not lost to the system. This becomes important in view of the fact that acquiring a new customer is very expensive.

Dr. B. V. R. Naidu (2007) studied on “Buyers Perception towards Prawn Feed – A Study in West Godavari District, Andhra Pradesh”. 1. To study and analyse the perceptions of farmers towards prawn culture 2. To study the perceptions of farmers of west Godavari district towards prawn feed 3. To study the prawn feed industry, in general 4. To provide various suggestions to serve the consumers better.

On the basis of this research work, every farmer engaged in prawn culture must have minimum education to depend on technical assistance to avoid losses, as prawn culture involves high risk. Prawn feed producers should provide technical assistance and guidance to the prawn harvesters for using feed in better way. Apart from quality, relationship with buyers plays an important role in purchasing a particular brand of prawn feed. Government should provide marketing facilities to the farmers to market their output because majority of the farmers are selling their output in the local market or to the local agents. Prawn harvesting requires huge amount of funds than any other culture. So the government has to facilitate funds to harvesters with low interest rates, otherwise moneylenders are cheating the harvesters with high interests and purchasing the output for a lesser price.

Dr. Madhvendra Misra (2007) surveyed on “Customer Segment Research and its Role in Designing sales Promotion Program for mall Car Industry in India”. In the process of research study by the survey of consumer and people in trade, the researcher while checking the effectiveness of the sales promotional plan observed the following signs as a result of effective sales promotional plan: 1. Higher number of serious inquires which is normally in the ratio of 1:10 increased to around 5:10 and the realization rate of transaction/sales increase to around 1.5 time the normal period when consumer promotion tools like price cut, insurance and registration are not available 2. Increase in the rate and budget of local advertising and displays 3. Higher
The survey of the consumer exhibited that the potential customer of the small car manufacture is highly price oriented and deals offered by the company and dealers have increased the level of price sensitivity of the customer. This had made the customer promotion oriented and at occasions buyers of new cars of specific company tend to wait for a deal before making a purchase decision. This behavior is indicative of the fact, that in the small car industry price is a crucial factor affecting sales volume and the sales promotion efforts should be direct to meet this basic attribute of the customer.

Chandan A Chavadi and Shilpa S Kokatnur (2007) studied on “Consumer’s preference for Financial dailies: An Empirical Study in Bangalore”. In order to examine the issues related to consumer preference, this paper has the following objectives before it: 1. To study the factors influencing the choice of financial daily 2. To study the time duration for subscription of financial dailies 3. To know the age group of customers who prefer financial dailies 4. To study the influence of price on the choice of financial dailies. The newspaper industry is in its buoyancy, As it is witnessing very huge investments due to the increasing literacy rate and technological revolution. Newspaper have become more portable and attractive. They are driving the publishers and customers to grab the opportunity available in the form of information. Proliferation of internet and international connectivity has affected newspaper publishers globally. The publishers are on a constant look out to find out the factors which influence customers the most. Research studies are conducted to continuously monitor the changing taste of the customers so that the up graded version can be delivered to the customers in time. With content getting improved and prices becoming more competitive, newspaper industry is in the upswing.

Harsh Arora (2007) surveyed on “Word of Mouth in the world of Marketing”. “Everyone agrees that there is no better advertising than word of mouth. After all, a customer who calls you, following a personal recommendation from a friend or colleague is more likely to buy”. By this, it can be concluded that this traditional concept of WOM is very effective even today, and most most probably it will be important even in future. This is because word of mouth is a process of communication for people within their groups formal and informal. They share their opinions, which influence the purchasing decision of other people.

Dr. R. Vijayakumar and Dr. N. Raman and Prof. P. V. Prabha (2007) studied “satisfaction Derived by the Users of Clinic Plus Shampoo in Coimbatore”.

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The present study has been conducted by the researchers with the primary objective of measuring the extent of variation in the level of satisfaction derived by the users of Clinic Plus Shampoo in Coimbatore and the factors which influence the satisfaction derived by the respondents. The study also offers constructive suggestions for improving the satisfaction of the customers.

Soniya Billore (2007) studied “Cross-Cultural Analysis of Customer Attitude Towards Banking Services: A Comparative Study of Indian and Japanese Consumers”. The objective of the paper is to give an insight into the likes and trends of the customers belonging to different countries and having different life styles. The goal is to identify some parameters and tendencies that run as a common thread between the two sections of the world, as far as banking services are concerned. The direction of the paper is: To discuss the consumer behavior, using secondary data, with regard to the savings attitude of Japanese and Indian consumers. To discuss researchers regarding importance attributed to banking services as paramount to the savings behavior among Japanese and Indian consumers. The application of this paper will be extended in future research to understand the savings attitude of these population under the current economic situations and the influence of the past on their economies. The service providers can attempt to improve the way in which they approach the populace, thereby creating a profitable situation, and thus a more satisfied customer. Banking is very critical to people and so is savings. In this context, for one reason or the other the request to gather money for now or for the future is predominant. Customers desire a global service climate, which can enable them to enjoy service standards at par with any other bank in the world.

B. S. Bodla and Sushma Rani Verma (2007) studied “Life Insurance Policies in Rural Area: Understanding Buyer Behaviour”. To prepare the profile of life policyholders in rural area of Haryana state. To examine the preference of the policyholders towards various types of policies of insurance. To probe into the reasons or the causal factors behind the insurance product purchases in rural areas. Respondents belonging to the age group 31-40 dominate the rural insurance market. LIC has got the maximum market share among various life insurance players. Money back Policy is the most preferred policy in rural areas followed by Jeevan Anand and Endowment Policy. The role of advertisements is still not up to the mark in motivating rural people to buy insurance policies. During the study, it was also observed that the rural people have less faith in private players.
Venkoba Rao (2008) studied "Measuring Customer Satisfaction in Indian Low Cost Air carriers". The objective of this study is to measure the satisfaction of customers with various services provided by low cost air carriers. Overall, a majority of respondents are dissatisfied with various factors involved while travelling a low cost airline. Understandably, the overall flying experience of the customers is also dissatisfactory. Considering previous experience as an important factor for customers, low cost carrier companies should focus their efforts in giving a memorable flying experience to customers by improving the overall operations. Otherwise, as the results indicate, the customers may not prefer to travel again or even recommend it to others even though they are highly satisfied with low fares. Studies report that low cost airlines will grow at the experience of surfaces transportation. LCC companies should inevitably turn to take up active overall customer satisfaction initiatives.

Dr. S. R. Sharma and Prakash Tiwari and Hemraj Verma (2008) studied "A Study on the Impact of Socio-Economic and Geographical factors On Students Pursuing professional Courses". The main objective of the study is to find out the impact of socio economic and geographical factors on students pursuing professional courses in Dehradun region. From the captioned analysis it can be concluded that socio economic and geographical factors are playing a major role in students decision to pursue professional and technical education in the region of Dehradun. As it can be inferred that there is no significant difference in the salary expectation of the student pursuing MBA and B. Tech courses.

Sandip Anand (2008) studied "Ad Avoidance in Hair Care Market: Reiteration of Need for Consumer Justice". The broad objectives of the research were to find out cause of T.V. ad avoidance. To study if there exists a TV advertisement avoidance for hair care category amongst the consumers. If yes, what are the cause of ad avoidance for hair care products in India. What could be the triggers for other media?

Despina Karayianni and John Mylonakis (2008) studied "Buyer Satisfaction, Purchasing Decision and relative Contribution of Promotion Tools to Olympic Products: The Athens 2004 Experience". The variables used to measure buyer satisfaction by Olympic products were valid and reliable. Olympic products buyers claimed that they were satisfied with product quality. Even though television was the primary source of information on Olympic products, the image it created was not satisfactory, contrary to general belief television showed a negative impact on
consumer purchasing decision. Olympic games organization has become part of our society's fabric, it offers the chance to reconcile cultures to bridge social and economic gaps and to improve the quality of life for billions of visitors, spectators and consumers, it also provides an opportunity for global business, as well as, international and local organizations to offer differentiated products and services. It seems that in the case of Olympic products the expensive above the line promotion tools seem to be less effective in gaining consumer satisfaction than below the line promotion counterparts.

Subhash Jha (2008) studied on “Understanding Internet Usage Pattern among Students in a Northeastern State of India”. The findings of the study reveal that gender, monthly household income, and education determine the usage pattern for several purposes on the internet. Identification of these variables among the internet users provides opportunities for the advancement of the business of internet access services in India. Moreover, better understanding of the uses and gratifications from the internet usage can help the ISPs to customize their offerings. For example, chatting done more by females can be used by the services providers to design their offerings to make things easier for the female students who use the internet for this purpose frequently.

Shirshendu Ganguli (2008) studied on “Drivers of Customer Satisfaction in the Indian Cellular Services Market”. Research has been done over the years, in different services sector to find out the drivers of customer satisfaction with respect to service quality. However, very few studies have taken into consideration the service features. Also, hardly there is any study that has been done on the cellular service industry which has considered both services quality and features together as drivers of customer scenario. Therefore, this study explores the variables of service quality and service features with regard to Indian Cellular services, and the two fold objective of this study is to find out the underlying constructs of these variables from the cellular users perspective, in the light of the users experience in using the services of a cellular company, and then study the impact of these underlying factors on customer satisfaction. This study, aimed at exploring the drivers of customer satisfaction among the Indian cellular service users, provides several insights. Customer satisfaction from all points of view, i.e., satisfaction from usage of the service, recommending the service to Others, and repeat buying intention, is not affected by the supporting features.
Abhigyan Sarkar (2008)\textsuperscript{165} surveyed “Latest Trends in Consumer Buying Behaviour in Lifestyle Centers Worldwide”. We can conclude based on the correlation analysis done by the researcher that a less money conservative person is generally more materialistic, tends more towards impulse buying, has a positive attitude towards debt, is open to new experiences and is high sensation seeker, and is like to be young and from high economic class. This type of person is the ideal customer for a lifestyle center. Undoubtedly, hedonic motive plays a crucial role when the buyer is engaged in recreational events. Lifestyle centers are clever designs to make the customers spend. They offer more to their shoppers than just shopping. They know how to make the customers come to them. Placements of the stores are the unique characteristics of modern lifestyle centers.

Nikhil Chandra Shil and Bhagaban Das (2008)\textsuperscript{166} surveyed “A Study Customer satisfaction with Regard to Banking: An Application of QFD”. Focus on the issues of using QED for ensuring and increasing the customer’s level satisfaction concerning a service organization perspective. Quantify the hierarchy of customers requirement form the voice of customers and rank them to satisfy in a prioritized way and Make a good balance between the dominating factors of target groups requirements and the technical descriptors to meet the requirements through the construction of the HOQ. QFD is based on the philosophy that the ‘voice of the customers drives all company operations. This TQM technique seeks to identify those features of a product or service which satisfy the real needs and requirements of customers. It is usual to express the customer needs in their original words and then translate these needs into the technical language of the organization. It promotes the mechanism to target selected areas where improvement would enhance competitive advantage.

C. V. Rathnayake and H. S. C. Perera and S. A. Buddhika (2008)\textsuperscript{167} studied on “Customer Complaining Behaviour in Retailing: An Empirical Study among young Retail Customers”. Complaining is one of the central behavioral concerns on which a retailer has to expend a considerable attention. Proper understanding of the dynamic of customer complaining behavior supports the retailer to treat the customers who are not satisfied with the retail experience. This, paper investigates the complaining behavior of young retail consumers is Matara District. First, The result reveal that youngsters view complaining as wastage of their time and effort. Moreover, they slightly believe that they have knowledge on the complaining
Dr. N. Panchanatham and S. Senthil Kumar and S. Jhansi and A. Mani (2008) surveyed on "A Study on Policy Holders Expectation and Preference Towards selected Private Life Insurance Companies in Karur District". To know the policy holders preference and expectation of life insurance. To find the satisfactory level of policy holders about the products of various life insurance. To identify the main factors influencing preference and expectations of life insurance policy holders. Analyze the gap between the expected performance by the customers and actual performance by the company. To analyze the policy holders opinion towards the premium aspects and other charges. In Indian marketing, insurance is one of the emerging sector, many private companies are entering into this sector for earning profits as well as they provide service to customer, who are living in the rural and urban areas. The main aim of insurance is to give protection for entire life to the family members sharing their risks. Today's maximum number of people have the knowledge of insurance and its benefit as a result the urban population got more attention and it led to good insurance penetration in urban areas, well as the rural areas also.

A sarangapani and T Mamatha (2008) studied "Rural Consumer: Post-Purchase Behavior and Consumerism". To analyse their consumption patterns with regard to select fast moving consumer goods in the sample area. To investigate the motives of rural consumers, their brand preferences and shop patronage with regard to select FMCGs. To examine the post purchase behavior of sample rural consumers in terms of their levels of satisfaction and consumerism in rural areas and to suggest measures for effective marketing practices to be adopted in rural areas to suit the rural consumers, in the light of the findings of the study. The essence of modern marketing concept is to satisfy the customer, and naturally all the marketing activities should revolve round the customers and their buying behavior. The key to ensure consumer satisfaction lies on understanding the customers, his likes, dislikes, buying behavior, buying motives and buying practices. Knowledge of customer behavior is important for effective marketing efforts and practices. Today, the rural marketing is becoming with the increase in the disposable income of the households.
Vaibhav Shekhar and Nithin Gupta (2008)\cite{170} studied on "Customers perspectives on Relationship Marketing in Financial Service Industry". The paper reviews literature in the area of relationship marketing form the perspective of the customers. This paper aims at understanding the motivation of the customers to establish and maintain a relationship with a financial service provider and also to determine the main factors that contribute to the development of relationship between the service provider and the customers. Literature reveals that ever since the emergence of the concept of relationship marketing in the early 1980s, there has been a definite tendency to view and understand it from the perspective of the marketers. Although there is recognition that understanding the customers perspective on relationship marketing is critical for organizations, especially for financial service providers, yet little research has done in this regard.

Dr. A. Lalitha and Dr. J. Ravi Kumar and K. Padmavalli (2008)\cite{171} studied "Brand Preference of men's Wear – A Case Study". To know the reason why customers prefer branded shirts and pants to unbranded ones. To find out the influence of advertisement for branded clothing for the purchase behavior of the respondents. To know the factors influencing customers while choosing branded shirts or pants. It is concluded that educational qualifications, employment status, age group, convenience of shops, and advertisement are influencing factors for purchasing the branded shirts and pants by the respondents. The study reveals that the advertisements play a limited role to choose the brand among ready made dresses available in the market.

Dr. D. N. S. Kumar (2008)\cite{172} surveyed on "Changing Consumer Behaviour and Soft Drinks Marketing In North-Goa, A Case Study". To know what are their attitudes and beliefs about various brands of soft drinks and consumption patterns adopted by them. To find out, how far individual determinants and external variables influence the pre purchase, purchase and post purchase behavior of consumers and identify the effects of such variables. To measure the value transmuted by the functionaries. To analyze the consumer perception of the important attributes in respect to the various brands of soft drinks.

Prof. Shilpa S. Kokatnur (2009)\cite{173} studied on "Consumers perception of Private Brands: An Empirical Examination". To understand the perception of consumers for the new private labels introduced by retailers. To identify the consumer perception of store image on private labels.
Dr. S. V. Pathak and Aditya P. Tripathi (2009) surveyed on “Customer Shopping Behavior Among Modern Retail Formats: A Study of Delhi & NCR”. Review of existing literature has made the researcher formulate the following objectives: To find out the factors that affect the buyers decision making among the modern retail formats, and to evaluate the comparative strength of these factors in buying decision of the buyers. Retailers need to think about shopper and not just about a format as understanding the shoppers dynamics holds the key to such a business. Retailers would have to create a new delivery formats that can cater to the huge mass of consumers. Retailers must understand what value a shopper is looking for and how the retailers can deliver that desired value to the customer. However, most retailers look for the what they are offering an dhow shoppers can fit into the retailers scheme of offerings. In the longterm, such strategies may not be visible. Sam Walton and Jack Welch share line of thinking that consumer is the source of competitive advantage and one of leading UK based retailers, Tesco Inc. has shown how understanding a consumer can be a source of redefining business and gaining sustainable advantage.

Dr. N. Kathirvel (2009) studied on “A Study on Satisfaction Level of Farmers Towards Production and marketing of Agricultural Products”. The general objective of the study is to examine the satisfaction level of production and marketing of agricultural commodities. To analyze the satisfaction levels of farmers in production, marketing, government advice etc. To offer suggestions to improve the production and marketing of agricultural products. The size of the farm holdings has a direct effect on the output of agricultural products. Sub division and fragmentation of the farms leading to uneconomical holdings result in lower output. Necessary steps should be taken to consolidate the smallholdings of the farmers to make the agricultural holdings more economic so that it will increase the output. The uneconomic holdings may be converted into economic holding through cooperative farming.

Megha Trivedi and Nirmit Agrawal (2009) studied “A Study to Find the Gaps in Services Offered by ICICI bank with Regard to Customer expectations and Deliverables” – The Icfai University Journal of Services Marketing, Volume: VII, Number:1, March 2009. The most important objective of this study is to determine the gap in services offered by ICICI Bank with special reference to the expectations of the customers and services offered. SPECIFICALLY, THENRESEARCH
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ADDRESSES THE FOLLOWING QUESTION: WHAT IS THE DEGREE OF CUSTOMER SATISFACTION ON VARIOUS DIMENSIONS OF ICICI Bank?

Learning to understand customer needs will enable banks to enhance customer services and reduce the customers banking costs. These results should be useful to ICICI. Gap analysis between expectations and deliverables should be carried out regularly to measure the current level of satisfaction for customers and to know what the pluses and minuses of the bank are, so as to improve those factors on which it is losing out.

Shitala Tripathi (2009)177 surveyed on “Customer Satisfaction Level of Operators Towards Tata Indicom PCO in Gorakhpur”. The main objective is to measure the satisfaction level of operators i.e., PCO booth operators using Tata Indicom PCO and compare it with others. The paper also brings forth the market scenario by analyzing it and accordingly suggests some better improved services. The prime focus of this study is on PTB and CCB. Telecom space in India is in a growing phase, but in this short stint post liberalization, it witnessed a corporate battle involving interests of different service providers and allegations of subjective treatment being leveled against authority. In order to fulfill Universal Service Obligation and to penetrate the vast market which is still devoid of telecommunication services taking into consideration the affordable issue, TTSL has to devise a plan which not only provides earning to the company, but also counteracts, both direct and indirect.

Dr. Pawan Garga and Dr. Karminder Ghuman and Dr. Balram Dogra (2009)178 surveyed on “Rural Marketing of Select Fast Moving Consumer Goods in Punjab”. The objective of the present study is to develop an insight into buying behavior of rural consumers of the state of Punjab fro the Select FMCGs. Rural market has its own set of challenges. Therefore, organizations need to unlearn and then relearn the marketing strategies and tactics that will enable harnessing the immense rural potential. The approach, strategies and marketing mix need to be modified and examined from rural consumers perspective to be successful in the rural market.

Pooja Mengi (2009)179 studied on “Customer Satisfaction with Service quality: An Empirical Study of Public and Private Sector Banks”. The objective is to identify the dimensions of SERVQUAL that ensures maximum satisfaction for customers in the banking sector. Accordingly, this hypothesis is proposed. In the emerging competitive environment and IT era, with little or no distinction in the product in the
product offerings, it is the quality of service that sets one bank apart from another. The results of the study indicate that intangibility and reliability provides maximum satisfaction to customers of private as well as public sector banks. The banks need to focus on other dimensions of SERVPERF such as responsiveness, assurance and empathy which plays an important role in service quality. Superior SERVQUAL performance will ensure maximum customer satisfaction and also help in attaining customers loyalty.

Ashok Kumar M. and Rajesh R. (2009)180 studied on “Whether Today’s Customer Are Satisfied? – A Study With Banks”. Many a times, disputes arise between customers and banks on various matters such as wrong debit to accounts, excess recovery of interest, charges, wrong dishonor of cheques, inadequacy in service etc. The study has made clear that the associate banks under study are attempting their best to attract higher rates of customer satisfaction. However, with sincere efforts and positive attitude, the needs of many customers can be satisfied when banks aim at “Customer Delight”, “Finally, when all the banks accept their full responsibilities, performance always improves. It can be concluded that both public sector banks and private sector banks lack one or the other aspect so that there is no significant difference between overall customer satisfactions of the banks.

Gopal Das and Dr. Rohit Vishal Kumar (2009)181 studied on “Impact of Store Amenities on Buyers Behavior: A Study of Convenience Goods Buyers In Organized Retail Sector In India”. In the retail context, consumer goods enjoy predominant place in the terms of volume and sales revenue. In our day to day life, we need innumerable convenience goods. The organized retail sectors are keeping almost all convenience goods under one roof. This convenience obviously attracts moiré customers. But more numbers of national and international players are entering into the Indian organized retail sector. So the organized retail sector is becoming large. Everybody wants to attract more customers through various promotional and other competitive schemes. situational factor has an important on the consumer buying process. There are many players in the retail market with different promotional schemes and facilitates. In the face of so many options, the customers also want to satisfy their unstated needs. Once the customers are satisfied with the unstated needs in the retail malls, then there is the possibility of a revisit.

Dr. Neeraj kaushik and Deepak Gupta (2009)182 studied on “a Study of Consumer’s Buying pattern of Cosmetic Products in South Haryana”. To study the
impact of demographic variables viz., age, occupation, income etc. on the consumer’s preference for the cosmetics. To study the consumer buying behavior related to the cosmetics in South Haryana. To analyse the attitude of consumers for shift from non herbal to herbal products.

Girish Thakar and Nitin M. Joshi and Dr. A. K. Chitale (2009)\textsuperscript{183} studied “An Investigation of Customer awareness with Reference to Green Marketing of Automobiles: An Empirical Study Conducted At Indore, Madhya Pradesh”. The objective of the study was to explore the basic parameters for development of new marketing strategy encompassing “Green Marketing” of automobiles among the consumers of the region chosen for this study. To be able to meet the above objective, research was conducted to measure the awareness for the green automobiles among the customers segments and to measure their willingness to pay extra, if the green automobiles cost more. Looking to the significant awareness about green marketing prevailing among the customers, the firm must adopt suitable green marketing strategies. The government policies should aim at encouraging the innovations and development of low cost technologies associated with the green automobile.

Ponnam Abhilash and Subhadip Roy (2009)\textsuperscript{184} studied on “Indian Consumers perception of Country of Origin on Organizational capabilities”. The objective of the study is to find out whether customers associate specific organizational capabilities and specific industries with specific countries. This study has its own share of limitations. One of the limitations is that, this study is confined only to one city, such a study if replicated would give more consistent results. From the study, it can be favourably concluded that COO effects exist at first place and they are distinct with respect to specific countries and not so specific for few countries with each country representing multiple capabilities. The results are more encouraging in the case of industries as each country could be distinctly associated with only one industry.

Dr. N. Yesodha Devi and Dr. V. S. Kanchana (2009)\textsuperscript{185} studied on “A Study on Customer Preference and Satisfaction Towards Restaurants in Coimbatore city”. To analyze the customer preferences towards restaurants. To analyze the factors that influence a customer to choose a particular restaurant. To study the consumption pattern in restaurants. To study the opinion about the services in restaurants. It is evident from the study that majority of the consumers have visited different restaurants at different times. So the restaurant owners have to take steps to retain the customers and make them a permanent customer. Majority of the respondents came to
know about the restaurants through their friends. Hence, the restaurants can advertise in the local medias like radios, Newspaper, Magazines etc. to attract more customers. Quality and taste are the two major factors considered by the respondents in selecting a Restaurant and so the restaurant owners should not comprise on these aspects at any costs. Customers are more discerning and demanding. And they always want to experiment with the money they spent. They look for new endeavors and experiences and it has become a challenge to keep them loyal to a particular eat out. With rapidly shifting loyalties, Customers who are ready to experiment look for variety and do not have any specific likes or dislikes.

Anubhav Anand Mishra (2009)\textsuperscript{186} studied on "A Study on Customer satisfaction in Indian Retail banking". To measure the level of satisfaction of retail banking customers. To identify the factors of customer satisfaction in retail banks. A major contribution of this study is the provision of an approach for the managers. To identify the factors of customer satisfaction in retail banking sector in INDIA. Although the satisfaction levels are on the higher side, yet there remains a lot to be done by the managements of the retail banks in order to maximize their customers satisfaction and improve on the retention rates. The satisfaction of the customer with the services of Indian retail banks is linked with the performance of the banks. concerning future investigations, researchers should make use of the variables used in the research for studies on other industries as these are not industry specific and thus can be used to measure the satisfaction levels of customers in other retail settings. Secondly, similar studies can be conducted in other cities as well as on other retail banks.

G. V. Venela (2009)\textsuperscript{187} studied on "A Study on Two-wheelers in the Indian Rural Market". To study the marketing practices followed in rural market. To study the buyer behavior of rural consumers regarding two wheelers. To identify the place of purchase and measure the satisfaction levels of rural buyers.

Kallol Basu (2010)\textsuperscript{188} studied on "Customer Lifetime Model for the Magazine Publishing Industry". Since ages, magazines have served the information requirements of readers around the globe. However with the global economic slowdown, magazine publishers are forced to not just supply information, but also analyze ways to serve its clientele better. In this paper, we try to understand the potential trends and phases that magazine publishing lifecycle typically encounters. Thereafter, we try to stimulate a model that can calculate the customer lifetime value.
for magazine publishers which would also aid in understanding the implications of the same.

Gaurav Jaiswal and Dr. Praveen Sahu and Manita Matharu (2010)\textsuperscript{189} studied on "Consumer Preferences Towards Service Industry : A Factorial Study of Restaurants". To develop and standardize a measure for evaluating consumer preference for selection of restaurants. To identify the underlying factors for selection of restaurants. To open new vistas for further researchers. In the present business scenario, identification of consumer preference has become a crucial element. In this study, we found that consumers prefer those restaurants that provide the maximum degree of satisfaction. By this study, it has been concluded that various factors are responsible for affecting the choice of consumers regarding restaurants.

Manish Mittal and Anisha Daga and Ginni Chhabra and Jyoti Lilani (2010)\textsuperscript{190} studied on "Parental Perception of the Impact of Television Advertisements on Children's Buying Behavior". Whether their children like watching television and the number of hours their children spend before television on weekdays and on weekends and vacations. Whether children prefer watching television over talking to their friends. Playing outdoor games and studying. The role played by children in family purchase decisions. The most influential factor driving children's purchase decision. What category of product advertisement their children like watching the most and whether it transpires into demand for the same. The study provides important insights into parental perception of their children's buying behavior. The study indicates that parents accept that their children love watching television for long hours. They on an average watch television for 2.48 hours on weekdays and 3.47 hours on weekends. The children also prefer spending time before television than engaging themselves in talking to friends or playing outdoor games or studying. The parents also believe that children are increasingly playing important role in family buying decision and television advertisement are the most important factor affecting children's demand for a product.

Manoj Patwardhan and Preeti Flora and Amit Gupta (2010)\textsuperscript{191} studied on "Identification of Secondary Factors that Influence Consumer's Buying Behavior for Soaps and Chocolates". To study the existing literature on factors affecting consumer's buying behavior. To find out various factors that affect consumer's decision making process and to find out the association among the various factors. It can be concluded from the study that among various reported common factors which
influence a consumer's mind like product past history, ingredients, cost, availability, packaging, fragrance and its popularity etc., there are few which are significantly more critical like composition of the product, attractive packaging style and overall look of the product. We assume that these factors may be the secondary determinant factors which may influence the choice of a brand from among those in the consideration list in consumer's mind, but may not be the most important and primary determinants for short listing brands.

Isita Lahiri and Pradip Kumar Samanta (2010) studied on “factors Influencing Purchase of Apparels from Organized Retail Outlets”. Retailing has changed the future of several companies across the world. In this booming retail market in India it become inevitable fro the companies to learn how to retain their markets share as well as to enhance it. With the entry of bigger players, the retail market is getting more and more organized and structured. Competition will soon be very intense. Research reveals the cost of retaining customers is conservatively estimated to be one fifth of the cost of acquiring new ones. Existing customers generate larger margins and profits than the new ones. In the present scenario, the researchers want to foray into explore the different aspects that have impact on consumers buying behavior in the retail; segment in India. Retailing covers a very wide range of products and services, hence the researchers have decided to focus only on the organized apparel segment. It is also relevant to mention here as the organized retail market is just growing in India, The researchers will concentrate the whole analysis based on urban India. The agenda of the study is to know the customer. In order to achieve the said objectives, the researchers have to an understanding.

Dr. V. Mallikarjuna and Dr. G. Krishna Mohan (2010) studied on “Customer Switching Behavior – An Evaluation of factors Affecting Mobile Users”. Indian mobile services market has grown manifold in the last five years and the subscriber base had crossed 320 million by the end of October 2008. The growing affluent middle class, low cost of handsets and call tariffs has helped this stupendous growth. Even now, the penetration rate of mobile phones in India, in comparison to other markets like China, Japan and European countries is low. This presents an enormous opportunity for the Indian mobile service operators to enhance their markets share through mindshare. The recent policy initiative of allowing new operators in a circle has added fuel to the competition in the cellular market, bringing the call tariffs to the lowest in the world. The fierce competition among the cellular
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service providers resulted in numerous tariff plans, group plans, contracts and top up plans. Today, an Indian customer is Overwhelmed with the competing offers and service packages from the competing operators.

Dr. A. Venkatachalam and M. Sivakumar (2010)\textsuperscript{194} studied on “A Study on Rural Insurance Policyholders’ Satisfaction In Dindigul, Tamil Nadu”. The main objective of the study is to measure the level schemes which are offered by general insurance business houses. It covers the level of satisfaction derived by the policyholders from rural insurance schemes and identifies the factors influencing the same. To study the various rural insurance policies offered by the general insurance companies. To assess the level of satisfaction of policyholders with rural insurance schemes. To identify the factors influencing the satisfaction of policyholders. To offer suggestions based on the findings of the study. As policy holders awareness has been found to influence their level of satisfaction, the insurance company should come forward to present advertisements in regional language. It will create awareness in the minds of public at large. It is also found that the unclaimed discount is available only for poultry insurance. The present study suggests that the unclaimed discount may be extended to all types of insurances.

Anubhav Anand Mishra (2010)\textsuperscript{195} studied on “Factors Affecting Customer satisfaction and their Relative Importance in the Retail banking Sector: An Empirical Study”. In such trying times of mature and intense competitive pressures, it is very important that banks retain a loyal customer base. In order to achieve this and improve their market and profit positions, many retail banks are targeting their strategies and policies towards increasing the satisfaction levels of their customers, and building upon their customers, and building upon their loyalty through improved service quality. Identifying the factors that influence the level of satisfaction of the customers of the selected retail bank and assessing the relative importance of these factors on the overall satisfaction of the customers. A major contribution of this study has been the provision of an approach for the management of the banks to identify the factors of customer satisfaction and to assess their relative importance on the overall satisfaction of their customers.

Soumya saha and Munmun Dey and Sumanta Bhattacharyya (2010)\textsuperscript{196} studied on “Factors affecting Consumer Buying Behavior of Shoes in Kolkata: A Case Study”. To determine the factors influencing the buying behavior of shoes among the buyers in Kolkata and to determine the marketing mix that the producers must
concentrate on for effective exploitation of the Kolkata market. The factors to be considered by shoe manufacturers are quality and durability of the product. Consumers are found to consider these attributes as important in making their decision. They should also give special attention to rightly pricing the product after taking into consideration the price charged by the competitors. The marketers should emphasize on convenient location of shops and also in maintaining high quality standards to ensure that they gain fame through word of mouth advertising. Goods after sales service will also help to gain an edge over the others.

Dr. Chandan A. Chavadi and Shilpa S. Kokatnur (2010) studied on “Driving Factors and Effectiveness of Sales Promotion in Shopping Malls: A Consumer Perspective”. To examine the factors driving customers towards shopping malls. To analyze consumer buying behavior for four promotional tools viz, price discount, sample, free gifts and buy one get one free. To identify the popular consumer promotional tools. To study the influence of demographic variables on sales promotion. Among all the promotional tools buy one get one free is a popular promotional tool followed by price discount, sample and free gifts. The demographic variables do not exercise influence on the promotional tools. Inspite of the challenges, sales promotion act as a versatile weapon for marketing the products and services. Understanding the product life cycle, skillful marketers can maximize effectiveness of promotions. New sessions and enable more sales for the company. Promotions have a long way to go and need to be used more aptly as they cost the company money.

Kumaresan and I. Chitrakala and K. Gowtham (2010) studied on “A Study on Credit Holders’ Expectations and Preferences Towards selected Banks in Coimbatore City, Tamil Nadu”. To analyze the credit holders awareness and preference of credit cards. To identify the main factors influencing preference of credit card holders. To find out the satisfaction level of credit card holders. To find out the main problems faced by the credit card holders. To offer summary of findings, suggestion and conclusion. In the present scenario, banking companies are playing a vital role. Many MNC’s and private sector banks are entering in the credit card market for earning profits and to provide good services to the customers in all areas. Effective measures should be taken to make the consumers more aware about the pros and cons of the credit cards among the users. Such an attempt will help the credit card industry to achieve greater heights. 15% of the respondents are aware...
about the credit cards through television media and 12% of the card holders became aware through notices and pamphlets.

Ammar yassin and Rohaizat Baharun (2010) 199 studied on “Yemeni Consumers perception and Attitude Towards Asian Made Products”. Due to globalization of trade, a stream of research has emerged from the notion of country of origin. It is the information which can influence consumers product perceptions. COO is the most researched international aspect of consumer behavior. Despite the plethora of studies conducted on the subject, there has been a lack of knowledge on the perceptions of Arab consumers on foreign products. One of the most widely studied areas of international marketing has been the impact of COO on the consumers perception of products form both developing nations. More than 400 academic articles have been published over 40 years, with a great deal of diversity of consumers surveyed. COO research has concentrated on the examination of consumer product perceptions and towards products made in different countries based on a variety of intrinsic or extrinsic cues. Consumers in various countries have different perspectives regarding the evaluation of products. Some consumers lay special emphasis on the quality of the products and they only trust those brands which they consider to be of good quality.

Sandip Ghosh Hazra and Dr. Kailash B.L. Srivastava (2010) 200 studied on “Impact of Service Quality on Customer Satisfaction, Loyalty and Commitment in the Indian banking Sector”. Service quality is a critical determinant of competitiveness for establishing and sustaining satisfying relationships with customers. Service marketers have realized that competition can be well managed by differentiating through quality. A customer minded corporate culture, an excellent service system design, and effective use of technology and information are crucial to superior service quality. Service quality by its very nature is an elusive and abstract concept, which has been defined from different perspectives and orientations. They argued that service quality is determined by the differences between customer expectations of the service and their perceptions of the service experience argued that the conceptualization of service quality as a gap between customers attitude towards the service. The competition between private and public sector banks has resulted in an increased need for service providers to identify the gaps in the market in order to improve service provisions to retain customers.
Dr. S. Saravanan (2010) studied on “A Study on Consumer Behavior of women with Special Reference to Durable Goods in Coimbatore City, Tamil Nadu”.

To analyze the factors influencing women’s purchasing behavior. To find out the problems faced by women during and after purchase. The distinctive feature of the higher income group respondents is that, they shop as and when they like. Similarly, the housewives shop almost weekly but the working women shop only when the need arises. Education also plays a key role in shopping behavior, in the sense that, in comparison to the respondents with no formal education, respondents having the good educational background shop more often. In a majority of the respondents family, a woman plays a major role in purchase decision, and they prefer to prepare an item list before purchasing. The involvement each family member has in the family matters influences their behavior to a greater extent.

Dr. Urvashi Makkar and Vijendra Dhyani (2010) studied on “Consumer Perception Towards Different Media Options: An Empirical Study of Rural v/s Urban Perspective”. To find factors affecting the choice and the preferences of media vehicles among the rural and urban population. To find out the role of media as a buying guide. To find out the perception of urban and rural population towards various media options. Help the marketers to focus attention on the adverse media vehicles in general and e-media specifically, which are the key buying guides for the customers in urban market. One thing that is sure is that the media is having dramatic impact on the consumption patterns of the consumers, irrespective of their affiliation to certain geographical locations rural and urban and their gender. Even in this new business environment where electronic transactions are becoming the norm, the use of other media options to document business transactions is equally important, specifically for the rural consumers.

Dr. Somnath Chakrabarti (2010) studied on “A Select Study of Consumer Purchase behavior of Organic Food in Delhi NCR Region”. This paper, which is one part of a very comprehensive research work on consumer buying behavior in organic food category, explores three important aspects. First, it strives to develop an understanding about the correlation between numbers of brands purchased in the category with affective commitment score. Second, it also attempts to highlight the motivational and attitudinal aspects of affectively committed regular buyers by studying the correlations of affective commitment with importance placed on the six motivational parameters of health, curiosity, nutrition, taste, the need to protect the
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environment and the need to look after unwell people and importance placed on the relevant attitudes regarding conviction about utility of organic food, reputation of store and certification process as per existing research. Third, it attempts to highlight factors limiting more organic food usage among regular buyers in India.

Swaroop Chandra Sahoo and Prakash Chandra Dash (2010) studied on “Consumer Decision making Styles in Shopping Malls – An empirical Study in the Indian Context”. This research paper is divided into three major sections. First, we discuss the theoretical background and past research that has been conducted in this area. Although there has been a dearth of such type of studies in the Indian context, theoretical exploration can be based on international studies carried out in their countries. The second part presents the research methodology followed to investigate into consumer decision making styles in shopping malls. For collection of data, use of a mall intercept face to face interview method was adopted. The findings, as well as limitations of the study and directions for future research have been contained in the third and final section. The objectives of the study are: To investigate the consumer decision making styles in shopping malls. To study variations in the consumer decision making styles across different demographic variables.

Dr. A. Sajeevan Rao and Mokhalles Mohd. Mehdi (2010) studied on “Online User Behavior in Delhi-A Factor Analysis”. The development of information technology and the growth of the communication network has radically transformed the local networks and connected them to the international markets. The current technological development with respect to the internet has given rise to a new marketing system. The online facility benefits the consumers in many ways, including easy availability of information. This allows the users in depth information search, product comparisons and evaluations of the offerings of various suppliers. Factor analysis revealed that eight important factors such as accessibility of information, trust concern, security concern, quality factor were identified. Online buyers could gain the ability to search for products not on display, gather information without taking up the salespersons time and even purchase or pay for products for immediate factor for online buyers when they shopping. It is clear that from the research conducted that security is the important factor for online buyers they conducted the shopping online. Customers want that the information of the product should be clearly mentioned on their respective websites. Another factor which influences the buyers is the reliability factor.
N. Venkateswaran and Dr. V. Mahalakshmi (2010) studied on "The effect of Store Image on Consumers Store brand Purchase Frequency and Perceived Quality of Store Brands Around Chennai City". To determine if the hypermarket's store image affects the perceived quality of store brands in and around Chennai City. To generate maximum benefit for the perceived quality of store brands. To determine whether store brands quality affects store brand purchasing behavior and to identify whether the store image dimensions affect store brand purchasing behavior. This study provides retailers with preliminary answers to those questions and contributes to literature in retailing since there is a limited number of empirical studies investigating the links between store image dimensions and perceived quality of store brands. This study's contribution to the literature is to identify the potential role of store image in the formation of stores brands perceived quality. Moreover, perceived quality's effect on the customers store brand purchasing behavior is investigated. According to the differences between low users and high users of store brands, retailers may decide to implement different marketing strategies to improve the store brands perceived quality of those different groups of consumers.

Ravi Soni and Rohit Lohani and Mahim Sagar (2010) studied on "Factors Affecting consumer Purchase Decision of laptops". A comparative study of the various sales pamphlets of different laptop producing companies seems to suggest that almost all the laptop brands offer nearly the same configuration and features in their products to the consumers. In the research, the researchers found a number of interesting things about the top 3 selling brands in the laptop market. Sony has been able to create a good awareness among people about the various augmentations in terms of design and added features about its products. Further, it has been able to generate high brand loyalty among its users. Further, the trade shows do not seem to need to relook at their advertising campaigns as they seem to be effective.

Deepak Bhagat and Dr. B. K. Barooah (2010) studied on "a Study on Consumers Perceived Value and Satisfaction with Insecticides Used In paddy in Jorhat District of Assam". The agrochemical industry in general is a seasonal industry and since it is connected to agricultural production, it is a core industry in India. For agriculture to be commercially viable, with various other inputs, it requires certain key agrochemicals and pesticides are one of them. A perusal of the table depicts that average pesticide consumption in India over a period of 1991. Though compound growth rate shows a negative growth rate, it cannot be denied that on the demand side,
farmers were concerned that their larger and more frequent harvests would draw insect pests. This fright, along with influential marketing by pesticide producers, leads farmers to spray ever increasing quantities of these chemicals on their crops. Anticipating the importance and opportunity, a number of players entered into the market. Among the multinationals, there are Bayer Crop sciences, Syngenta, de Nocil, Monsanto, BASF’s agro division, Dupont’s agrochemical division and Cheminova.

Dr. Bernadette D’Silva and Dr. Stephen D’Silva and Roshni Subodhkumar Bhuptani (2010) studied on “Behavioral aspect of Teenagers Towards Internet Banking An Empirical Study”. Studies on Internet Banking have revealed that e-banking has led to a paradigm shift in marketing practices resulting in high performance in banking industry. The concept of Internet Banking has been simultaneously evolving with the development of the world wide web. Programmers working on banking database came up with ideas fro online banking transactions, sometime during the 1980’s. The creative process of development of these services were probably sparked off after many companies started the concept of online shopping. The first online banking service in United States was introduced in October 1994. The Internet Banking in India goes to ICICI Bank. In October 1997, it introduced its Infinity Internet Banking service, using the Bank Away software developed by Infosys, a leading domestic company. Citibank and HDFC Bank followed with their Internet Banking services in 1999. A few other Banks, such as Global Trust Bank, also offer Internet services, but these are far behind those provided by Citibank, HDFC Bank. The Internet offerings of most public sector banks are largely rudimentary merely websites that provide information on services.

Dr. Vinay Kumar Nagu (2010) studied on “Winning Customers Through Service Innovation CAB WISE”. A key issue which has attracted considerable marketing thinking over the last two decades has been the notion of customer retention. Also, forgoing long term, cost effective relationships with customers is gaining primacy. The idea of relationship marketing can be seen as a logical extension of the way in which the forces of marketing should be an organizational attitude, ethos and cultures. One of the most powerful drivers of relationship marketing has been the recognition of the fact that costs of gaining a new customer is often very high. Understandably, the marketing planner needs to ensure that the existing customer base is managed as effectively as possible. The traditional path needs to be
Dr. V. Murugaiah and Radhika Vishvas (2010) studied on "Customer Acquisition and Retention Strategies in the Service Industry – A Case Study". To ascertain the factors governing the switching behavior of the customers in different service segments. To study the means through which respondents tracked the new service providers. To understand the views of the respondents about the players in the service sector. To suggest the strategies for customer acquisition and retention. Studies show that although customers are dissatisfied with one out of every four purchases, less than five percent of dissatisfied customers will buy less or switch suppliers. Most customers will buy less or switch suppliers.

Dr. C. Dharmaraj (2010) studied on "Dimensions on Customer Satisfaction - A study the factors affecting brand preference of passenger cars. To analyze the impact of brand preference factors on customer satisfaction. The present study made a systematic effort on studying consumer brand preference towards passenger cars in India by analyzing the factors that influence brand choice of the customers and revealed the impact of brand preference dimensions on customer satisfaction. It is indeed obvious from the study that the performance factors of the passenger car brand have dominated the preference of customers, based on their economic status. The marketing communication unleashed by manufacturers and dealers also had a fair say on the total decision of the customer preference. Overall, it is the all round ability of the car brands, viz, reliability, safety, technology, value for money, high resale value, high mileage, maintenance cost, quality, comfort etc., that prove to be decisive factors of choice right across the globe as well as in India.

Dr. Neelotpal Banerjee and Dr. Anindya Dutta and Dr. Tanmoy Dasgupta (2010) studied on "A Study on Customers’ Attitude Towards Online Shopping – An Indian Perspective". To survive in the midst of intense competition, most of the companies are looking for unconventional ways of marketing. Internet is perhaps the best unconventional form of marketing that has been embraced by the companies. As the internet has been expanding, it has become a popular marketing channel. Internet is an “anytime anywhere” medium that has given birth to entirely new business models and opened completely novel opportunities for global marketing. Recognition of the operational efficiency and effectiveness of the internet is increasingly driving...
Managers in traditional companies to conduct transactions on the internet. Many companies have adopted internet for conducting business transactions on the internet. The internet offers direct links with customers and suppliers, and facilitates transactions, processes and information transfer.

Alias Radam and Mimi Liana Abu and Mohd Rosli Yacub (2010)\(^2\) studied on “Consumers’ Perception and Attitudes Towards Safety Beef Consumption”. Food safety is an increasingly important public health issue. Governments all over the world are intensifying their efforts to improve food safety. These efforts are in response to an increasing number of food safety problems and rising consumer concerns. Thus, concerns about safe beef are also definitely not new. We seem daily to be faced with reports of a beef or beef consistent whose safety has come under scrutiny. Many factors can lead to food borne disease outbreaks. Some outbreaks can be mild and affect a small number of people but others can be large and effect hundreds and thousands of people, resulting in serious short and long term consequences and even death. The contamination of raw beef with enteric pathogens originating from animals is the hazard that poses the greatest risk to consumers. Although specific concerns vary from country to country. It is clear that beef safety is becoming an issue of importance to consumers.

Mohua Banerjee and Rajib Dasgupta (2010)\(^2\) studied on “Changing Pattern of Consumer Behavior in Kolkata with Advent of Large Format Retail Outlets”. The main phenomenon in Kolkata is changing the way people of the city shop. While exhibiting gradual acceptance of the organized retail formats Kolkatans are moving out of their zone based buying behavior and have significantly increased their spending at the malls. The basic objective behind this market survey is to analyze the perceptual change in consumer frame of mind regarding modern retail outlets, the various reasons regarding consumers gradual acceptance of organized retail formats and to study consumers overall shopping experience. The broad research questions that form the basis of this explorative study are: What are the various activities undertaken by consumers during each visit to the mall? What is the nature of change in activities of consumers at malls, during the survey period? After initial experience of consumers at the malls, are they repeating their visits for successive purchases? What are the various product categories on which consumers spend at the malls?
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Dr. R. Sivarethina Mohan and P. Araganatahn (2011)\textsuperscript{216} studied on “Conceptual Framework of Mobile Marketing: Spamming the Consumer Around The World”.

Mobile phones can also be an extremely cost effective communication channel as well as an efficient way to delivering a marketing message. Promotion through Mobiles has emerged as an integral part of any brands marketing campaign today. It has become an important engagement tool for brands, and aims to fulfill the gap that traditional media has been unable to bridge. With the increasing popularity of the mobile internet, this form of marketing is soon on the edge to achieve a significant reach. It is widely believed that the success of mobile advertising will directly depend upon the penetration and the success of mobile internet. In order to make mobile marketing popular among Indian customers, the following aspects need to be borne in mind before large scale mobile advertising is undertaken. Marketers must ensure relevance, perceived consumer benefit, engagement, interaction and most importantly, respect the consumer. The cultural and personal mindset will take some time to change and it need a concerted effort to convince the audience that the mobile can offer more services than the ones currently being used i.e. voice and SMS. Mobile banking, Mobile payments and targeted and personalized mobile marketing can also go a way in creating a positive shift towards mobile advertising.

Vikas Gautam (2011)\textsuperscript{217} studied on “Service Quality Perceptions of customers About Insurance Companies”. In the light of the above background, the main objective of this study is to identify the dimensions of service quality in the Insurance industry using the SERQUAL scale and to assess the importance of each of these dimensions in the Insurance industry. To determine the perceptions of customers regarding the service quality in insurance companies. To analyze and compare the service quality perceptions of the customers in public and private insurance companies. To determine the relevant dimensions of service quality. In the increasing competition in insurance industry after Indian Government opened this sector for the private sector, companies want to differentiate themselves from the competitors and stay ahead in the race. The oldest and leading public sector insurance company – LIC in India is facing very stiff competition from the new players entering the market. Established players, mainly, LIC, is facing the increased competition on one front and a decline in the market share on the other hand. At the same time, they should also
make sure that the service quality dimensions like Reliability and Empathy in which they are doing well are given their due importance.

Dr. K. P. Sumendhan (2011)\textsuperscript{218} studied on “Status consideration And Buying Decisions – A Study With Reference to Kerala”. A complex set of socio economic, cultural, religious, psychological and environmental factors determine the consumption pattern of a given society. Among psychological factors, social status is a prominent factor that influences the consumption pattern and purchase decision of an individual.

Status deriving from the possession of a product is relevant while making purchase decisions. All incomes and educational groups have almost the same status consciousness while making purchase decisions, but the urban respondents are more status conscious than their rural counterparts. This leads to the conclusion that in Kerala, status consideration is a prominent factor that induces people to purchase goods and services.

Sapna Solanki (2011)\textsuperscript{219} studied on “Consumer Involvement For Durable And Non Durable Products: Key Indicators And Their Impact”. To find the major predictors which have an effect on consumer involvement. To analyze the impact of various predictors of consumers involvement on purchase decision of durable and non durable product categories. To suggest the consumer involvement model for both durable and non durable product categories. Multiple Regression Method suggested four models for both the product categories. The best model in case of Garments suggests that customers feel happy and pleased garments and their level of involvement is influenced by hedonic value. For this product category, they evaluate their previous experience with the product and do not purchase if they are not satisfied with the product. Customers also take advantage of special offer and benefits given by store brand in garments. They get confused while purchasing this product because of plenty of brands available and due to fashion consciousness. In case of Laptops, customers give more preference to brand and find that it shows their status, they believe that use of laptops gives them an opportunity to reveal their personality.

Dr. K. Mallikarjuna Reddy\textsuperscript{220} conducted a study on “Consumer behavior towards two wheeler motorbikes” in the twin cities i.e. Hyderabad and Secunderabad with a sample of 100 consumers by selecting two wheeler motor bikes i.e. Hero Honda, Yamaha, and TVS bikes and data had been collected through structured questionnaire. The main objectives of the study are
1) To study the behavioral factors of consumers in motor bikes.
2) To analyze the impact of behavioral factors of consumers on choosing particular
   brand of motor bike.
3) To suggest various factors to improve sales.
4) To study the consumers' opinion of their motor bikes regarding its features like
   appearance, mileage, price etc.,

His finding and conclusions are

Regarding awareness of the brand motor bikes, above table indicates that the
advertisement for Hero Honda bikes are 45 respondents where as the lowest is the 25.
But family members are 10 respondents and for Yamaha is 5 respondents. Whereas
from friends 40 respondents are Yamaha and also 25 for brand name. Regarding after
sales service of motor bikes, 50 respondents have responded very good for service,
followed by Yamaha with 45 respondents stating good. Regarding sales by price of
bikes, highest is 55 respondents opined that the price is high for Yamaha bikes,
medium is 45 respondents opined for Hero Honda bikes. 45 respondents have stated
that TVS bikes are averagely priced. Regarding the age of respondents, most of the
respondents are below 30 years of age and chosen for Yamaha bikes, whereas 40
chosen for Hero Honda, but whereas in the age group of 30-50, 45 respondents chosen
for Hero Honda, for Yamaha it is only 30 respondents. Respondents above 50 years of
age have preferred Yamaha bikes. The least is Hero Honda with 15 respondents.
Regarding satisfaction of motor bikes 85 respondents have stated that Yamaha
satisfaction is highest and the lowest is for TVS bikes i.e. 65. 35 respondents purchase
the Hero Honda Bike due to acceptance of design/style/model, whereas 45
respondents do so for Yamaha and only 20 respondents opted for TVS Bike following
acceptance of the bikes design, etc. followed by Hero Honda and TVS. This shows
that the sales of Yamaha motor bike are more by way of its design/style/model. As far
as mileage per litre of petrol is concerned, Hero Honda is ruling the market and
finding favour with the consumers. Yamaha and TVS are far below the expectations
of the consumers based on mileage per litre of petrol. This is also due to constant
advertisements through newspapers, TV, Cable TV, hoardings, road shows, etc. Hero
Honda attained supremacy due to mileage factor. In these hard days of price increases
and poor incomes, every one is concerned with economic use of vehicles. Naturally
Hero Honda has become favourite of the masses. As we can see, 60% of the
purchasers of Hero Honda are the students, while 40% of the purchasers of TVS are
the employees. That means Hero Honda bike is more popular with the students, TVS is more popular with the employees. Whereas Businessmen are opting for Yamaha as the above data shows 45% of the purchasers of Yamaha are the Businessmen. Out of 100 respondents, 50 respondents have stated that sales of Yamaha is due to its speed followed by Hero Honda for which 35 respondents spoke in favour based on its speed feature. 45 respondents have voted for Yamaha based on its superior technology compared to Hero Honda for which 40 respondents voted favourably based on its technology. This shows that Yamaha technology is marginally superior compared to Hero Honda. TVS is a poor third with 15 respondents voting for it, as far as technology feature is concerned.

A study was conducted on 221 “Factor influencing consumers buying behavior of two-wheeler at Agartala, Tripura, India”

This study is based to identify the factors that influencing the consumer buying of the two wheeler at Agartala, Tripura, India. The survey is mainly focused on the buying behavior of the consumers and what motivates them to purchase the two-wheeler. The survey also focused on the various two wheelers companies available in the market.

The sample size of 200 respondents are taken and the objectives are

• To identify the factors that influences the customer to purchase two wheelers.
• To find out how the customer are motivated and encourage purchasing two-wheeler.

The conclusions of this study are:

On the basis of data gathered from the customer survey we concluded that 51.5% of customer who were using the two-wheeler is having the age of 20-30 years and their income is also below 5,000. 64% peoples are unmarried using Bajaj two wheelers. In most of the cases the peoples are motivated from their friends (44%) and family (31%) to buy the Two-Wheeler. Peoples generally search for the installment offer and the price promotion. The customers are also influenced by the advertisement, brand and mileage.
1.12. NEED FOR THE STUDY:

The most important area of marketing is consumer Behaviour. The essence of marketing concept is the satisfaction of the consumer. This requires a thorough understanding of consumer behaviour and their buying decision making process. Consumer behaviour is a fundamental ingredient in the marketing process. Consumer research plays an important role in new product introduction and overall increase in marketing expenditure and growing concern for improving productivity.

Marketing producers, sellers and consumers are the integral partners in the market. The state of affairs and the status of any marketing situation depend on how the partners act, react and interact.

Though several studies on the subject of consumer behaviour have been conducted abroad, the explorations on the subject in the Indian context have been meager. Automobiles are particularly two wheelers market is growing at a rapid speed and is gaining importance during the last decade. The usage of two wheelers for easy transportation in both rural and urban areas has increased. Even school going children earlier used to have a bicycle but during the recent past with the introduction of scooterettes and scooty they are using automobiles.

During the last decade, a number of new brands and models were introduced and the people have wide variety of options before them. It was, therefore, considered meaningful to explore whether the Indian consumers displayed similar pattern of consistent brand consumption or differed significantly.

It is relevant to study the effect of certain market variable on subsequent buyer behaviour in the usage of two wheelers. The consumer purchase process and their buying habits are of vital importance and are relevant to the present day problems and needs of the consumer in general.

The above studies have not fully concentrated on Consumer Behaviour of Two wheeler users in rayalasama region, A.P. In view of the above studies and the importance of consumer behaviour the present study is targeted at understanding consumer behaviour with reference to two wheelers users in Rayalaseema Region, A.P.
1.13. SCOPE OF THE STUDY

The present Study covers on Consumer Behaviour with reference to Two wheeler users of Rayalaseema region, A.P. (Anantapur, Kurnool, Kadapa, and Chittor).

It is a study of how individuals make decisions to spend their available resources on Two Wheelers.

The present study covers the behavioural pattern of customers during the last decade has been studied.

1.14. OBJECTIVES OF THE STUDY:

The objectives of this study is to assess the consumer behaviour with reference to Two Wheeler users in Rayalaseema region, A.P.

1. To analyse the socio-economic profiles of consumers in Rayalaseema region.
2. To study the two wheelers market in India.
3. To evaluate the impact of Socio, Economic, Psychological factors on Consumer Behaviour.
4. To study the decision making process of purchasing Two-Wheelers.
5. To offer suggestions based on findings of the study to the Indian Two-Wheeler industry.

1.15. HYPOTHESES

1) There is a direct impact of Price as well as Advertisement on purchase of Two Wheelers.
2) Mileage is the main determinant factor for buying a two wheeler.
3) People above 40 years of age prefer scooters and people below 40 years of age prefer motor bikes.

1.16. METHODOLOGY

1.16.1. AREA SELECTION:

Rayalaseema is a geographic region in the state of Andhra Pradesh in India. It includes the districts of Anantapur, Chittoor, Kadapa, Kurnool, parts of Prakasam districts. These Telugu speaking districts were part of Madras Presidency until 1953 when Telugu speaking districts of Madras presidency were carved out to form Andhra state. Between 1953 and 1956, this region was part of Andhra state. In 1956, Andhra state was merged with Telangana to form Andhra Pradesh state.
The usage of the word and identification to a geographic area is relatively recent (early 20th century). Telugu-Kannada speaking Bellary district and Pavagada taluk of Tumkur district of the present day Karnataka also said to be part of historical Rayalaseema. It has an area of 67299 km² and population is 1,51,84,908 [2011 census] if only four districts of AP are included.

1.16.2. SAMPLING:
The study has been based on stratified random sampling technique and a sample size of 1000 users of Rayalaseema region. A sample of 250 users have been considered in each of the four districts head quarters i.e., Anantapur, Kurnool, Kadapa, and Chittoor. The sample covers various socio-economic backgrounds of the population.

1.16.3. SAMPLING TECHNIQUE USED:
The study has been based on non-probability sampling technique, in which each member of the universe has known chance of being selected.

1.16.4. DATA COLLECTION:
The data collected by the present study comprises of both primary and secondary sources.

Primary Data:
The primary data has been collected through questionnaire. The respondents were interviewed and asked to fill the questionnaire. The first part of the questionnaire contains the questions concern to the respondents profile in terms of their age, sex, occupation, educational background and income. The second part deals with their behaviour towards Two Wheelers and factors influencing in making decisions.

Secondary Data:
In order to fulfill the first two objectives of the study, secondary data were collected. The secondary data pertaining to Rayalaseema region districts were collected from various government publications and records; the major source of secondary data being census of India, 2001, District Statistical Centre and Collectorate and the web sites of different regions.

The secondary data has been collected from various magazines, journals, daily newspapers, survey reports and reference books etc.,
Data Collection Tools:
The tools used for collection of required data were

1. Structure questionnaire.
2. Personal interview

A structured questionnaire had been administered for collecting the data and also through interviews. The questions are mainly of multiple choices.

1.16.5. TOOLS OF ANALYSIS:
The data collected through primary sources has been analysed with the help of sample tools viz., percentages. Chi-square test and ANOVA test.

Chi-Square test as a test of Independence:
With the help of Chi-Square test we can find output whether two or more attributes are associated or not. Suppose we have N-observations classified according to some attributes. We may ask whether the attributes are associated are related or independent. In order to test whether or not, the attributes are independent. If the calculated value of Chi-square is less than the table value at a certain level of significance (generally 5% level) we say that the results of the experiment provide no evidence for doubting the hypothesis (or), in other words, the hypothesis that the attributes are not associated holds good. On the other hand, if the calculated value of Chi-Square is greater than the table value at a certain level of significance, we say that the results of the experiment do not support the hypothesis (or), in other words, the attributes are associated.

Analysis of Variance:
The analysis of variance frequently referred to by the contraction ANOVA is a statistical technique specially designed to test whether the means of more than two quantitative populations are equal.

There are common, however, many situations in which the response variable of interest may be affected by more than one factor. When it is believed that two independent factors might have an effect on the response variable of interest, it is possible to design the test so that an analysis of variance can be used to test the effects of the two factors simultaneously. Such is a test is called a two factor analysis of variance.

The calculated values of F are compared with the tabled values. If calculated values of F is greater than the table value at pre-assigned level significance. The null hypothesis is rejected, otherwise accepted.
1.16.6. LIMITATIONS:

The following are some of the limitations of the study:

1. A sample of 1000 respondents only has been taken into consideration in the Rayalaseema region districts, A.P. might have to some context affected the final results.

2. The study is mainly based on the information supplied by the respondents through questionnaires by direct interviews method rather than by direct observation, how consumers actually do in their purchase process.

3. Since some of the respondents non-cooperation in providing complete information, a chance of bias might have crept in the researcher work.

Despite the above limitations, the researcher put in all his efforts in overcoming the limitations and in completing the study.
1.21. CHAPTERISATION:
The entire study has been presented in the following format.

CHAPTER – 1: Introduction.
It covers the necessary background, Influencial factors, theoretical models of Consumer Behaviour and Methodology of the study.

CHAPTER – 2: Profile of Rayalaseema region and the Sample.
It provides the profiles of Rayalaseema Region and the Characteristics of the sample.

CHAPTER – 3: Two Wheelers Market in India
It explains the Market scenario of Two Wheelers in Indian.

CHAPTER – 4: Consumer Behaviour – Socio, Economic, Psychological determinants
It deals with the work that has resulted out of the survey and attempts the Socio, Economic and Psychological determinants of Two Wheeler Users of the Rayalaseema Region. The ownership pattern, longevity of usage and switching of brands, mode of payment, reasons for buying and the various products attributes that influence consumers, level of satisfaction, and after sales service, price and promotional impact on consumers while buying two wheelers in the Rayalaseema Region.

CHAPTER – 5: Consumer Behaviour – Purchase Decision Making Process
It deals with the purchase decision making process of Two Wheeler Users of the Rayalaseema Region. The role of family members in decision making process and time lag between need identification and actual purchase of two wheelers.

CHAPTER – 6: Statistical Analysis – Testing of Hypothesis
It deals with the statistical Analysis and all the Hypothesis are tested using the Statistical Tools.

CHAPTER – 7: Summary of Conclusions and Suggestions
It consists of summary of conclusions of the study and some useful suggestions have been made in order to fulfill the objectives of consumer satisfaction.
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