6.1 Consumer Buying Motives

Motivation can be described as the driving force within individuals that impels them to action. It is produced by a state of tension, which exists as the result of an unfilled need. Individuals strive—both consciously and subconsciously—to reduce this tension through behaviour that they anticipate will fulfill their needs and thus relieve them of the stress they feel. The specific goals they select and the patterns of action they undertake to achieve their goals are the results of individual thinking and learning. The specific courses of action that consumers pursue and their specific goals are selected on the basis of their thinking processes and previous learning.\(^1\)

*Consumer motivation* is the drive to satisfy needs and wants, both physiological and psychological, through the purchase and use of products and services. It can be viewed as a process through which needs are satisfied. Motivation as a Process moves consumers from latent need through stages of increasing specificity to the behaviour that satisfies the need.\(^2\)

Maslow's hierarchy of needs theory proposes five levels of prepotent human needs: physiological needs, safety needs, social needs, egoistic needs, and self-actualisation needs.

Motivation is the related concept of motion; something that can move the things is called as motive force. At the simplest level motives are prime movers of human beings. Some motives are physiological. Biological needs for food, liquids, warmth, and shelter obviously produce strong motivation. The drive to satisfy these needs is as strong as the will to service. Other motives are social
rather than Biological. The urge for security, the desire for comfort, the earning to love and beloved, and the need for status and achievement are among these.

Motives may be considered as a foundation on which to rest that the concepts follow will be the impelling and compelling force behind all behaviours. Regarding the behaviours of consumers, motivation is the drive to satisfy perceived needs by purchases and the enhanced self-image by specific object and commodity / goods selection. It is the conjugate state that can be said to channel a consumer time, money, and energy into pursuit of some definite market goal.

6.2 Evaluation of the Rationale of Buying Motives

Behaviour is initiated through need, some psychologists claim that words such as 'motives', 'needs,' 'urges,' 'wishes' and 'drives' should not be used as synonyms. One problem in motivation is deriving a basic list of human needs. The needs of consumer buying can be stated, as ego- bolstering needs. The needs to enhance or promote the personality to achieve, to gain, prestige and recognition to satisfy the ego through domination of others. Need translates into want. The extent of importance given to buying motives, while buying durable products by the respondents are analysed in the following way:

From the Table 6.1 the following observations are made with regard to the nature and extent of importance given to buying motives in purchasing the durable products

(a) Need

When the nature of buying motive need is considered, it is found that out of the 181 respondents, 104(57.46%) respondents reveal that the extent of importance as very high, followed by 53(29.28%) as high, 22(12.15%) as moderate and only 2(01.10%) as low importance. While it is noted that no respondent gives very low importance, only three respondents do not express their opinion on this buying motive.
Table –6.1: Importance given to different buying motives by the respondents while buying durable products

<table>
<thead>
<tr>
<th>Nature of the Buying Motive</th>
<th>Extent of Importance (Number of respondents)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very High</td>
</tr>
<tr>
<td>Need</td>
<td>104 (57.46)</td>
</tr>
<tr>
<td>Desire</td>
<td>21 (13.64)</td>
</tr>
<tr>
<td>Brand</td>
<td>67 (42.41)</td>
</tr>
<tr>
<td>Price</td>
<td>34 (21.66)</td>
</tr>
<tr>
<td>Quality</td>
<td>96 (56.47)</td>
</tr>
<tr>
<td>Reliability of the seller</td>
<td>24 (18.75)</td>
</tr>
<tr>
<td>Durability</td>
<td>69 (47.59)</td>
</tr>
<tr>
<td>Service</td>
<td>31 (24.03)</td>
</tr>
<tr>
<td>Method of payment – cash</td>
<td>39 (29.77)</td>
</tr>
<tr>
<td>Method of payment – credit</td>
<td>12 (10.91)</td>
</tr>
<tr>
<td>Easy to handle</td>
<td>38 (27.94)</td>
</tr>
<tr>
<td>Spares availability</td>
<td>30 (22.56)</td>
</tr>
<tr>
<td>Appearance</td>
<td>25 (19.69)</td>
</tr>
<tr>
<td>Status symbol</td>
<td>17 (13.28)</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>16 (13.01)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; - denotes non-response. Figures in parentheses represent percentage to total.

b. Desire

Desire can be stated as a want to fulfil the fancy needs of buyers. Desire manifests into a specific goal.
When the nature of buying motive desire is considered, it is found that, out of the 154 respondents, 21(13.64%) respondents reveal that the extent of importance as very high, followed by 39(25.32%) as high, 56(36.36%) as moderate, 27(17.53%) as low and 11(07.14%) as very low importance. Further it is noted that thirty respondents do not express their opinion about this buying motive.

c. Brand

A brand is a name, term, symbol or design intended to identifying goods and service of a seller and differentiates them among competitors. In common parlance, brand means a trademark to distinguish a product. The general purpose of brand is to provide product identification for assistance both buying and selling.

When the nature of buying motive brand need is considered, it is found that, out of the 158 respondents, 67(42.41%) respondents reveal that the extent of importance as very high, followed by 54(34.18%) as high, 29(18.35%) as moderate, 5 (03.16%) as low, and only 3(01.90%) as very low importance. Also it is noted that twenty-six respondents do not express their opinion about this buying motive.

d. Price

Price can be stated as one of the inhibitors of preference development. It is a commercial inhibitor because it can restrain the preference and consequent choice that the consumer may regard a particular brand. It provides for the value judgement of the consumer.

When the nature of buying motive price is considered, it is found that, out of the 157 respondents, 34(21.66%) respondents reveal that the extent of importance as very high, followed by 48(30.57%) as high, 57(36.31%) as moderate,13(08.28%) as low, and only 5(03.18%) as very low importance. Further it is noted that twenty-seven respondents do not express their opinion about this buying motive.
e. Quality

Quality is one of the primary values sought in product and brand choices. But the question of judgement of quality has taken diverse dimensions. Since quality itself is hardly ever measurable or quantifiable attribute. People tend to use various indicators for judging the quality.

When the nature of buying motive viz., quality is considered, it is found that, out of the 170 respondents, 96(56.47%) respondents reveal that the extent of importance as very high, followed by 52(30.59%) as high, 19(11.18%) as moderate, 2(01.18%) as low and only 1(00.59%) as very low importance. It is also noted that fourteen respondents do not express their opinion about this buying motive.

f. Reliability of the Seller

Reliability can be stated as the trustworthiness that the consumer keeps on the seller because the seller is the total of every thing in sales deed from which the customer expects reliability and it makes a strong impression on the customer. Every positive feeling of the customer on the seller helps in achieving success in sales deal.

When the nature of buying motive viz., reliability of the seller is considered, it is found that, out of the 128 respondents, 24(18.75%) respondents reveal that the extent of importance as very high, followed by 37(28.91%) as high, 43(33.59%) as moderate, 17(13.28%) as low and only 7(00.59%) as very low importance. Further it is noted that fifty-six respondents do not express their opinion about this buying motive.

g. Durability

Durability can be stated as lasting or prevalent nature of holding good. Generally, consumers expect continuing service from a durable product; where, the greater the service, the higher the satisfaction that a consumer derives.
When the nature of buying motive viz., **durability** is considered, it is found that, out of the 145 respondents, 69(47.59%) respondents reveal that the extent of importance as very high, followed by 44(30.34%) as high, 24(16.55%) as moderate, 7(04.83%) as low and only 1(00.69%) as very low importance. Also it is noted that thirty-nine respondents do not express their opinion about this buying motive.

**h. After-Sale Service**

A service is any act or performance that one party can offer to another, i.e., essentially intangible does not result in the ownership of anything. A company’s offer to the market place usually includes some services. A service component can be a minor or major part of the total offer. In fact, the offer can range between a pure good on the one hand and a pure service on the other. A tangible good like T. V. if accompanied by service after sales, will be treated as after sale service.

When the nature of buying motive viz., **after-sales-service** is considered, it is found that, out of the 129 respondents, 31(24.03%) respondents reveal that the extent of importance as very high, followed by 43(33.33%) as high, 27(20.93%) as moderate, 18(13.96%) as low and only 10(07.75%) as very low importance. Further it is noted, that fifty-five respondents do not express their opinion about this buying motive.

**i. Mode of Payment**

It is classified into two ways. The first one is cash-payment, the second one is credit-payment. From manufacturers’ side to gain maximum market, both the modes are being used. But, consumers could not afford to pay the whole sum due to their inability caused by various socio-economic reasons. Hence, they use credit facility. Then, credit facility on ‘buy now and pay later’ policy motivates consumers purchasing-zeal.
When the nature of buying motive viz. **method of payment-cash** is considered, it is found that, out of the 131 respondents, 39(29.77%) respondents reveal that the extent of importance as very high, followed by 36(27.48%) as high, 26(19.85%) as moderate, 25(19.08%) as low and only 5(03.81%) as very low importance. It is also noted that fifty-three respondents do not express their opinion about this buying motive.

When the nature of buying motive viz., **method of payment-credit** is considered, it is found that, out of the 110 respondents, 12(10.91%) respondents reveal that the extent of importance as very high, followed by 28(25.45%) as high, 20(18.18%) as moderate, 21(19.09%) as low and 29(26.36%) as very low importance. Further it is noted that seventy-four respondents do not express their opinion about this buying motive.

Table -6.2: Score Value Analysis for the nature of Importance attached by the consumers in the purchase of Durables

<table>
<thead>
<tr>
<th>Nature of Importance</th>
<th>Number of Respondents</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1st Rank</td>
<td>2nd Rank</td>
<td>3rd Rank</td>
</tr>
<tr>
<td>Need</td>
<td>104</td>
<td>53</td>
<td>22</td>
</tr>
<tr>
<td>Desire</td>
<td>21</td>
<td>39</td>
<td>56</td>
</tr>
<tr>
<td>Brand name</td>
<td>67</td>
<td>54</td>
<td>29</td>
</tr>
<tr>
<td>Price</td>
<td>34</td>
<td>48</td>
<td>57</td>
</tr>
<tr>
<td>Quality</td>
<td>96</td>
<td>52</td>
<td>19</td>
</tr>
<tr>
<td>Reliability of the seller</td>
<td>24</td>
<td>37</td>
<td>43</td>
</tr>
<tr>
<td>Durability</td>
<td>69</td>
<td>44</td>
<td>24</td>
</tr>
<tr>
<td>After-sale-service</td>
<td>31</td>
<td>43</td>
<td>27</td>
</tr>
<tr>
<td>Method of Payment-Cash</td>
<td>39</td>
<td>36</td>
<td>26</td>
</tr>
<tr>
<td>Method of Payment-Credit</td>
<td>12</td>
<td>28</td>
<td>20</td>
</tr>
<tr>
<td>Easy to Handle</td>
<td>38</td>
<td>43</td>
<td>42</td>
</tr>
<tr>
<td>Spares availability</td>
<td>30</td>
<td>47</td>
<td>36</td>
</tr>
<tr>
<td>Appearance</td>
<td>25</td>
<td>31</td>
<td>21</td>
</tr>
<tr>
<td>Status Symbol</td>
<td>17</td>
<td>23</td>
<td>26</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>16</td>
<td>14</td>
<td>35</td>
</tr>
<tr>
<td>Total</td>
<td>623</td>
<td>592</td>
<td>483</td>
</tr>
</tbody>
</table>

Source: Computed.
Psychographic strategies are often based on specific psychological variables. Consumers are segmented in terms of their needs and motivations, personality, perceptions, learning, level of involvement, and attitudes. Most of the psychographic studies employ statements designed to identify relevant aspects of a consumer's personality, buying motives, interests, attitudes, beliefs, and values. Psychographics are often referred to Activities, Interests, and Opinions (AIO's). In a psychographic research study, consumers are asked to reveal their personal or family reactions to a variety of statements. Further psychographic statements are designed to be either general or product-specific. 

6.3 Importance Attached to Buying Motives

The extent of influencing factors is of great importance since it is only through these factors that the buyers make decisions. The extent of importance attached to buying motives are examined with the help of parameters such as Need, Desire, Brand name, Price, Quality, Reliability of the Seller, Durability, After-sale-service, Method of Payment as Cash and Credit, Easy to Handle the durables, Spares Availability, Appearance, Status Symbol and Operating Expenses. For analysing the question of importance attached in the purchase of durables by the consumers, Scoring Technique is adopted. For this question the respondents are asked to rank the importance attached by them in purchasing the durables (buying motives), and the importance given are ranked 1 to 5, 1st rank for Very High importance, 2nd rank for High importance, 3rd rank for Moderate importance, 4th rank for Low importance, and 5th rank for Very Low importance. By multiplying these weights (ranks) with the corresponding number of respondents the score values for different buying motives are obtained and given in Table 6.2. It makes clear that buyers even though attach highest priority to need while buying, they are also greatly weighing the factors such as quality, brand name, durability and price.

The assumption that individuals behave rationally is common to all schools of economists. Indeed, without the rationality assumption it is hard to see how general theoretical statements could be made about any social
processes. For this reason, the assumption of rationality as the guiding force of individual behaviour should be given pride of place among all of the assumptions on which economists rely. Scott Moss says that an individual is rational if he formulates well-defined objectives and refrains from acts that he believes will frustrate the attainment of those objectives. Contrary to this observation the consumers involving in conspicuous consumption, exposes irrationality.

Conspicuous consumption of valuable goods is a means of reputability to the gentleman of leisure. “Manners maketh man.” In large part the manners are an expression of the relation of status – a symbolic pantomime of mastery on the one hand and of subservience on the other.

People believe that the consumption of high quality goods for any purpose is desirable and important.

In order to gain and to hold the esteem of men it is not sufficient merely to possess wealth or power. The wealth or power must be put in evidence, for esteem is awarded only on evidence. Conspicuous consumption of goods is honorable, primarily as a mark of prowess and a perquisite of human dignity; secondarily it becomes substantially honorable in itself, especially the consumption of the more desirable things. The requirement of vicarious consumption lies at the hands of females at a lower point in the income scale. This vicarious consumption practiced by the household of the middle and lower classes cannot be counted as a direct expression of the leisure-class scheme of life, since the household of this pecuniary grade does not belong within the leisure class.

Thorstein Veblen a critic of the principle of consumer rationality contents that the consumer may be led by whims or by conventions rather than by the sort of rational calculations.
Principal Component Analysis is used to observe how the above-mentioned contention of rational/irrational behaviour influence the importance attached to various buying motives by the selected respondents in the study area.

Table –6.3: Principal Components derived from the analysis of Importance attached to Buying Motives. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>Need</td>
<td>-0.363</td>
</tr>
<tr>
<td>Desire</td>
<td>-0.375</td>
</tr>
<tr>
<td>Brand</td>
<td>-0.640</td>
</tr>
<tr>
<td>Price</td>
<td>-0.609</td>
</tr>
<tr>
<td>Quality</td>
<td>-0.466</td>
</tr>
<tr>
<td>Reliability of the Seller</td>
<td>-0.726</td>
</tr>
<tr>
<td>Durability</td>
<td>-0.682</td>
</tr>
<tr>
<td>After-Sale-Service</td>
<td>-0.687</td>
</tr>
<tr>
<td>Method of Payment – Cash</td>
<td>-0.642</td>
</tr>
<tr>
<td>Method of Payment – Credit</td>
<td>-0.391</td>
</tr>
<tr>
<td>Easy to Handle</td>
<td>-0.773</td>
</tr>
<tr>
<td>Spares Availability</td>
<td>-0.784</td>
</tr>
<tr>
<td>Appearance</td>
<td>-0.609</td>
</tr>
<tr>
<td>Status Symbol</td>
<td>-0.387</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>-0.730</td>
</tr>
<tr>
<td>Eigen value</td>
<td>5.56</td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>37.10</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>37.10</td>
</tr>
</tbody>
</table>

Two components are derived. Component 1 can be regarded as “rational behaviour” [quality/importance given for the brand/price of the durables] and component 2 as irrational behaviour [pompiness/showiness] of the respondents. From the mean scores of each component different groups of the seven socio-economic variables were classified as “rational” or “irrational” (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.4.
Table-6.4: Classification of Consumers based on PCA Scores on Consumers’ buying Motives.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Rational Behaviour</th>
<th>Component 2 - Irrational Behaviour</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non-Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Medium and Large</td>
<td>Small</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>High</td>
<td>Low and Middle</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table 6.4) the male respondents from urban areas who are married, possessing medium and large family sizes, having their educational background as graduation or above and having earning spouses, belonging to high income group are behaving rationally in choosing the durable products compared to rural respondents.

6.4 Concepts of - Emotional Buying Factors

Security is the assurance or guarantee given by the seller to the buyer. The security given by the seller to the buyer acts an emotional buyer factor in a consumer durable sales deal.

Curiosity is the unusual and uncommon interest of the consumer. The unusual anxiety in procuring a consumer durable needs a thorough analysis.

Ego is the personality of a person, is the collection of behaviours pattern developed over time that other people begin to recognise, as that person. The concept of recognition drives a consumer to project himself as the owner of a consumer good.

The spirit that a consumer durable imbibes is satisfying the consumer can be stated as Comfort. Basically, this emanates the buying spirit in customers.
Recreation is a relaxation and diversion of regular routine and also a means of entertainment. Recreation activities in the context of durables includes a series of entertainment programmes like sports, cultural activities, educational programmes and news that can provide to the consumers/viewers like sports, cultural activities, educational programmes and news.

The consumer position in each group can be defined in terms of their rural and urban status. Status reflects general esteem accorded by the society to a consumer. Status symbols, however, vary for different social classes and also geographically.

A person's buying choices are influenced by four major psychological factors. They are motivation, perception learning, beliefs, and attitudes. The psychological need arises from the state of tension such as the need for recognition, esteemed or belongingness. Most of the needs will not be intense enough to act on them immediately. A need becomes motive when it arouses to all sufficient level of intensity.

A middleman also called, as market intermediary is an independent entity between producers and ultimate consumers. They are the people who help and influence a consumer taste, fashions, and intricacies. Though a customer may have a strong desire to purchase a product it will not materialize until and unless a third party intervenes in strengthening his desire.

A moderate attempt has been made in knowing the degree of motivation, which a consumer received while buying a consumer-durable from family members. Pressure from spouse/children/family members cannot be ruled out as a pressure from family members.

Small groups or number of people to which consumers belong or asked to belong may include family, relatives, friends, neighbours, and employees associations, etc influence consumer behaviour.

The emotional buying factors involved while buying durable products with their nature and extent about durables are analysed in the following way:
Table 6.5: Emotional buying factors involved while buying durable products by the respondents

<table>
<thead>
<tr>
<th>Nature of the Buying Factor</th>
<th>Extent of Emotional Involvement (Number of respondents)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very High</td>
</tr>
<tr>
<td>Security</td>
<td>57 (37.75)</td>
</tr>
<tr>
<td>Curiosity</td>
<td>17 (12.32)</td>
</tr>
<tr>
<td>Ego</td>
<td>4 (03.17)</td>
</tr>
<tr>
<td>Comfort</td>
<td>54 (35.76)</td>
</tr>
<tr>
<td>Recreation</td>
<td>15 (10.64)</td>
</tr>
<tr>
<td>Status</td>
<td>21 (14.79)</td>
</tr>
<tr>
<td>Psychological Satisfaction</td>
<td>35 (23.65)</td>
</tr>
<tr>
<td>Middlemen Pressure</td>
<td>1 (00.88)</td>
</tr>
<tr>
<td>Pressure from Spouse</td>
<td>10 (08.55)</td>
</tr>
<tr>
<td>Pressure from Children</td>
<td>17 (12.98)</td>
</tr>
<tr>
<td>Pressure from Family members</td>
<td>18 (12.16)</td>
</tr>
<tr>
<td>Pressure from Relatives</td>
<td>10 (07.75)</td>
</tr>
<tr>
<td>Pressure from Friends</td>
<td>10 (08.06)</td>
</tr>
<tr>
<td>Pressure from Neighbours</td>
<td>5 (04.35)</td>
</tr>
<tr>
<td>All the above factors</td>
<td>-</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; - denotes non-response; Figures in parentheses represent percentage to total.

From the Table 6.5 the following are the observations made with regard to the nature and extent of the emotional buying factors involved while buying durable products by the buyers.

a. Security

The seller gives the assurance or guarantee to the buyer in the name of security. The security acts an emotional buyer factor in a consumer durable sales deal.
When the nature of emotional buying factor security is considered, it is found that, out of the 151 respondents, 57(37.75%) respondents reveal that the extent of emotional involvement as very high, followed by 50(33.11%) as high, 31(20.53%) as moderate, 6(03.97%) as low and 7(04.64%) as very low involvement. Further it is noted that thirty-three respondents do not express their opinion about this buying factor.

b. Curiosity

Curiosity is the unusual and uncommon interest of the consumer. The anxiety in procuring a consumer durable needs a thorough analysis.

When the nature of emotional buying factor curiosity is considered, it is found that, out of the 138 respondents, 17(12.32%) respondents reveal that the extent of emotional involvement as very high, followed by 24(17.39%) as high, 38(27.54%) as moderate, 33(23.91%) as low and 26(18.84%) as very low involvement. It is also noted that forty-six respondents do not express their opinion about this buying factor.

c. Ego

Ego is the personality of a person and it is the collection of behaviours pattern developed over time that other people begin to recognise, as that person. The concept of recognition drives a consumer to project himself as the owner of a consumer good.

When the nature of emotional buying factor ego is considered, it is found that, out of the 126 respondents, only 4(03.17%) respondents reveal that the extent of emotional involvement as very high, followed by 6(04.76%) as high, 14(11.11%) as moderate, 31(24.60%) as low and 71(56.35%) as very low involvement. It is also noted that fifty-eight respondents do not express their opinion about this buying factor.
d. Comfort

The sprit of consumer durable, imbibes in satisfying the consumer can be stated as Comfort. Basically, this emanates the buying spirit in customers.

When the nature of emotional buying factor comfort is considered, it is found that, out of the 151 respondents, 54(35.76%) respondents reveal that the extent of emotional involvement as very high, followed by 46(30.46%) as high, 26(17.22%) as moderate, 10(06.62%) as low and 15(09.93%) as very low involvement. It is also noted that thirty-three respondents do not express their opinion about this buying factor.

e. Recreation

Recreation is a relaxation and diversion of regular routine and also a means of entertainment. Recreation activities in the context of durables includes a series of entertainment programmes like sports, cultural activities, educational programmes and news that can provide to the consumers/ viewers like sports, cultural activities, educational programmes and news.

When the nature of emotional buying factor recreation is considered, it is found that, out of the 141 respondents, 15(10.64%) respondents reveal that the extent of emotional involvement as very high, followed by 23(16.31%) as high, 31(21.99%) as moderate, 38(26.95%) as low and 34(24.11%) as very low involvement. It is also noted that forty-three respondents do not express their opinion about this buying factor.

f. Status

The consumer position in each group can be defined in terms of their rural and urban status. Basically, the society determines one’s status and it reflects general esteem of a consumer. Generally, status symbols however, vary not only among different social classes but also geographically.

When the nature of emotional buying factor status is considered, it is found that, out of the 142 respondents, 21(14.79%) respondents reveal that the
extent of emotional involvement as very high, followed by 24(16.90%) as high, 31(21.83%) as moderate, 14(09.86%) as low and 52(36.62%) as very low involvement. It is also noted that forty-two respondents do not express their opinion about this buying factor.

**g. Psychological Buying Factor**

A person’s buying choices depend upon four major psychological factors. They are motivation, perception learning, beliefs, and attitudes. The psychological need arises from the state of tension such as the need for recognition, esteemed or belongingness. Most of the needs will not be intense enough to act on them immediately. A need becomes motive when it arouses to all sufficient level of intensity.

When the nature of emotional buying factor psychological satisfaction is considered, it is found that, out of the 148 respondents, 35(23.65%) respondents reveal that the extent of emotional involvement as very high, followed by 22(14.86%) as high, 41(27.70%) as moderate, 39(26.35%) as low and 11(07.43%) as very low involvement. It is also noted that thirty-six respondents do not express their opinion about this buying factor.

**h. Middlemen Pressure**

A middleman is an independent entity between producers and ultimate consumers. They are the people who help and influence a consumer taste, fashions, and intricacies. Though a customer may have a strong desire to purchase a product and it will not materialize until and unless a third party intervenes in strengthening his desire.

When the nature of emotional buying factor middlemen pressure is considered, it is found that, out of the 114 respondents, only 1 (00.88%) respondent reveals that the extent of emotional involvement as very high, followed by 5(04.39%) as high, 18(15.79%) as moderate, 31(27.19%) as low and 59(51.75%) as very low involvement. It is also noted that seventy respondents do not express their opinion about this buying factor.
A moderate attempt has been made to know the nature of buying factors and their extent of emotional involvement from family members, which a consumer received while buying a consumer-durable. Pressure from spouse/children/family members cannot be ruled out as a pressure from family members. Small groups or number of people to which consumers belong include family, relatives, friends, neighbours, and employees associations, etc influence consumer behaviour.

i. Pressure from Spouse

When the nature of emotional buying factor pressure from spouse is considered, it is found that, out of the 117 respondents, 10 (08.55%) respondents reveal that the extent of emotional involvement as very high, followed by 11(09.40%) as high, 25(21.37%) as moderate, 37(31.62%) as low and 34(29.06%) as very low involvement. It is also noted that sixty-seven respondents do not express their opinion about this buying factor.

j. Pressure from Children

When the nature of emotional buying factor pressure from children is considered, it is found that, out of the 131 respondents, 17 (12.98%) respondents reveal that the extent of emotional involvement as very high, followed by 16(12.21%) as high, 26 (19.85%) as moderate, 31(23.66%) as low and 41(31.29%) as very low involvement. It is also noted that fifty-three respondents do not express their opinion about this buying factor.

k. Pressure from Family Members

When the nature of emotional buying factor pressure from family members is considered, it is found that, out of the 148 respondents, 18 (12.16%) respondents reveal that the extent of emotional involvement as very high, followed by 25(16.89%) as high, 29 (19.59%) as moderate, 30(20.27%) as low and 46(31.08%) as very low involvement. It is also noted that thirty-six respondents do not express their opinion about this buying factor.
I. Pressure from Relatives

When the nature of emotional buying factor **pressure from relatives** is considered, it is found that, out of the 129 respondents, 10 (07.75%) respondents reveal that the extent of emotional involvement as very high, followed by 8 (06.20%) as high, 15 (11.63%) as moderate, 26 (20.16%) as low and 70 (54.26%) as very low involvement. Further it is also noted that fifty-five respondents do not express their opinion about this buying factor.

m. Pressure from Friends

When the nature of emotional buying factor **pressure from friends** is considered, it is found that, out of the 124 respondents, 10 (08.06%) respondents reveal that the extent of emotional involvement as very high, followed by 10 (08.06%) as high, 14 (11.29%) as moderate, 26 (20.97%) as low and 64 (51.61%) as very low involvement. Further it is also noted that sixty respondents do not express their opinion about this buying factor.

n. Pressure from Neighbours

When the nature of emotional buying factor **pressure from neighbours** is considered, it is found that, out of the 115 respondents, 5 (04.35%) respondents reveal that the extent of emotional involvement as very high, followed by 8 (06.96%) as high, 10 (08.70%) as moderate, 22 (19.13%) as low and 70 (60.87%) as very low involvement. Further it is also noted that sixty-nine respondents do not express their opinion about this buying factor.

o. All above factors

When the nature of emotional buying factor **all above factors** (factors including a to n) is considered, it is found that, out of the 20 respondents, 6 (30.00%) respondents reveal that the extent of emotional involvement as moderate, followed by 2 (10.00%) as low and 12 (60.00%) as very low
involvement. While it is found that none of the respondents have revealed the extent of involvement either as very high or high, it is also noted that one hundred and sixty-four respondents do not express their opinion about this buying motive.

6.5 Score Value Analysis for Emotional buying factors involved in purchasing Durables

Psychographic strategies are often based on specific psychological variables. Consumers determined in terms of their needs and motivations, personality, perceptions, learning, level of involvement, and attitudes. Most of the psychographic studies employ statements designed to identify relevant aspects of a consumer's personality, buying motives, interests, attitudes, beliefs, and values. Psychographics often referred to Activities, Interests, and Opinions (AIO's). In a psychographic research study, consumers asked to reveal their personal or their family reactions to a variety of statements. Further the psychographic statements are designed to be either general or product-specific.

Involvement of Emotional buying factors in purchasing Durables

The extent of emotional involvement is of great importance since buyers also through these factors make decisions. The nature of emotional buying factors attached with parameters are such as Security, Curiosity, Ego, Comfort, Recreation, Status, Psychological Satisfaction, Middlemen Pressure, Pressure from Spouse, Pressure from Children, Pressure from Family Members, Pressure from Relatives, Pressure from Friends, Pressure from Neighbours, and all the above mentioned factors. For knowing the question of extent of emotional involvement attached by the buyers about durables, Scoring Technique is adopted.
For this question the respondents are asked to rank the involvement given by them in purchasing the durables (buying decisions), and the involvement given are ranked 1 to 5, 1st rank for very high extent of involvement, 2nd rank for high extent of involvement, 3rd rank for moderate extent of involvement, 4th rank for low extent of involvement, and 5th rank for very low extent of involvement. By multiplying these weights (ranks) with the corresponding number of respondents the score values for different emotional buying factors are obtained and given in Table 6.6. It makes clear that the buyers even though gives highest involvement for security, while buying, they also greatly involving the factors such as comfort, psychological satisfaction, curiosity, pressure from family members.

The maintenance of self-esteem is a basic drive in every individual. Many psychological problems involve conflict between the requirements of self-esteem. Improvement in the standard of living is identical with improvement in the quality of goods consumed. In a society in which improvement in the living standard is a social goal, the drive for maintenance of self-esteem will become a drive to get higher quality goods. On the lines of James Duesenberry, the
explanation lay in the interdependence of consumer wants and the basic Keynesian assumption of independence may be rejected. Those with middle incomes and relatively low incomes attempt to keep up with the Joneses and preserve the relative position in the society by consumption they demonstrate the pleasures of high standard of consumption, since the richer groups set a pattern for the poorer groups to emulate. The Joneses are moving ahead and it is necessary to spend more than previously in order to keep up with one’s neighbours and associates. This Duesenberry called the “demonstration effect.”17 Duesenberry’s approach is abandoning the Keynesian assumption of the reversibility in time of spending patterns (i.e., the spending patterns of consumer units are independent of one another). 18 The empirical evidence on this point supports Duesenberry’s contention of interdependence of spending patterns.

Principal Component Analysis is used to ascertain the above-mentioned interdependence postulate of spending patterns among the selected respondents in the study area.

Table 6.7: Principal Components derived from the analysis of Emotional Buying Factors involved in Purchasing Durables. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>Security</td>
<td>0.524</td>
</tr>
<tr>
<td>Curiosity</td>
<td>0.649</td>
</tr>
<tr>
<td>Ego</td>
<td>0.636</td>
</tr>
<tr>
<td>Comfort</td>
<td>0.402</td>
</tr>
<tr>
<td>Recreation</td>
<td>0.472</td>
</tr>
<tr>
<td>Status</td>
<td>0.678</td>
</tr>
<tr>
<td>Psychological Satisfaction</td>
<td>0.608</td>
</tr>
<tr>
<td>Middlemen Pressure</td>
<td>0.690</td>
</tr>
<tr>
<td>Pressure from Spouse</td>
<td>0.471</td>
</tr>
<tr>
<td>Pressure from Children</td>
<td>0.456</td>
</tr>
<tr>
<td>Pressure from Family Members</td>
<td>0.382</td>
</tr>
<tr>
<td>Pressure from Relatives</td>
<td>0.609</td>
</tr>
<tr>
<td>Pressure from Friends</td>
<td>0.628</td>
</tr>
<tr>
<td>Pressure from Neighbours</td>
<td>0.675</td>
</tr>
<tr>
<td>All above</td>
<td>0.202</td>
</tr>
<tr>
<td>Eigen value</td>
<td>4.63</td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>30.80</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>30.80</td>
</tr>
</tbody>
</table>
Two components are derived. Component 1 characterises the societal influence (status, curiosity, and pressure from neighbours and middlemen) involved in purchasing durables by the respondents while considering the consumer buying motives. Component 2 specifies the pressure from spouse/family members of the respondents. From the mean scores of each component, different groups of the seven socio-economic variables were classified as "societal influence" or "pressure from spouse/family members" (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.8.

**Table 6.8: Classification of Consumers based on PCA Scores on Consumers Motives**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Societal influence</th>
<th>Component 2 - Pressure from spouse/family members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non-Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Medium</td>
<td>Small and Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Non-earning</td>
<td>Earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>High</td>
<td>Low and Middle</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table 6.8) the male respondents from rural areas who are unmarried, possessing small and large family sizes, having their educational background up to higher secondary level, and having earning spouses, belonging to low and middle income groups are yielding to pressure from their spouses or family members while choosing the durable products, compared to urban respondents.
6.6 Evaluation of the Influence of Emotional Aspects to New Brand Advertisement

When a potential consumer of durables if exposed to a new rival brand advertisement what would be his/her reaction is the main criteria followed in interpreting this aspect.

Table-6.9: Influence of emotional aspects to new rival brand advertisement  
(Values are the number of respondents)

<table>
<thead>
<tr>
<th>Nature of Influencing Emotional Aspect</th>
<th>Extent of Influence of Emotional Aspect</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Always (22.70)</td>
</tr>
<tr>
<td>Tendency to Skip Over the Advertisement</td>
<td>37</td>
</tr>
<tr>
<td>Read It in order to evaluate Customers Brand against the Rival brand</td>
<td>23 (16.91)</td>
</tr>
<tr>
<td>Feel Compelled to Buy the New Brand</td>
<td>19 (12.93)</td>
</tr>
<tr>
<td>Feel Compelled to Recommend it to Others</td>
<td>7 (05.38)</td>
</tr>
<tr>
<td>Feel Like Buying It if It Promises To be Something More than the Present Buyer’s Brand</td>
<td>17 (13.08)</td>
</tr>
<tr>
<td>Think About Giving It a Trial</td>
<td>3 (02.29)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.

From the Table 6.9 the following observations made with regard to the nature and extent of influence of the emotional aspects to new rival brand advertisement in purchasing the durable products.
(a) Tendency to skip over the advertisement

One of the variables, i.e., the tendency to skip over the advertisement, as the extent of influence of emotional aspects to new rival brand advertisement, which is seen as the nature of influencing emotional aspect while purchasing the durable goods by the sample respondents (consumers) is considered for analysis. It is found that, out of the 163 respondents, 37(22.70%) skip it always, 35(21.47%) skip it most often, 21(12.88%) skip it quite often, 45(27.61%) skip it for some times, and 25(15.34%) skip it hardly. Further it is noted that twenty-one respondents do not express their opinion about this nature of influencing emotional aspect.

(b) Read it in order to evaluate Customers Brand against the rival brand

When a consumer exposes to a new rival brand of advertisement what will be his/her initial reaction in evaluating his brand against the rival brand?

One of the variables, i.e., the read it in order to evaluate customers brand against the rival brand, as the extent of influence of emotional aspects to new rival brand advertisement, which is seen as the nature of influencing emotional aspect while purchasing the durable goods by the sample respondents (consumers) is considered for the analysis. It is found that, out of the 136 respondents, 23(16.91%) read it always, 29(21.32%) read it most often, 21(15.44%) read it quite often, 36(26.47%) read it for some times, and 27(19.85%) read it hardly. Further it is noted that forty-eight respondents do not express their opinion about this nature of influencing emotional aspect.

(c) Compelled to buy the new brand

The data relating to rating to this aspect is explained as follows:

One of the variables, i.e., the feel compelled to buy the new brand, as the extent of influence of emotional aspects to new rival brand advertisement,
which is seen as the nature of influencing emotional aspect while purchasing the
durable goods by the sample respondents (consumers) is considered for analysis.
It is found that, out of the 147 respondents, 19(12.93%) felt it always,
20(13.61%) felt it most often, 14(09.52%) felt it quite often, 58(39.46%) felt it
for some times, and 36(24.49%) felt it hardly. Further it is noted that thirty-
seven respondents do not express their opinion about this nature of influencing
emotional aspect.

(d) Feel compelled to Recommend it to others

One of the variables, i.e., the feel compelled to recommend it to others,
as the extent of influence of emotional aspects to new rival brand advertisement,
which is seen as the nature of influencing emotional aspect while purchasing the
durable goods by the sample respondents (consumers) is considered for analysis.
It is found that when a consumer exposed to an advertisement in more than half
of the consumers they recommended it to others. i.e., out of the 130 respondents,
7(05.38%) felt it always, 15(11.54%) felt it most often, 18(13.85%) felt it quite
often, 38(29.23%) felt it for some times, and 52(40.00%) felt it hardly. Further
it is noted that fifty-four respondents do not express their opinion about this
nature of influencing emotional aspect.

(e) Feel like buying it if it promises to be something more than the Present brand

One of the variables, i.e., the feel like buying it if it promises to be
something more than the present buyer's brand, as the extent of influence of
emotional aspects to new rival brand advertisement, which is seen as the nature
of influencing emotional aspect while purchasing the durable goods by the
sample respondents (consumers) is considered for the analysis. It is found that,
out of the 130 respondents, 17(13.08%) felt it always, 19(14.62%) felt it most
often, 17(13.08%) felt it quite often, 39(30.00%) felt it for some times, and
38(29.23%) felt it hardly. Further it is noted that fifty-four respondents do not
express their opinion about this nature of influencing emotional aspect.
(f) Think about giving it a Trial

The statement of the respondents about how they think over the new rival brand advertisement and proposed to give at least a trial to the new brand is shown below.

Lastly, the variables, i.e., the **think about giving it a trial**, as one among the extent of influence of emotional aspects to new rival brand advertisement, which is seen as the nature of influencing emotional aspect while purchasing the durable goods by the sample respondents (consumers) is also considered for analysis. It is found that, out of the 131 respondents, 3(02.29%) thought it always, 9(06.87%) thought it most often, 20(15.27%) thought it quite often, 50(38.17%) thought it for some times, and 49(37.40%) thought it hardly. Further it is noted that fifty-three respondents do not express their opinion about this nature of influencing emotional aspect.

**Table -6.10: Score Value Analysis for Influence Emotional Aspects to rival brand Advertisement**

<table>
<thead>
<tr>
<th>Nature of Influencing Emotional Aspect</th>
<th>Number of Respondents</th>
<th>Total</th>
<th>Percentage to Total Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 Rank</td>
<td>2 Rank</td>
<td>3 Rank</td>
</tr>
<tr>
<td>Tendency to Skip over the Advertisement</td>
<td>37</td>
<td>35</td>
<td>21</td>
</tr>
<tr>
<td>Read It in order to evaluate customers Brand against the Rival brand</td>
<td>23</td>
<td>29</td>
<td>21</td>
</tr>
<tr>
<td>Feel compelled to Buy the New Brand</td>
<td>19</td>
<td>20</td>
<td>14</td>
</tr>
<tr>
<td>Feel compelled to Recommend it to others</td>
<td>7</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Feel Like Buying If it promises to be Something more than the present Buyer’s Brand</td>
<td>17</td>
<td>19</td>
<td>17</td>
</tr>
<tr>
<td>Think About Giving It a Trial</td>
<td>3</td>
<td>9</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>106</td>
<td>127</td>
<td>111</td>
</tr>
</tbody>
</table>

Source: Computed
6.7 Influence of emotional aspects to rival brand advertisement

The nature of the emotional aspects to new rival brand advertisement and its extent also influence the motives of the consumers in buying durable goods. These influencing factors are very much helpful for the buyers in assessing the influence of the new rival brand advertisement, are examined with the help of parameters such as Tendency to skip over the advertisement, Read it in order to evaluate Customers brand against the Rival brand, Feel compelled to buy the new brand, Feel compelled to recommend it to others, Feel like buying it if it promises to be some thing more than the present buyer’s brand, and Think about giving it a trial. For analysing the influence of emotional aspects to rival advertisement in buying durable goods by the consumers, Scoring Technique is adopted.

For this question the respondents are asked to rank the extent of the emotional aspects of the new rival brand advertisement attached by them in purchasing the durables (buying motives), and the influence are ranked 1 to 5, 1st rank for Always influence, 2nd rank for Most Often influence, 3rd rank for Quite Often influence, 4th rank for Some Times influence, and 5th rank for Hard influence. By multiplying these weights (ranks) with the corresponding number of respondents is score values for different emotional aspects are obtained and given in Table-6.10. The table makes clear that the buyers even though influenced by tendency to skip over the new rival brand advertisement to higher extent, while buying, they are also greatly influenced by the aspects such as read it in order to evaluate customers brand against the Rival brand, Feel compelled to buy the new brand.

Consumer expenditure is habit forming. Consumers’ present consumption is partly dependent on the past levels of consumption to which they have become accustomed. Consumption may be expected to change slowly as the consumers circumstances change. This phenomenon has been termed as the ratchet effect. The consumption as people try to maintain the expenditure levels to which they
are habituated shows the influence of habit formation / persistence as suggested by T. M. Brown. This empirical approach as supported by data is an attempt to capture what has been called the “inertia” or “lock-in” effect in the consumption decision. This phenomenon of asymmetric behaviour of consumers can be viewed as a psychological lock-in effect. This approach takes a stimulating new look on consumer behaviour based on psychological and sociological foundations. Consumers are induced to buy not only by habitual factors, but also by emotional factors as suggested by the following Table-6.12.

Principal Component Analysis is used to find how the phenomenon of asymmetric behaviour of consumers, viewed as a psychological lock - in effect, influences the emotional aspects to new rival brand advertisement, is considered by the respondents.

Table-6.11: Principal Components derived from the analysis of Influence of Emotional Aspects to New Rival Brand Advertisement. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>Tendency to Skip over the Advertisement</td>
<td>-0.271</td>
</tr>
<tr>
<td>Read It in order to evaluate Customers Brand against the Rival Brand</td>
<td>-0.767</td>
</tr>
<tr>
<td>Feel Compelled to buy the New Brand</td>
<td>-0.600</td>
</tr>
<tr>
<td>Feel Compelled to Recommend it to Others</td>
<td>-0.628</td>
</tr>
<tr>
<td>Feel Like Buying It if it promises to be something more than the Present Buyer’s Brand</td>
<td>-0.790</td>
</tr>
<tr>
<td>Think About Giving It a Trial</td>
<td>-0.655</td>
</tr>
<tr>
<td>Eigen Value</td>
<td>2.47</td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>41.20</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>41.20</td>
</tr>
</tbody>
</table>

Two components are derived Component 1, characterises, the “flexibility” of the selected respondents while buying the durables. Component 2, represents, the “inertia”/“lock-in effect” (unwilling to change / rigidity or blind attachment) to the brands by the respondents in describing the buying motives. From the
mean scores of each component different groups of the seven socio-economic variables were classified as "flexibility" or "tenacity / rigidity" (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.12.

Table- 6.12: Classification of Consumers based on PCA Scores on Consumers Buying Motives

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Flexibility</th>
<th>Component 2 - Tenacity / Rigidity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Unmarried</td>
<td>Married</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Non- Graduates</td>
<td>Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Small and Large</td>
<td>Medium</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Non-earning</td>
<td>Earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Low and Middle</td>
<td>High</td>
</tr>
<tr>
<td>Region</td>
<td>Rural</td>
<td>Urban</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table 6.12) the male respondents from rural areas who are unmarried, having their educational background up to higher secondary level, possessing small and large family sizes, having non-earning spouses, and belonging to low and middle income groups are flexible in seeing the new rival brand advertisement as the influencing emotional aspect while choosing the durable brands, compared to respondents from urban areas.

6.8 Factors influencing while purchasing the durables

Influencing factors in purchasing durables by the respondents in this study are listed and explained as in the following Table 6.13.
Table 6.13: Percentage of Respondents to various Influencing factors in purchasing durables
(Total number of Respondents = 184)

<table>
<thead>
<tr>
<th>Influencing factors</th>
<th>Household Articles</th>
<th>Kitchen Durables</th>
<th>Vehicles &amp; Machines</th>
</tr>
</thead>
<tbody>
<tr>
<td>No comments</td>
<td>00.83</td>
<td>00.88</td>
<td>01.89</td>
</tr>
<tr>
<td>Advertisement</td>
<td>12.48</td>
<td>10.10</td>
<td>10.87</td>
</tr>
<tr>
<td>Attractive packing</td>
<td>04.16</td>
<td>03.81</td>
<td>02.05</td>
</tr>
<tr>
<td>Brand name</td>
<td>17.06</td>
<td>16.11</td>
<td>17.95</td>
</tr>
<tr>
<td>Discount / gift offer / after sale service</td>
<td>14.01</td>
<td>15.52</td>
<td>16.38</td>
</tr>
<tr>
<td>ISI mark / quality/guarantee</td>
<td>19.97</td>
<td>20.50</td>
<td>18.90</td>
</tr>
<tr>
<td>Competitive price</td>
<td>08.18</td>
<td>09.81</td>
<td>08.19</td>
</tr>
<tr>
<td>Availability</td>
<td>06.10</td>
<td>08.35</td>
<td>04.57</td>
</tr>
<tr>
<td>Credit facility</td>
<td>07.63</td>
<td>06.59</td>
<td>08.82</td>
</tr>
<tr>
<td>Prestige</td>
<td>02.50</td>
<td>02.20</td>
<td>03.31</td>
</tr>
<tr>
<td>Recommendation by others - friends &amp; relatives</td>
<td>07.07</td>
<td>06.15</td>
<td>07.09</td>
</tr>
<tr>
<td>/neighbours</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from Field data.

Table 6.13 shows the various factors influenced in purchasing durables of the respondents. It was found that, the ISI mark/quality/guarantee influenced 19.97% of respondents in household articles; similarly influenced 20.50 % in kitchen durables, and 18.90% in vehicles and machines.

Place of buying the durables

The place where consumers buy is important for a marketer to design the distribution strategy because the product is to be made available at the place where consumer shops it. The concept of place of purchase refers to all the members of the family, who are involved in the buying process for a particular product or service. The major buying roles may remain constant over all the purchased type and categories.

Behavioural patterns of consumers have a deep relevance with their life styles. The life style of a person depicts his thought, pattern and attitude towards change. Therefore, it concluded that there was no significant difference between urban and rural respondents on the basis of life style.
Table 6.14: Places of buying durables by the respondents Percentage of Respondents to various places of buying durables

(Total number of Respondents = 184)

<table>
<thead>
<tr>
<th>Places of Buying</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Show Room</td>
<td>28.92</td>
</tr>
<tr>
<td>Local Dealer</td>
<td>49.40</td>
</tr>
<tr>
<td>Second Hand</td>
<td>08.43</td>
</tr>
<tr>
<td>At trade fair / exhibition</td>
<td>04.42</td>
</tr>
<tr>
<td>At festive Occasions</td>
<td>04.82</td>
</tr>
<tr>
<td>Taluk / District centres</td>
<td>02.40</td>
</tr>
<tr>
<td>Any other</td>
<td>01.61</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source : Compiled from Field data.

Table-6.14 shows the various places of buying the durable products. It was found that 49.40% of respondents were bought it from local dealers, than the remaining places of buying considered.

6.9 Preferences and Attitudes involved in buying Durables

Table 6.15: Preferences and Attitudes involved in buying Durables

Percentage of Respondents to various preferences and attitudes involved buying durables

(Total number of Respondents = 184)

<table>
<thead>
<tr>
<th>Preferences &amp; attitudes involved</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISI / Standard products</td>
<td>40.00</td>
</tr>
<tr>
<td>Brand loyalty</td>
<td>27.24</td>
</tr>
<tr>
<td>Observation of MRP and conditions</td>
<td>14.83</td>
</tr>
<tr>
<td>Purchase of second quality products</td>
<td>06.21</td>
</tr>
<tr>
<td>Habit of comparing the prices of Substitutes</td>
<td>07.24</td>
</tr>
<tr>
<td>Identification of environment Friendly product</td>
<td>04.48</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source : Compiled from Field data.

Table-6.15 shows the preferences and attitudes involved in buying the durable products. It was found that 40% of respondents preferred ISI/Standard products than the remaining preferences and attitudes considered.
6.10 Role of Reference Groups

Other individuals through social interaction influence the behaviour of every individual in some way. Social interaction is the exchange that goes on between people -- the reciprocal action of the persons and the social environment. The term reference group is used to designate a group to which an individual consumer relates. This reference group exerts some influence, either direct or indirect, on him/her. This influence is present because the individual for his/her decision uses the group as a frame of reference. Here, spouse, children, other family members, neighbours, friends/relatives, technicians, etc., means reference groups who are playing a major role in finalising the buying motives of the consumers while involved in durables purchase.

One of the most important environmental influences on consumer behaviour is the face-to-face group. A consideration of the influence of groups is based on the reference group, that is, a group that serves as a reference point for the individual in forming his or her beliefs, attitudes, and behaviour.\textsuperscript{21}

6.11 Persons accompanied while Buying Durables: Role of Reference groups involved in the purchase of Durables

The data relating to this aspect is shown in the following Table-6.16:

Table –6.16: Role of Reference groups involved in the purchase of Durables  
(Total number of Respondents = 184)

<table>
<thead>
<tr>
<th>Role of reference groups</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>04.08</td>
</tr>
<tr>
<td>Spouse</td>
<td>28.91</td>
</tr>
<tr>
<td>Children</td>
<td>16.67</td>
</tr>
<tr>
<td>Other Family members</td>
<td>12.59</td>
</tr>
<tr>
<td>Neighbours</td>
<td>01.70</td>
</tr>
<tr>
<td>Friends</td>
<td>19.04</td>
</tr>
<tr>
<td>Technicians</td>
<td>12.59</td>
</tr>
<tr>
<td>Mediator</td>
<td>01.02</td>
</tr>
<tr>
<td>Advertisement</td>
<td>02.38</td>
</tr>
<tr>
<td>All above</td>
<td>01.02</td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from Field data.
Table 6.16 shows the role of reference groups involved in the purchase of durables. It was found that 28.91% of respondents accompanied with their spouses while involved in the purchase of durables.

6.12 Reasons for taking associates for buying the durables

The major reasons for preferring to take associates with the buyer for buying the durables are listed in the following table.

Table 6.17: Reasons for preferring to take associates with the buyer

<table>
<thead>
<tr>
<th>Reasons for preference</th>
<th>Extent of preference (Numbers of respondents)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Greater Extent</td>
<td>Some Extent</td>
</tr>
<tr>
<td>Persons knows the Seller Well</td>
<td>20 (17.24)</td>
<td>46 (39.66)</td>
</tr>
<tr>
<td>Persons Can Bargain Better</td>
<td>38 (32.76)</td>
<td>51 (43.97)</td>
</tr>
<tr>
<td>Person knows Quality Well</td>
<td>66 (52.38)</td>
<td>45 (35.71)</td>
</tr>
<tr>
<td>Person Possesses Marketing Information</td>
<td>35 (33.02)</td>
<td>44 (35.71)</td>
</tr>
<tr>
<td>Psychological Satisfaction</td>
<td>56 (42.42)</td>
<td>53 (41.51)</td>
</tr>
<tr>
<td>Person Assists in Carrying</td>
<td>18 (19.78)</td>
<td>30 (22.22)</td>
</tr>
<tr>
<td>Other Reasons</td>
<td>0 (00.00)</td>
<td>2 (22.22)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.

Table 6.17 shows the reasons for taking associate with the consumer to the market for purchasing durables goods. The inferences drawn from it are listed and explained as under:

6.13 Reasons for preference – Person knows the Seller Well

When the reason ‘person knows the seller well,’ is analysed, it is found that, out of the 116 respondents, 20(17.24%) prefer them to a greater extent,
46(39.66%) to some extent and 50(43.10%) prefer them to very little extent. Further it is noted that sixty-eight respondents do not express their opinion about this type of reason for preference.

**Person can Bargain better**

When the reason ‘persons can bargain better,’ is considered, it is found that, out of the 116 respondents, 38(32.76%) prefer them to a greater extent, 51(43.97%) to some extent and 27(23.28%) prefer them to very little extent. Further it is noted that sixty-eight respondents do not express their opinion about this type of reason for preference.

**Person knows Quality Well**

When the reason ‘person knows quality well’, is considered, it is found that, out of the 126 respondents, 66(52.38%) prefer them to a greater extent, 45(35.71%) to some extent and 15(11.90%) prefer them to very little extent. Further it is noted that fifty-eight respondents do not express their opinion about this type of reason for preference.

**Person Possesses Marketing Information**

When the reason ‘person possesses marketing information’, is considered, it is found that, out of the 106 respondents, 35(33.02%) prefer them to a greater extent, 44(41.51%) to some extent and 27(25.47%) prefer them to very little extent. Further it is noted that seventy-eight respondents do not express their opinion about this type of reason for preference.

**Psychological Satisfaction**

When the reason ‘psychological satisfaction’, is considered, it is found that, out of the 132 respondents, 56(42.42%) prefer them to a greater extent, 53(40.15%) to some extent and 23(17.42%) prefer them to very little extent. Further it is noted that fifty-two respondents do not express their opinion about this type of reason for preference.
Person Assists in Carrying

When the reason ‘person assists in carrying’, is considered, it is found that, out of the 91 respondents, 18(19.78%) prefer them to a greater extent, 30(32.97%) to some extent and 43(47.25%) prefer them to very little extent. Further it is noted that a majority of ninety-three respondents do not express their opinion about this type of reason for preference.

Other Reasons

When the reason ‘other reasons’, is considered, it is found that, out of the 9 respondents, 2(22.22%) prefer them to some extent and 7(77.78%) to very little extent. It is observed that none of the respondents prefer them to a greater extent for this reason. Further it is noted that a greater majority of 175 respondents do not express their opinion about this type of reason for preference.

Table-6.18: Score Value Analysis for Reasons for preferring to take associate with the buyer

<table>
<thead>
<tr>
<th>Reasons for Preference</th>
<th>Number of Respondents</th>
<th>Total</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons knows the Seller Well</td>
<td>20 46 50</td>
<td>116</td>
<td>202</td>
<td>14.10</td>
<td>V</td>
</tr>
<tr>
<td>Persons can Bargain Better</td>
<td>38 51 27</td>
<td>116</td>
<td>243</td>
<td>16.96</td>
<td>III</td>
</tr>
<tr>
<td>Person knows Quality Well</td>
<td>66 45 15</td>
<td>126</td>
<td>303</td>
<td>21.14</td>
<td>I</td>
</tr>
<tr>
<td>Person possesses Marketing Information</td>
<td>35 44 27</td>
<td>106</td>
<td>220</td>
<td>15.35</td>
<td>IV</td>
</tr>
<tr>
<td>Psychological Satisfaction</td>
<td>56 53 23</td>
<td>132</td>
<td>297</td>
<td>20.72</td>
<td>II</td>
</tr>
<tr>
<td>Person Assists in Carrying</td>
<td>18 30 43</td>
<td>91</td>
<td>157</td>
<td>10.96</td>
<td>VI</td>
</tr>
<tr>
<td>Other Reasons</td>
<td>0 2 7</td>
<td>9</td>
<td>11</td>
<td>00.77</td>
<td>VII</td>
</tr>
<tr>
<td>Total</td>
<td>233 271 192</td>
<td>696</td>
<td>1433</td>
<td>100.00</td>
<td></td>
</tr>
</tbody>
</table>

Source: Computed.

Reasons for preferring to take associates with the buyer

The reasons for preferring to take associates with the buyer influence the respondents while involved in buying durable goods. These reasons for
preference in durables purchase are assessed with the help of parameters like Persons knows the Seller Well, Persons can Bargain Better, Person knows Quality Well, Person possesses Marketing Information, Psychological Satisfaction, Person Assists in Carrying, and Other Reasons. For analysing the reasons for preferring to take associates with them in buying durable goods, Scoring Technique is adopted.

For this question the respondents are asked to rank the extent of the preference in taking associates for purchasing the durables (buying motives), and the preference given are ranked 1 to 3, 1st rank for Greater Extent of Preference, 2nd rank for Some Extent of Preference, and 3rd rank for Very Little Extent of Preference. By multiplying these weights (ranks) with the corresponding number of respondents the score values for the different reasons for preference are obtained and given in Table-6.18. The table makes clear that the buyers even though preferred the Person knows Quality well as the main reason, in preferring associates while buying, they are also highly preferring for the reasons such as Persons knows the Seller Well, Persons can Bargain Better, Person possesses Marketing Information.

Principal Component Analysis is used to show how the respondents are viewing and preferring the associates with them while buying the durable products.

Table-6.19: Principal Components derived from the analysis of Reasons for preferring to take associates with the buyer. [Highly correlated values with different components have been underlined]

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>Persons knows the Seller Well</td>
<td>0.681</td>
</tr>
<tr>
<td>Persons Can Bargain Better</td>
<td>0.730</td>
</tr>
<tr>
<td>Person Knows Quality Well</td>
<td>0.742</td>
</tr>
<tr>
<td>Person Possesses Marketing Information</td>
<td>0.765</td>
</tr>
<tr>
<td>Psychological Satisfaction</td>
<td>0.593</td>
</tr>
<tr>
<td>Person Assists in Carrying</td>
<td>0.782</td>
</tr>
<tr>
<td>Other Reasons</td>
<td>0.074</td>
</tr>
<tr>
<td>Eigen value</td>
<td>3.10</td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>44.30</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>44.30</td>
</tr>
</tbody>
</table>
Two components are derived. Component 1, characterises, the quality or the ability of the associates preferred by the respondents, while Component 2, represents, the independent decisions or acting on his/her own wishes/interests in buying the durables by the respondents. From the mean scores of each component different groups of the seven socio-economic variables were classified as “ability / quality of the associates” or “independent behaviour of the respondents” (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.20.

**Table- 6.20: Classification of Consumers based on PCA Scores on Consumers Buying Motives**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Ability / Quality of the Associates</th>
<th>Component 2 - Independent behaviour of the respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non- Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Medium</td>
<td>Small /Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Middle</td>
<td>Low / High</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table –6.20) the male respondents from rural areas who are unmarried, possessing small/large family sizes, having their educational background up to higher secondary level, having non-earning spouses, and belonging to low and high income groups are independently behaving and taking decisions and not willing to prefer associates with them while choosing the durable products, compared to urban respondents.

**Table-6.21: Purchase of Ancillaries by the respondents while buying durables**

<table>
<thead>
<tr>
<th>Purchase of Ancillaries</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>142</td>
<td>77.17</td>
</tr>
<tr>
<td>No</td>
<td>42</td>
<td>22.83</td>
</tr>
<tr>
<td>All</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.
Table- 6.21 shows the respondents’ purchase of ancillaries while buying durables. It is found that, out of the 184 respondents, 142(77.17%) purchased ancillaries while involved in purchasing the durable goods, and 42(22.83%) did not purchase the ancillaries.

6.14 Source of Finance Used to Acquire Durables

Sources Made Use of in Acquiring Durables

To study the relationship between the source of thought and the sources actually made use and to find the differences if any in between the thinking process and its implementation, these following check tests are used.

(a) Bought with savings
(b) Bought with loan
(c) Hire purchase/ Installment Scheme
(d) Gifts
(e) Prizes Won

Table 6.22 shows the respondents’ use of the major sources of finance in acquiring durables.

<table>
<thead>
<tr>
<th>Major sources of finance used</th>
<th>Extent of Major Source of Finance Used</th>
<th>Large Extent</th>
<th>Some Extent</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own Source / Savings</td>
<td></td>
<td>116(68.64)</td>
<td>53(31.36)</td>
<td>169(100.00)</td>
</tr>
<tr>
<td>Borrowed source by a Loan from Bank</td>
<td></td>
<td>32(33.68)</td>
<td>63(66.32)</td>
<td>95(100.00)</td>
</tr>
<tr>
<td>Under Hire-Purchase Scheme</td>
<td></td>
<td>17(21.52)</td>
<td>62(78.48)</td>
<td>79(100.00)</td>
</tr>
<tr>
<td>Under Instalment Scheme</td>
<td></td>
<td>39(42.86)</td>
<td>52(57.14)</td>
<td>91(100.00)</td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
<td>25(40.32)</td>
<td>37(59.68)</td>
<td>62(100.00)</td>
</tr>
<tr>
<td>Prizes won</td>
<td></td>
<td>21(45.65)</td>
<td>25(54.35)</td>
<td>46(100.00)</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td>0(00.00)</td>
<td>3(100.00)</td>
<td>3(100.00)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.
The major findings drawn from Table-6.22 are listed and explained as below:

It is found that, out of the 169 respondents, 116(68.64%) viewed that the major source of finance used by them to large extent while involved in purchasing the durable goods is from their own source / savings and 53(31.36%) viewed to some extent. It is further observed that 15 respondents do not express their opinion about the usage of this source of finance.

Out of the 95 respondents, 32(33.68%) viewed that the major source of finance used by them to large extent while involved in purchasing the durable goods is borrowed source by a loan from bank and 63(66.32%) viewed to some extent. It is further observed that 89 respondents do not express their opinion about the usage of this source of finance.

It is found that, out of the 79 respondents, 17(21.52%) viewed that the major source of finance used by them to large extent while involved in purchasing the durable goods is under hire-purchase scheme and 62(78.48%) viewed to some extent. It is further observed that 105 respondents do not express their opinion about the usage of this source of finance.

Out of the 91 respondents, 39(42.86%) viewed that the major source of finance used by them to large extent while involved in purchasing the durable goods is under instalment scheme and 52(57.14%) viewed to some extent. It is further observed that 93 respondents do not express their opinion about the usage of this source of finance.

It is found that, out of the 62 respondents, 25(40.32%) viewed that the major source of finance used by them to large extent while involved in purchasing the durable goods is gifts and 37(59.68%) viewed to some extent. It is further observed that 122 respondents do not express their opinion about the usage of this source of finance.
Out of the 46 respondents, 21(45.65%) viewed that the major source of finance used by them to large extent while involved in purchasing the durable goods is prizes won and 25(54.35%) viewed to some extent. It is further observed that 138 respondents do not express their opinion about the usage of this source of finance.

It is found that, only 3 respondents viewed that the major source of finance used by them to some extent while involved in purchasing the durable goods is other sources than mentioned in the above explanations. It is further observed that 181 respondents do not express their opinion about the usage of this source of finance.

Table-6.23: Score Value Analysis for Major Source of finance used to acquire durables by the consumers

<table>
<thead>
<tr>
<th>Major Source of Finance</th>
<th>Number of Respondents</th>
<th>Total</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own Source / Savings</td>
<td>116</td>
<td>53</td>
<td>169</td>
<td>285</td>
<td>35.85</td>
</tr>
<tr>
<td>Borrowed source by a Loan from Bank</td>
<td>32</td>
<td>63</td>
<td>95</td>
<td>127</td>
<td>15.97</td>
</tr>
<tr>
<td>Under Hire-Purchase Scheme</td>
<td>17</td>
<td>62</td>
<td>79</td>
<td>96</td>
<td>12.08</td>
</tr>
<tr>
<td>Under Instalment Scheme</td>
<td>39</td>
<td>52</td>
<td>91</td>
<td>130</td>
<td>16.35</td>
</tr>
<tr>
<td>Gifts</td>
<td>25</td>
<td>37</td>
<td>62</td>
<td>87</td>
<td>10.94</td>
</tr>
<tr>
<td>Prizes won</td>
<td>21</td>
<td>25</td>
<td>46</td>
<td>67</td>
<td>08.43</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>00.38</td>
</tr>
<tr>
<td>Total</td>
<td>250</td>
<td>295</td>
<td>545</td>
<td>795</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source : Computed.

Major Source of finance used to acquire durables by the consumers

The major sources of finance used to acquire durables by the respondents influence the buying motives while involved in buying durable goods. These sources of finance are examined with the help of parameters such as Own Source / Savings, Borrowed source by a Loan from Bank, Under Hire-Purchase Scheme, Under Instalment Scheme, Gifts, Prizes won, and others. For analysing the major sources of finance used to acquire durables, Scoring Technique is adopted.
For this question the respondents are asked to rank the extent of the use of major sources of finance for purchasing the durables (buying motives), and the extent of the use of finance are ranked 1 to 2, 1st rank for Large Extent of Usage, and 2nd rank for Some Extent of Usage. By multiplying these weights (ranks) with the corresponding number of respondents the score values for major sources of finance used are obtained and given in Table-6.23. The table makes clear that the buyers even though make use of finance largely from their Own Source / Savings while buying they are also largely using the other sources such as Under Instalment Scheme and Borrowed source by a Loan from Bank.

The consumer chooses goods in such a way as to maximize utility (subject to the constraint that the value of his purchases cannot exceed his income). His actions will be determinate. That is, the variables relevant to the determination of consumer purchases are prices and income. The consumer’s action at any moment depends on his assets, his current and expected future income, and current and expected future prices and interest rates. The inconsistencies in the use of preference theory leads to the thinking that the differences in consumption patterns emerges in terms of differences in the amount of the same specific goods rather than in terms of the qualities of goods consumed.

Psychologically an improvement in the living standard consists in satisfying one’s needs in a better way; involves consuming more of something, consists of consuming something different. The mechanism that connects consumption decisions is learning and habit formation. The process of habit formation is a genetic process, which begins in childhood. Consumer will reach a new consumption pattern, when he will not regret any of his expenditures. This pattern is likely to become habitual in the same way as the original pattern.

The character of culture is the fundamental basic source of the drive toward higher consumption. Societies are compared with one another on the basis of the size of their incomes. The consumption pattern of the moment is conceived of not as part of a way of life, but only as a temporary adjustment to
circumstances. In given circumstances, the individuals in question come into contact with goods superior to the ones they use with a certain frequency, is a demonstration of the superiority of these goods and is a threat to the existence of the current consumption pattern, because it makes active the latent preference for these goods. A family in given circumstances manages to achieve a modus operandi between its desires for increased consumption and its desires for saving.

Consumption expenditures of a particular consumer will have to rise until the frequency of contact with superior goods is reduced to a certain level, when the consumption patterns of other people are given.

### 6.15 Determinants of Consumption Spending

Determinants of consumption spending are classified as subjective factors and objective factors. Subjective factors reflect psychological preferences. Objective factors include economic variables affecting households' ability to consume. These subjective and objective factors are similar to willingness and ability factors in influencing demand for consumer durables. Subjective or willingness variables are the underlying psychological factors affecting buying attitudes through advertising, attractiveness of the product, expectations about the price level, the future availability of goods or the future level of income. The major objective factors affecting the consumption spending are size and distribution of income, the cost and availability of consumer instalment credit, consumers stock of assets (i.e., their wealth), and the rate of interest.

The following Chart-6.1 presents a summary of determinants of consumption spending derived from the present study.
Chart-6.1:

Consumption Spending on Durable Goods

Determinants of Consumption Spending

Economic Factors (Objective)
1. Income
2. Asset
3. Credit Availability

Non-Economic Factors
1. Attitudes

George Katona has argued that an important influence on consumption spending is exerted by consumers' attitudes and sentiments: their feelings of confidence, security, well being, optimism, or the opposite of these. Consumer purchases depend not only on consumers' ability to buy (represented by income, assets, availability of credit) but also, very significantly on consumer's willingness to buy (represented by the presence of favourable expectations and attitudes).

6.16 General Determinants of Consumer Durables:

The determinants of purchases of consumer durables are much different from those of other consumption. Because of the particular nature of these goods:

First, durable purchases are by their nature made only sporadically, unlike those purchases such as food, rent, and so on, which must be made frequently at evenly spaced intervals. Past purchases of durables tend to have a negative rather than a positive effect on present purchases.

Second, purchases of most durables can be made almost immediately, unlike fixed business investment, so that a long lag between income and purchases does not occur. The lag on income, if it exists at all, is found to be no
more than one quarter. The only variables that appear with lags in the consumer durables function are those variables representing past purchase or possibly past commitments to repay. It is sometimes suggested the substantial lags may be involved in the decision process, because consumers must save to buy durables; businesses, it is claimed can always borrow in the capital markets. However, the true situation is more nearly reversed.

Given the existing institutional arrangements for obtaining loans on durable goods, individuals stocks of savings have only a negligible role in determining the lag structure of the consumer-durables function. Thus superficial modifications of functions developed previously for other consumption and investment will not provide a satisfactory explanation for durable purchases. A different approach is necessary. 27

6.17 Importance of credit:

It should be pointed out that by their nature, durable goods have not purchased to be used up themselves but for the flow of services they provide. 28 Consumption of durables is explained adequately, in the analysis of consumer behaviour, with the income, relative price, and stock variables; the other variables representing credit conditions, attitudes and tastes, and supply shortages are also virtually found to be of equal importance. 29 The importance of credit and attitudes in determining consumer purchase behaviour is explained below in detail.

Consumer theory asserts that the demand schedule for any given good or service is a function of its own price, income, prices of other goods and services, and attitudes and tastes. 30

One of the major determinants of purchases of consumer durables is consumer instalment credit. Given this interpretation, the role of credit has been formulated in two different ways. 31 The formulation known as the "burden" theory states that debt contracted at any given time represents a burden that must later be repaid. According to this theory the availability of consumer credit does
not change the total purchases of durables, but merely shifts the timing of them. Since consumers tend to buy durables when times are good, this theory also suggests that consumer credit contributes to the instability of the cycle.

The theory, which can be called the "replacement" theory, states that the use of consumer credit does increase purchases of consumer durables over the long run. Different versions of this theory suggest that durables are purchased either at the expense of other consumer items or at the expense of savings. The replacement theory of credit relies mainly on the premise that after an individual purchases a consumer durable; he is quite likely to replace it at some future date. It is unlikely that having once purchased the item, he will give it up. The irreversibility of consumer patterns of behaviour or habit persistence is important here.

Principal Component Analysis is used to ascertain the above-mentioned irreversibility of consumer patterns of behaviour, where one of the major determinants of purchases of consumer durables is consumer instalment credit among the selected respondents in the study area.

**Table-6.24: Principal Components derived from the analysis of Major sources of finance used to acquire durables.** [Highly correlated values with different components have been underlined]

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
<th>PC 1</th>
<th>PC 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own source / Savings</td>
<td>-0.214</td>
<td>-0.796</td>
<td></td>
</tr>
<tr>
<td>Borrowed source By a Loan from Bank</td>
<td>0.611</td>
<td>0.074</td>
<td></td>
</tr>
<tr>
<td>Under Hire-Purchase Scheme</td>
<td>0.651</td>
<td>0.265</td>
<td></td>
</tr>
<tr>
<td>Instalment Scheme</td>
<td>0.722</td>
<td>0.391</td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td>0.794</td>
<td>-0.406</td>
<td></td>
</tr>
<tr>
<td>Prizes won</td>
<td>0.720</td>
<td>-0.527</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>0.231</td>
<td>0.133</td>
<td></td>
</tr>
<tr>
<td>Eigen value</td>
<td>2.56</td>
<td>1.32</td>
<td></td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>36.60</td>
<td>18.90</td>
<td></td>
</tr>
<tr>
<td>Cumulative proportion of variance</td>
<td>36.60</td>
<td>55.50</td>
<td></td>
</tr>
</tbody>
</table>
Two components are derived. Component 1, characterises, the opportunistic group / tendency of the respondents (finance obtained from borrowings / loan, instalment and hire-purchase schemes, gifts, prizes, etc.). Component 2, represents, the own source of finance (savings from their past income) used by the respondents in buying the durables. From the mean scores of each component different groups of the seven socio-economic variables were classified as “opportunistic tendency” or “savings” (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.25.

Table- 6.25: Classification of Consumers based on PCA Scores on Consumer buying Motives

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Opportunistic tendency</th>
<th>Component 2 - Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Non- Graduates</td>
<td>Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Large</td>
<td>Small and Medium</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Low and Middle</td>
<td>High</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table-6.25) the male respondents from rural areas who are unmarried, possessing small and medium family sizes, having their educational background as graduation or above, having non-earning spouses, and belonging to high income groups are using finance from their past earnings while choosing durable products, compared to urban respondents.
Table 6.26: Satisfaction felt by the respondent about Hire Purchases

<table>
<thead>
<tr>
<th>Satisfaction feel</th>
<th>Number of Respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>9</td>
<td>04.95</td>
</tr>
<tr>
<td>Agree</td>
<td>16</td>
<td>08.79</td>
</tr>
<tr>
<td>Uncertain / Indifferent</td>
<td>35</td>
<td>19.23</td>
</tr>
<tr>
<td>Disagree</td>
<td>68</td>
<td>37.36</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>51</td>
<td>28.02</td>
</tr>
<tr>
<td>No opinion</td>
<td>3</td>
<td>01.65</td>
</tr>
<tr>
<td>All</td>
<td>182</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from field data.

Table 6.26 shows the satisfaction felt by the respondents about the availing of Hire-Purchase Scheme in buying the durable products. It is found that 37.36% of respondents disagreed with this scheme, than the remaining levels of satisfaction feel.

Table - 6.27: Availing of special offers while buying durables

<table>
<thead>
<tr>
<th>Availing special offers</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>159</td>
<td>86.89</td>
</tr>
<tr>
<td>No</td>
<td>1</td>
<td>00.55</td>
</tr>
<tr>
<td>No opinion</td>
<td>24</td>
<td>12.57</td>
</tr>
<tr>
<td>All</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from field data.

Table 6.27 shows the special offers availed by the respondents while buying the durable products. It is found that 86.89% of respondents availed the special offers while buying the durable products.

Table -6.28: Nature of discounts availed of at the time of buying durables

<table>
<thead>
<tr>
<th>Nature of Discounts</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exchange</td>
<td>29.79</td>
</tr>
<tr>
<td>Cash</td>
<td>29.79</td>
</tr>
<tr>
<td>Compliments</td>
<td>13.48</td>
</tr>
<tr>
<td>Other discounts</td>
<td>12.05</td>
</tr>
<tr>
<td>Gifts</td>
<td>14.89</td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from field data.
Table 6.28 shows the nature of discounts availed by the respondents at the time of buying the durable products. It is found that 29.79 % of respondents availed exchanger offer and cash discounts while buying the durable products.

**Table-6.29: Problems faced by the respondents while buying durables**

<table>
<thead>
<tr>
<th>Nature of Problems</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>34.78</td>
</tr>
<tr>
<td>Unknown Seller</td>
<td>09.78</td>
</tr>
<tr>
<td>Lack of bargaining power</td>
<td>19.02</td>
</tr>
<tr>
<td>Lack of information on Quality</td>
<td>19.02</td>
</tr>
<tr>
<td>Lack of information on marketing</td>
<td>10.33</td>
</tr>
<tr>
<td>Lack of personal assistance</td>
<td>03.26</td>
</tr>
<tr>
<td>Psychological problem</td>
<td>03.80</td>
</tr>
<tr>
<td>Any other</td>
<td>00.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Compiled from field data.

Table 6.29 shows the nature of problems faced by the respondents at the time of buying the durable products. It is found that 34.78 % of respondents do not face problems of different kinds of nature as revealed by the other people while buying the durable products.

6.18 Consumer Buying Decisions

**Definition of a decision:**

A decision is the selection of an action from two or more alternative choices. In other words, in order for a person to make a decision, there must be a choice of alternatives available. If a consumer has a choice between making a purchase and not making a purchase, or a choice between brand X and brand Y, then he is in a position to make a decision. Thus, if there is almost always a choice, then there is almost always an opportunity for consumers to make decisions. 34

**Types of Purchase Decisions:**

The types of purchase decision categories are classified as – basic purchase decision, brand purchase decisions, channel purchase decisions and payment purchase decision. It is also presented in table 6.30 as detailed below:
Table-6.30 Types of Purchase Decision Categories

<table>
<thead>
<tr>
<th>Decision Category</th>
<th>Alternative A</th>
<th>Alternative B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Purchase Decision</td>
<td>To purchase a product (or service)</td>
<td>Not to purchase a product (or service)</td>
</tr>
<tr>
<td>Brand Purchase Decisions</td>
<td>To purchase a specific brand</td>
<td>To purchase another brand</td>
</tr>
<tr>
<td></td>
<td>To purchase one’s usual brand</td>
<td>To purchase another established brand (possibly with special features)</td>
</tr>
<tr>
<td></td>
<td>To purchase a basic model</td>
<td>To purchase a luxury or status model</td>
</tr>
<tr>
<td></td>
<td>To purchase a new brand</td>
<td>To purchase one’s usual brand or some other established brand</td>
</tr>
<tr>
<td></td>
<td>To purchase a standard quantity</td>
<td>To purchase more or less than a standard quantity</td>
</tr>
<tr>
<td>Channel Decisions</td>
<td>To purchase an on-sale brand</td>
<td>To purchase a non-sale brand</td>
</tr>
<tr>
<td></td>
<td>To buy a national brand</td>
<td>To buy a store brand</td>
</tr>
<tr>
<td></td>
<td>To purchase from a specific type of store (e.g., a departmental store)</td>
<td>To purchase from some other type of store (e.g., a discount store)</td>
</tr>
<tr>
<td></td>
<td>To purchase from one’s usual store</td>
<td>To purchase from some other store</td>
</tr>
<tr>
<td></td>
<td>To purchase in-home (by phone or catalog)</td>
<td>To purchase in-store</td>
</tr>
<tr>
<td></td>
<td>To purchase from a local store</td>
<td>To purchase from a store requiring some travel (out-shopping)</td>
</tr>
<tr>
<td>Payment Decision</td>
<td>To pay for the purchase with cash</td>
<td>To pay for the purchase with credit card</td>
</tr>
<tr>
<td></td>
<td>To pay the bill in full when it arrives</td>
<td>To pay for the purchase in instalments</td>
</tr>
</tbody>
</table>


The first step in consumer buying decision is ‘need’ identification. This occurs when an individual perceives difference between an ideal and the actual state of affairs at any given point of time. It can be activated by the arousal of motives enduring predisposition to strive to attain specific goal. When activated, both motives can arouse and direct behaviour. Need identification can also be stimulated by some sort of outside stimulus, perhaps, even an advertisement.

Once the need is identified, the consumer must decide what to do. The initial step is an internal search within memory to determine whether or not enough is known about alternatives to permit some kind of choice. Often one
brand will be strongly preferred over others, based on the perception; then a decision will be made on to make a purchase.

In this sequence, a buyer underlines the reasons in the purchase of a product; naturally varies from individual to individual consideration of durables by respondent households.

**Chart 6.2: A consumer is influenced by many factors as shown below:**

- **Psychological influences**
  - Perception
  - Attitude
  - Learning
  - Motivation

- **Marketing Mix**
  - Product
  - Price
  - Place
  - Promotion

- **Socio-cultural influences**
  - Reference groups
  - Family
  - Social class culture
  - Sub-culture

- **Situation influences**
  - Type of purchase
  - Social surrounding
  - Psychological surroundings
  - Previous experience


**Table – 6.31: Consideration of durables requirement by respondent households**

<table>
<thead>
<tr>
<th>Nature of Consideration</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Luxury</td>
<td>4</td>
<td>02.17</td>
</tr>
<tr>
<td>Comfort</td>
<td>31</td>
<td>16.85</td>
</tr>
<tr>
<td>Necessary</td>
<td>142</td>
<td>77.17</td>
</tr>
<tr>
<td>Necessary &amp; Comfort</td>
<td>6</td>
<td>03.26</td>
</tr>
<tr>
<td>Necessary &amp; Luxury</td>
<td>1</td>
<td>00.54</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
Table 6.31 shows the nature of consideration of the durable goods by the sample respondents in the study area. It is found that 77.17% of respondents considered the composition of household, kitchen, vehicles and machine type of durable goods as necessary, followed by 16.85% felt it as comfort, 3.26% felt it as necessary and comfort, 2.17% felt it as luxury and only one respondent (0.54%) felt it as necessary and luxury.

6.19 Buyer Perception

Perception is defined as the process by which an individual selects, organizes, and interprets stimuli into a meaningful and coherent picture of the world. A stimulus is any unit of input to any of the senses (E.g., sensory inputs include products, packages, brand names, advertisements, and commercials and sensory receptors are human organs). Perception is the process of selecting, organising and interpreting or attracting meaning to events happening in environment. It is a mental, thinking and intellectual process. It is a selective process, which can be associated with the inner needs of an individual.

In the present day society, people appear to associate social status with the acquisition of some products and brands more than their general needs. This concern is a direct outcome of the material prosperity of society. Status is announced through various symbols like dress, ornaments possessions and general life style. Different people perceive the role of T. V. (durables) with different intention and motive. Some people purchase T. V. (durables) for entertainment / recreation; some perceived it as a knowledge-acquiring tool; some perceived it as a good companion and some perceive it as good media of communication.

The buying perception of the buyer's about its type and extent about durables are analysed in the following way:
Table 6.32: Buyer’s perception about durables

<table>
<thead>
<tr>
<th>Types of Buyer’s perception</th>
<th>Extent of buying perceptions (Numbers respondents)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very Little Extent</td>
<td>Some Extent</td>
</tr>
<tr>
<td>Entertainment / Recreation</td>
<td>47 (28.14)</td>
<td>62 (37.13)</td>
</tr>
<tr>
<td>Knowledge Acquiring Tool</td>
<td>35 (23.97)</td>
<td>67 (45.89)</td>
</tr>
<tr>
<td>Time Killing Device</td>
<td>74 (64.35)</td>
<td>30 (26.09)</td>
</tr>
<tr>
<td>Easy to handle</td>
<td>11 (09.40)</td>
<td>52 (44.44)</td>
</tr>
<tr>
<td>Powerful Media of Communication</td>
<td>33 (22.92)</td>
<td>68 (47.22)</td>
</tr>
<tr>
<td>Reducing Physical Strain</td>
<td>16 (10.88)</td>
<td>46 (31.29)</td>
</tr>
<tr>
<td>Able to concentrate other works</td>
<td>22 (17.89)</td>
<td>66 (53.66)</td>
</tr>
<tr>
<td>Time Saving</td>
<td>27 (19.71)</td>
<td>37 (27.01)</td>
</tr>
<tr>
<td>Convenience</td>
<td>16 (11.94)</td>
<td>44 (32.84)</td>
</tr>
<tr>
<td>Fuel Economy</td>
<td>24 (17.52)</td>
<td>46 (33.58)</td>
</tr>
<tr>
<td>Others</td>
<td>4 (80.00)</td>
<td>1 (20.00)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.

From the Table 6.32 the following are the observations made with regard to types and extent of buying perceptions adopted by the buyers in buying the durable products.

(a) Entertainment/Recreation

As per the study, out of 167 respondents, 47 (28.14%) perceive the extent of buying perception ‘entertainment/recreation’ as ‘very little extent’ and 58(34.73%) as ‘greater extent’. Further it is noted that 17 respondents do not express their view for this type of buyer’s perception about durables.
(b) Knowledge acquiring tool

out of the 146 respondents, 35(23.97%) perceive the durables to a very little extent, 67(45.89%) to some extent and 44(30.14%) perceive them to greater extent. Further it is noted that 38 respondents do not express their view for this type of perception about durables. When the type of buyer’s perception of knowledge acquiring tool is considered, it is found that,

(c) Time-killing device

When the type of buyer’s perception of time killing device is considered, it is found that, out of the 115 respondents, 74(64.35%) perceive the durables to a very little extent, 30(26.09%) to some extent and 11(09.57%) perceive them to greater extent. Further it is noted that 69 respondents do not express their view for this type of perception about durables.

(d) Good companion

When the type of buyer’s perception of easy to handle is considered, it is found that, out of the 117 respondents, 11(09.40%) perceive the durables to a very little extent, 52(44.44%) to some extent and 54(46.15%) perceive them to greater extent. Further it is noted that 67 respondents do not express their view for this type of perception about durables.

(e) Powerful media of communication

When the type of buyer’s perception of powerful media of communication is considered, it is found that, out of the 144 respondents, 33(22.92%) perceive the durables to a very little extent, 68(47.22%) to some extent and 43(29.86%) perceive them to greater extent. Further it is noted that 40 respondents do not express their view for this type of perception about durables.

(f) Reducing Physical Strain

When the type of buyer’s perception of reducing physical strain is considered, it is found that, out of the 147 respondents, 16(10.88%) perceive the
durables to a very little extent, 46(31.29%) to some extent and 85(57.82%) perceive them to greater extent. Further it is noted that 37 respondents do not express their view for this type of perception about durables.

(g) Able to concentrate other works

When the type of buyer’s perception of able to concentrate other works is considered, it is found that, out of the 123 respondents, 22(17.89%) perceive the durables to a very little extent, 66(53.66%) to some extent and 35(28.46%) perceive them to greater extent. Further it is noted that 61 respondents do not express their view for this type of perception about durables.

(h) Time Saving

When the type of buyer’s perception of time saving is considered, it is found that, out of the 137 respondents, 27(19.71%) perceive the durables to a very little extent, 37(27.01%) to some extent and 73(53.28%) perceive them to greater extent. Further it is noted that 47 respondents do not express their view for this type of perception about durables.

(i) Convenience

When the type of buyer’s perception of convenience is considered, it is found that, out of the 134 respondents, 16(11.94%) perceive the durables to a very little extent, 44(32.84%) to some extent and 74(55.22%) perceive them to greater extent. Further it is noted that 50 respondents do not express their view for this type of perception about durables.

(j) Fuel Economy

When the type of buyer’s perception of fuel economy is considered, it is found that, out of the 137 respondents, 24(17.52%) perceive the durables to a very little extent, 46(33.58%) to some extent and 67(48.90%) perceive them to greater extent. Further it is noted that 47 respondents do not express their view for this type of perception about durables.
(k) Others

When the type of buyer's perception of others is considered, it is found that, out of the 5 respondents, 4 (80.00%) perceive the durables to a very little extent and only one respondent (20.00%) to some extent. It is found that none of the respondents perceive them to greater extent. Further it is noted that a majority of 179 respondents do not express their view for this type of perception about durables.

6.20 Score Value Analysis for Buyer's perception about durables

Psychographic strategies are often based on specific psychological variables. Consumers are segmented in terms of their needs and motivations, personality, perceptions, learning, level of involvement, and attitudes. Most of the psychographic studies employ statements designed to identify relevant aspects of a consumer's personality, buying motives, interests, attitudes, beliefs, and values. Psychographics are often referred to Activities, Interests, and Opinions (AIO's). In a psychographic research study consumers are asked to reveal their personal or their family reactions to a variety of statements. Further psychographic statements are designed to be either general or product-specific.  

Buyers' perception about durables

The extent of buying perceptions is of great importance since it is only through these factors that the buyers make decisions. The type of perceptions attached to buying decisions by the consumers are considered through parameters such as Entertainment / Recreation, Knowledge acquiring tool, Time killing device, Easy to handle, Powerful media of communication, Reducing physical strain, Able to concentrate other works, Time saving, Convenience, Fuel Economy and Others. For knowing the question of extent of perception given by the buyers about durables, Scoring Technique is adopted.
Table-6.33: Score Value Analysis for Buyer’s perception about durables

<table>
<thead>
<tr>
<th>Type of Buyer’s Perception</th>
<th>Number of Respondents</th>
<th>Total</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I Rank</td>
<td>II Rank</td>
<td>III Rank</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Entertainment / Recreation</td>
<td>58</td>
<td>62</td>
<td>47</td>
<td>167</td>
<td>345</td>
</tr>
<tr>
<td>Knowledge Acquiring Tool</td>
<td>44</td>
<td>67</td>
<td>35</td>
<td>146</td>
<td>301</td>
</tr>
<tr>
<td>Time Killing Device</td>
<td>11</td>
<td>30</td>
<td>74</td>
<td>115</td>
<td>167</td>
</tr>
<tr>
<td>Easy to Handle</td>
<td>54</td>
<td>52</td>
<td>11</td>
<td>117</td>
<td>277</td>
</tr>
<tr>
<td>Powerful Media of</td>
<td>43</td>
<td>68</td>
<td>33</td>
<td>144</td>
<td>298</td>
</tr>
<tr>
<td>Communication</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reducing Physical Strain</td>
<td>85</td>
<td>46</td>
<td>16</td>
<td>147</td>
<td>363</td>
</tr>
<tr>
<td>Able to concentrate other</td>
<td>35</td>
<td>66</td>
<td>22</td>
<td>123</td>
<td>259</td>
</tr>
<tr>
<td>works</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time saving</td>
<td>73</td>
<td>37</td>
<td>27</td>
<td>137</td>
<td>320</td>
</tr>
<tr>
<td>Convenience</td>
<td>74</td>
<td>44</td>
<td>16</td>
<td>134</td>
<td>326</td>
</tr>
<tr>
<td>Fuel economy</td>
<td>67</td>
<td>46</td>
<td>24</td>
<td>137</td>
<td>317</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>006</td>
</tr>
<tr>
<td>Total</td>
<td>544</td>
<td>519</td>
<td>309</td>
<td>1372</td>
<td>2979</td>
</tr>
</tbody>
</table>

Source: Computed.

For this question the respondents are asked to rank the perception given by them in purchasing the durables (buying decisions) and the perception given are ranked 1 to 3, 1st rank for greater extent of perception, 2nd rank for some extent of perception, and 3rd rank for very little extent of perception. By multiplying these weights (ranks) with the corresponding number of respondents the scores values for different buying perceptions are obtained and given in Table-6.33. The table makes clear that the buyers even though gives higher perception to reducing physical strain, while buying, they are also greatly weighing the perceptions such as entertainment / recreation, convenience, knowledge acquiring tool and fuel economy.

Principal Component Analysis is used to ascertain the respondents’ perception about durables while involved in buying them.
Table-6.34: Principal Components derived from the analysis of Buyer’s Perception about Durables. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>Entertainment / Recreation</td>
<td>-0.421</td>
</tr>
<tr>
<td>Knowledge Acquiring Tool</td>
<td>-0.563</td>
</tr>
<tr>
<td>Time-Killing Device</td>
<td>-0.703</td>
</tr>
<tr>
<td>Easy to Handle</td>
<td>-0.695</td>
</tr>
<tr>
<td>Powerful Media of Communication</td>
<td>-0.631</td>
</tr>
<tr>
<td>Reducing Physical Strain</td>
<td>-0.474</td>
</tr>
<tr>
<td>Able to concentrate Other Works</td>
<td>-0.698</td>
</tr>
<tr>
<td>Time Saving</td>
<td>-0.652</td>
</tr>
<tr>
<td>Convenience</td>
<td>-0.690</td>
</tr>
<tr>
<td>Fuel Economy</td>
<td>-0.548</td>
</tr>
<tr>
<td>Others</td>
<td>0.021</td>
</tr>
<tr>
<td><strong>Eigen Value</strong></td>
<td><strong>3.78</strong></td>
</tr>
<tr>
<td><strong>Variance explained (%)</strong></td>
<td><strong>34.40</strong></td>
</tr>
<tr>
<td><strong>Cumulative proportion of variance accounted (%)</strong></td>
<td><strong>34.40</strong></td>
</tr>
</tbody>
</table>

Two components are derived. Component 1 characterises the type of buying perception such as a device for convenience used by the respondents, in selecting the durables. Component 2 represents, the buying perception adopted by the respondents as a device for relaxation / entertainment in buying the durables. From the mean scores of each component different groups of the seven socio-economic variables were classified as “device for convenience” or “a device for relaxation / entertainment” (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.35.

Table- 6.35: Classification of Consumers based on PCA Scores on Consumers’ buying decisions

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - A Device for Convenience</th>
<th>Component 2 - A Device for Relaxation / Entertainment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non- Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Small</td>
<td>Medium and Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Low</td>
<td>Middle and High</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>
When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table-6.35), the male respondents from rural areas who are unmarried, possessing medium and large family sizes, having their educational background up to higher secondary level, having non-earning spouses, belonging to middle and high income groups are having the perception that it is a device for relaxation/entertainment, while buying the durables compared to urban respondents.

6.21 Need Identification

Consumer behaviour begins with the triggering of need identification. A Consumer identifies the need to fill up the intolerable gap perceived. He may perceive it after observing neighbours or may think TV (Durables) as wholesale entertainment giver at home or may be pressurised to buy by the family members and may think of its utilisation to watch sports educational programmes. A modest attempt has made to study these various aspects and the findings inferred from Table-6.36 are as under:

(a) After Observing Neighbours

When the type of buyer’s need identification of ‘after observing neighbours,’ is considered, it is found that, out of 141 respondents, 16(11.35%) of them identified the need to very high level, 21(14.89%) to high level, 22(15.60%) to moderate level, 44(31.21%) to low level and 38(26.95%) to very low level. Further it is noted that 43 respondents did not express their view for this type of buyer’s need identification about durables.

(b) Entertainment at home

When the type of buyer’s need identification of ‘entertainment at home,’ is considered, it is found that, out of 153 respondents, 35(22.88%) of them identified the need to very high level, 34(22.22%) to high level, 31(20.26%) to moderate level, 35(22.88%) to low level and 18(11.76%) to very low level.
Further it is noted that 31 respondents did not express their view for this type of buyer's need identification about durables.

(c) To avoid time-wasting

When the type of buyer's need identification of 'to avoid time-wasting,' is considered, it is found that, out of 142 respondents, 37(26.06%) of them identified the need to very high level, 23(16.20%) to high level, 29(20.42%) to moderate level, 31(21.83%) to low level and 22(15.49%) to very low level. Further it is noted that 52 respondents did not express their view for this type of buyer's need identification about durables.

(d) Pressure from family members

When the type of buyer's need identification of 'pressure from family members,' is considered, it is found that, out of 143 respondents, 17(11.89%) of them identified the need to very high level, 20(13.99%) to high level, 29(20.28%) to moderate level, 39(27.27%) to low level and 38(26.57%) to very low level. Further it is noted that 41 respondents did not express their view for this type of buyer's need identification about durables.

(e) Substitute

When the type of buyer's need identification of 'substitute,' is considered, it is found that, out of 111 respondents, 7(06.31%) of them identified the need to very high level, 15(13.51%) to high level, 18(16.22%) to moderate level, 28(25.23%) to low level and 43(38.74%) to very low level. Further it is noted that 73 respondents did not express their view for this type of buyer's need identification about durables.

(f) Reduction in Outside Entertainment Expenditure

When the type of buyer's need identification of 'reduction in the cost of outside expenditure,' is considered, it is found that, out of 126 respondents, 13(10.32%) of them identified the need to very high level, 11(08.73%) to high level, 36(28.57%) to moderate level, 45(35.71%) to low level and 21(16.67%) to
very low level. Further it is noted that 58 respondents did not express their view for this type of buyer's need identification about durables.

(g) After Seeing T. V. Advertisements

When the type of buyer's need identification of 'after seeing television advertisements,' is considered, it is found that, out of 137 respondents, 19(13.87%) of them identified the need to very high level, 13(09.49%) to high level, 23(16.79%) to moderate level, 34(24.82%) to low level and 48(35.03%) to very low level. Further it is noted that 47 respondents did not express their view for this type of buyer's need identification about durables.

Table-6.36: Buyer's Need Identification

<table>
<thead>
<tr>
<th>Type of Buyer's Need Identification</th>
<th>Nature of Need Identification</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very Low</td>
<td>Low</td>
</tr>
<tr>
<td>After Observing Neighbours</td>
<td>38 (26.95)</td>
<td>44 (31.21)</td>
</tr>
<tr>
<td>Entertainment at Home</td>
<td>18 (11.76)</td>
<td>35 (22.88)</td>
</tr>
<tr>
<td>To Avoid Time-Wasting</td>
<td>22 (15.49)</td>
<td>31 (21.83)</td>
</tr>
<tr>
<td>Pressure from Family Members</td>
<td>38 (26.57)</td>
<td>39 (27.27)</td>
</tr>
<tr>
<td>Substitute</td>
<td>43 (38.74)</td>
<td>28 (25.23)</td>
</tr>
<tr>
<td>Reduction in the cost of outside expenditure</td>
<td>21 (16.67)</td>
<td>45 (35.71)</td>
</tr>
<tr>
<td>After seeing television advertisements</td>
<td>48 (35.04)</td>
<td>34 (24.82)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.

Buyers' Need Identification

The nature of buyer's need identification is of great importance since it is only through these factors that the buyers make decisions. The types used to identify the need of the durables which attached to buying decisions by the consumers are considered through parameters such as after observing neighbours, entertainment at home, to avoid time-wasting, pressure from family members, substitute, reduction in the cost of outside expenditure, and after seeing television advertisements.
advertisements. For knowing the question of the nature of importance given for need identification by the buyers about durables, Scoring Technique is adopted.

**Table-6.37: Score Value Analysis for Buyer’s Need Identification**

<table>
<thead>
<tr>
<th>Type of Buyer’s Need Identification</th>
<th>Number of Respondents</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I Rank</td>
<td>II Rank</td>
<td>III Rank</td>
</tr>
<tr>
<td>After Observing Neighbours</td>
<td>16</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>Entertainment at Home</td>
<td>35</td>
<td>34</td>
<td>31</td>
</tr>
<tr>
<td>To Avoid Time-Wasting</td>
<td>37</td>
<td>23</td>
<td>29</td>
</tr>
<tr>
<td>Pressure from Family Members</td>
<td>17</td>
<td>20</td>
<td>29</td>
</tr>
<tr>
<td>Substitute</td>
<td>7</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Reduction in the cost of outside expenditure</td>
<td>13</td>
<td>11</td>
<td>36</td>
</tr>
<tr>
<td>After seeing television advertisements</td>
<td>19</td>
<td>13</td>
<td>23</td>
</tr>
<tr>
<td>Total</td>
<td>144</td>
<td>137</td>
<td>188</td>
</tr>
</tbody>
</table>

Source: Computed.

For this question the respondents are asked to rank the nature of importance given in need identification by them in purchasing the durables (buying decisions), and the importance given are ranked 1 to 5, 1st rank for very high importance, 2nd rank for high importance, 3rd rank for moderate nature of the need, 4th rank for low importance and 5th rank for very low nature of need identification. By multiplying these weights (ranks) with the corresponding number of respondents the score values for different buying decisions’ are obtained and given in Table-6.37. The table makes clear that the buyers even though attach highest importance to entertainment at home, while buying, they are also greatly weighing the factors such as, to avoid time-wasting, pressure from family members and after observing neighbours.

Principal Component Analysis is used to ascertain the respondents’ need identification in buying durable products.
Table-6.38: Principal Components derived from the analysis of Buyer's Need Identification. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
<td>PC 2</td>
<td></td>
</tr>
<tr>
<td>After Observing Neighbours</td>
<td>-0.604</td>
<td>0.080</td>
<td></td>
</tr>
<tr>
<td>Entertainment at Home</td>
<td>-0.591</td>
<td>-0.342</td>
<td></td>
</tr>
<tr>
<td>To Avoid Time-Wasting</td>
<td>-0.560</td>
<td>0.572</td>
<td></td>
</tr>
<tr>
<td>Pressure from Family members</td>
<td>-0.517</td>
<td>-0.614</td>
<td></td>
</tr>
<tr>
<td>Substitute</td>
<td>-0.713</td>
<td>-0.042</td>
<td></td>
</tr>
<tr>
<td>Reduction in the Cost of Outside Expenditure</td>
<td>-0.663</td>
<td>0.449</td>
<td></td>
</tr>
<tr>
<td>After Seeing TV Advertisements</td>
<td>-0.493</td>
<td>-0.237</td>
<td></td>
</tr>
<tr>
<td>Eigen value</td>
<td>2.48</td>
<td>1.09</td>
<td></td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>35.50</td>
<td>15.50</td>
<td></td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>35.50</td>
<td>51.00</td>
<td></td>
</tr>
</tbody>
</table>

Two components are derived. Component 1, characterises, the neighbour’s influence upon the respondents, when they identify the need of the durables required by its nature, time and type. Component 2, represents, the pressure from the family members of respondents in identifying the need while buying the durables. From the mean scores of each component different groups of the seven socio-economic variables were classified as “neighbour’s influence” or “pressure from family members” (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.39.

Table- 6.39: Classification of Consumers based on PCA Scores on Consumers buying decisions

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Neighbour’s influence</th>
<th>Component 2 - Pressure from family members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non- Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Medium</td>
<td>Small and Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Low and High</td>
<td>Middle</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>
When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table-6.39), the male respondents' from rural areas who are unmarried, possessing small and large family sizes, having their educational background up to higher secondary level, having non-earning spouses, belonging to middle income group are yielding to pressure from their family members while identifying the need for the durable products, compared to urban respondents.

6.22 Sources of Information

Incoming stimuli initiates the consumer information process. The marketer in the form of advertisements, displays, and sales pictures can either initiate the stimuli and direct information sources like friends/relatives family members, neighbours, dealers and manufacturers. Sometimes, a consumer gets exposed to industrial exhibitions and existing users. The first step in information activates one or more of the senses and preliminary information processing takes place.

First of all, new information can affect problem recognition or it may modify existing evaluative criterion someway consumers education is likely to have its effect, whereas advertising and selling will have the greatest effect on beliefs about the product or brand. A moderate attempt has been given to analyse the sources of information and the findings inferred from Table 6.40 are presented as under:

Sources of marketplace information

Information sources are either general (personal sources such as friends and opinion leaders or media sources like news editorials or buying guides) or marketer controlled (such as salespeople or advertising and promotions media).
Marketplace Information Sources

<table>
<thead>
<tr>
<th>Face-to-face</th>
<th>General Sources</th>
<th>Marketer-Controlled Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Personal influence</td>
<td>Salespersons</td>
</tr>
<tr>
<td>Media</td>
<td>General purpose</td>
<td>Telemarketing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mass advertising media</td>
</tr>
<tr>
<td></td>
<td></td>
<td>In-store information</td>
</tr>
<tr>
<td></td>
<td></td>
<td>In-store display</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Package labels</td>
</tr>
</tbody>
</table>

The following are the findings drawn from Table 6.40:

(a) Sources of Information available to the Buyer’s – Family Members

The sources of information available to the buyer’s and its extent of viewing by them while involved in buying the durable products shows that when the sources of information ‘family members’ is considered, out of the 153 respondents, 34(22.22%) of them viewed it as ‘very high’, 37(24.18%) as ‘high’, 39(25.49%) as ‘moderate’, 35(22.88%) as ‘low’, and 8(05.23%) as ‘very low’. Further, it is found that 31 respondents did not view their idea about this source of information available to them.

(b) Friends / Relatives

The sources of information available to the buyer’s and its extent of viewing by them while involved in buying the durable products shows that when the sources of information ‘friends / relatives’ is considered, out of the 138 respondents, 23(16.67%) of them viewed it as ‘very high’, 28(20.29%) as ‘high’, 24(17.39%) as ‘moderate’, 34(24.64%) as ‘low’, and 29(21.01%) as ‘very low’. Further, it is found that 46 respondents did not view their idea about this source of information available to them.

(c) Neighbours

The sources of information available to the buyer’s and its extent of viewing by them while involved in buying the durable products shows that when the sources of information ‘neighbours’ is considered, out of the 120
respondents, 14(11.67%) of them viewed it as 'very high', 13(10.83%) as 'high', 22(18.33%) as 'moderate', 26(21.67%) as 'low', and 45(37.50%) as 'very low'. Further, it is found that 64 respondents did not view their idea about this source of information available to them.

(d) Dealers

The sources of information available to the buyer's and its extent of viewing by them while involved in buying the durable products shows that when the sources of information 'dealers' is considered, out of the 126 respondents, 9(07.14%) of them viewed it as 'very high', 14(11.11%) as 'high', 23(18.25%) as 'moderate', 41(32.54%) as 'low', and 39(30.95%) as 'very low'. Further, it is found that 58 respondents did not view their idea about this source of information available to them.

(e) Manufacturers

The sources of information available to the buyer's and its extent of viewing by them while involved in buying the durable products shows that when the sources of information 'manufacturers' is considered, out of the 101 respondents, 4(03.96%) of them viewed it as 'very high', 6(05.94%) as 'high', 8(07.92%) as 'moderate', 30(29.70%) as 'low', and 53(52.48%) as 'very low'. Further, it is found that 83 respondents did not view their idea about this source of information available to them.

(f) Industrial Exhibition

The sources of information available to the buyer's and its extent of viewing by them while involved in buying the durable products shows that when the sources of information 'industrial exhibition' is considered, out of the 107 respondents, 9(08.41%) of them viewed it as 'very high', 8(07.48%) as 'high', 15(14.02%) as 'moderate', 19(17.76%) as 'low', and 56(52.33%) as 'very low'. Further, it is found that 77 respondents did not view their idea about this source of information available to them.
(g) Existing Users

The sources of information available to the buyer's and its extent of viewing by them while involved in buying the durable products shows that when the sources of information 'existing users' is considered, out of the 124 respondents, 11 (08.87%) of them viewed it as 'very high', 15 (12.10%) as 'high', 35 (28.23%) as 'moderate', 32 (25.81%) as 'low', and 31 (25.00%) as 'very low'. Further, it is found that 60 respondents did not view their idea about this source of information available to them.

(h) Own Experience

The sources of information available to the buyer's and its extent of viewing by them while involved in buying the durable products shows that when the sources of information 'own experience' is considered, out of the 124 respondents, 28 (22.58%) of them viewed it as 'very high', 26 (20.97%) as 'high', 40 (32.26%) as 'moderate', 19 (15.32%) as 'low', and 11 (08.87%) as 'very low'. Further, it is found that 60 respondents did not view their idea about this source of information available to them.

(i) Media

The sources of information available to the buyer's and its extent of viewing by them while involved in buying the durable products shows that when the sources of information 'media' is considered, out of the 157 respondents, 79 (50.32%) of them viewed it as 'very high', 39 (24.84%) as 'high', 26 (16.56%) as 'moderate', 8 (05.10%) as 'low', and 5 (03.18%) as 'very low'. Further, it is found that 27 respondents did not view their idea about this source of information available to them.

(j) None

The sources of information available to the buyer's and its extent of viewing by them while involved in buying the durable products shows that when the sources of information 'none' is considered, only 4 respondents are viewed
the extent of information sources. Out of 4, 1 (25.00%) is viewed as moderate and the remaining three (75.00%) viewed as very low.

Table-6.40: Sources of Information to the Buyers

<table>
<thead>
<tr>
<th>Type of Information Sources to the Buyer's</th>
<th>Very Low</th>
<th>Low</th>
<th>Moderate</th>
<th>High</th>
<th>Very High</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>03 (75.00)</td>
<td>0 (00.00)</td>
<td>01 (25.00)</td>
<td>0 (00.00)</td>
<td>0 (00.00)</td>
<td>04 (100.00)</td>
</tr>
<tr>
<td>Media</td>
<td>05 (03.18)</td>
<td>08 (05.10)</td>
<td>26 (16.56)</td>
<td>39 (24.84)</td>
<td>79 (50.32)</td>
<td>157 (100.00)</td>
</tr>
<tr>
<td>Family Members</td>
<td>08 (05.23)</td>
<td>35 (22.88)</td>
<td>39 (25.49)</td>
<td>37 (24.18)</td>
<td>34 (22.22)</td>
<td>153 (100.00)</td>
</tr>
<tr>
<td>Friends / Relatives</td>
<td>29 (21.01)</td>
<td>34 (24.64)</td>
<td>24 (17.39)</td>
<td>28 (20.29)</td>
<td>23 (16.67)</td>
<td>138 (100.00)</td>
</tr>
<tr>
<td>Neighbours</td>
<td>45 (37.50)</td>
<td>26 (18.33)</td>
<td>13 (10.83)</td>
<td>11 (11.67)</td>
<td>122 (100.00)</td>
<td></td>
</tr>
<tr>
<td>Dealers</td>
<td>39 (30.95)</td>
<td>41 (32.54)</td>
<td>23 (18.25)</td>
<td>14 (11.11)</td>
<td>09 (07.14)</td>
<td>126 (100.00)</td>
</tr>
<tr>
<td>Manufacturers</td>
<td>53 (52.48)</td>
<td>30 (29.70)</td>
<td>08 (07.92)</td>
<td>06 (05.94)</td>
<td>04 (03.96)</td>
<td>101 (100.00)</td>
</tr>
<tr>
<td>Industrial Exhibition</td>
<td>56 (52.34)</td>
<td>19 (17.76)</td>
<td>15 (14.02)</td>
<td>08 (07.48)</td>
<td>09 (08.41)</td>
<td>107 (100.00)</td>
</tr>
<tr>
<td>Existing Users</td>
<td>31 (25.00)</td>
<td>32 (25.81)</td>
<td>35 (28.23)</td>
<td>15 (12.10)</td>
<td>11 (08.87)</td>
<td>124 (100.00)</td>
</tr>
<tr>
<td>Shop keepers</td>
<td>40 (38.10)</td>
<td>29 (27.62)</td>
<td>21 (20.00)</td>
<td>10 (09.52)</td>
<td>05 (04.76)</td>
<td>105 (100.00)</td>
</tr>
<tr>
<td>Own Experience</td>
<td>11 (08.87)</td>
<td>19 (15.32)</td>
<td>40 (32.26)</td>
<td>26 (20.97)</td>
<td>28 (22.58)</td>
<td>124 (100.00)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.

**SOURCES OF INFORMATION**

Gathering of information from different sources is of great importance since it is only through these sources the buyers make decisions. The types of information sources used to identify the need of the durables which attached to buying decisions are examined with the help of parameters such as Media, Family Members, Friends / Relatives, Neighbours, Dealers, Manufacturers, Industrial Exhibition, Existing Users, Shop keepers, Own Experience, and None. For knowing the question of the nature of importance given for different sources of information by the buyers about durables, Scoring Technique is adopted.

For this question the respondents are asked to rank the nature of importance given for different sources of information by them in purchasing the durables (buying decisions), and the importance given are ranked 1 to 5, 1st rank
for very high importance, 2nd rank for high importance, 3rd rank for moderate nature of the information, 4th rank for low importance and 5th rank for very low nature of information. By multiplying these weights (ranks) with the corresponding number of respondents the score values for different buying decisions are obtained and given in Table-6.41. The table makes clear that the buyers even though attach highest priority to gather information from media, while buying, they are also greatly weighing the factors such as information from family members, own experience, from friends and relatives and from the existing users of the durable products.

Table-6.41: Score Value Analysis for Sources of Information to the Buyers

<table>
<thead>
<tr>
<th>Type of Information Sources to the Buyer’s</th>
<th>Number of Respondents</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>0</td>
<td>0.17</td>
<td>XI</td>
<td></td>
</tr>
<tr>
<td>Media</td>
<td>79</td>
<td>18.61</td>
<td>1</td>
<td>I</td>
</tr>
<tr>
<td>Family Members</td>
<td>34</td>
<td>14.70</td>
<td>11</td>
<td>IV</td>
</tr>
<tr>
<td>Friends / Relatives</td>
<td>23</td>
<td>11.34</td>
<td>IV</td>
<td></td>
</tr>
<tr>
<td>Neighbours</td>
<td>14</td>
<td>8.16</td>
<td>VII</td>
<td></td>
</tr>
<tr>
<td>Dealers</td>
<td>09</td>
<td>8.33</td>
<td>VI</td>
<td></td>
</tr>
<tr>
<td>Manufacturers</td>
<td>04</td>
<td>5.18</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Industrial Exhibition</td>
<td>09</td>
<td>6.19</td>
<td>IX</td>
<td></td>
</tr>
<tr>
<td>Existing Users</td>
<td>11</td>
<td>9.02</td>
<td>V</td>
<td></td>
</tr>
<tr>
<td>Shop keepers</td>
<td>05</td>
<td>6.47</td>
<td>VIII</td>
<td></td>
</tr>
<tr>
<td>Own Experience</td>
<td>28</td>
<td>11.83</td>
<td>III</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>216</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source : Computed.

Principal Component Analysis is used to ascertain the different sources of information available to the respondents in buying durable products.
Table-6.42: Principal Components derived from the analysis of Sources of Information to the Buyer's. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>None</td>
<td>-0.123</td>
</tr>
<tr>
<td>Media</td>
<td>-0.319</td>
</tr>
<tr>
<td>Family Members</td>
<td>-0.442</td>
</tr>
<tr>
<td>Friends / Relatives</td>
<td>-0.484</td>
</tr>
<tr>
<td>Neighbours</td>
<td>-0.540</td>
</tr>
<tr>
<td>Dealers</td>
<td>-0.626</td>
</tr>
<tr>
<td>Manufacturers</td>
<td>-0.787</td>
</tr>
<tr>
<td>Industrial Exhibition</td>
<td>-0.674</td>
</tr>
<tr>
<td>Existing Users</td>
<td>-0.609</td>
</tr>
<tr>
<td>Shop keepers</td>
<td>-0.760</td>
</tr>
<tr>
<td>Own Experience</td>
<td>-0.640</td>
</tr>
<tr>
<td>Eigen Value</td>
<td>3.66</td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>33.30</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>33.30</td>
</tr>
</tbody>
</table>

Two components are derived. Component 1, characterises, the outreach of the information from the manufacturers of the products or from notices, handbills, advertisement and the like to the respondents as a valid source of information in selecting the durables.

Component 2, represents, the information from the friends and relatives of respondents in buying the durables. From the mean scores of each component different groups of the seven socio-economic variables were classified as "Outreach from Manufacturers" or "Friends and Relatives" (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.43.
Table- 6.43: Classification of Consumers based on PCA Scores on Consumers buying decisions

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Outreach from Manufacturers</th>
<th>Component 2 - Friends and Relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non- Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Medium</td>
<td>Small and Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Low and High</td>
<td>Middle</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table-6.43), the male respondents from rural areas who are unmarried, possessing small and large family sizes, having their educational background up to higher secondary level, having non-earned spouses, belonging to middle income group, and are obtaining information either from their relatives or friends only, while identifying the availability of the different varieties of durable products, compared to urban respondents.

6.23 Media, where consumers have seen advertisements as a source of information

In Table-6.44, the sources from which the respondents have seen advertisement through media are presented and the inferences drawn are listed as under:

(a) Print Media- Newspaper

While considering the source of information from ‘print media’ - advertisement from ‘news paper type of print media’ is considered, out of the 174 respondents, 143(82.18%) of them viewed that it is large and 31(17.82%) to some
extent. Further, it is found that 10 respondents did not view their idea about this type of print media from where source of information is available to them.

(b) Magazines

While considering the source of information from 'print media' - advertisement from 'magazines type of print media' is considered, out of the 120 respondents, 45(37.50%) of them viewed that it is large and 75(62.50%) to some extent. Further, it is found that 64 respondents did not view their idea about this type of print media from where source of information is available to them.

(c) Pamphlets

While considering the source of information from 'print media' - advertisement from 'pamphlets type of print media' is considered, out of the 76 respondents, 11(14.47%) of them viewed that it is large and 65(85.53%) to some extent. Further, it is found that 108 respondents did not view their idea about this type of print media from where source of information is available to them.

(d) Brochures / Leaflets

While considering the source of information from 'print media' advertisement from 'brochures / leaflets type of print media' is considered, out of the 70 respondents, 11(15.71%) of them viewed that it is large and 59(84.29%) to some extent. Further, it is found that 114 respondents did not view their idea about this type of print media from where source of information is available to them.

(e) Broadcast Media – Radio

While considering the source of information from 'broadcast / telecast media' - advertisement from 'radio type of broadcast media' is considered, out of the 117 respondents, 56(47.86%) of them viewed that it is large and 61(52.14%) to some extent. Further, it is found that 67 respondents did not view their idea about this type of broadcast media from where source of information is available to them.
(f) Telecast Media – Television

While considering the source of information from ‘broadcast / telecast media’ - advertisement from ‘television type of telecast media’ is considered, out of the 180 respondents, 162(90.00%) of them viewed that it is large and 18(10.00%) to some extent. Further, it is found that only 4 respondents did not view their idea about this type of telecast media from where source of information is available to them.

(g) Films

While considering the source of information from ‘broadcast / telecast media’ - advertisement from ‘films type of telecast media’ is considered, out of the 95 respondents, 30(31.58%) of them viewed that it is large and 65(68.42%) to some extent. Further, it is found that 89 respondents did not view their idea about this type of telecast media from where source of information is available to them.

(h) Slides

While considering the source of information from ‘broadcast / telecast media’ - advertisement from ‘slides type of telecast media’ is considered, out of the 72 respondents, 10(13.89%) of them viewed that it is large and 62(86.11%) to some extent. Further, it is found that 112 respondents did not view their idea about this type of telecast media from where source of information is available to them.

(i) Out Door Media – Bill Boards

While considering the source of information from ‘out door media’ - advertisement from ‘bill boards type of out door media’ is considered, out of the 61 respondents, 29(47.54%) of them viewed that it is large and 32(52.46%) to some extent. Further, it is found that 123 respondents did not view their idea about this type of out door media from where source of information is available to them.
(j) Sign Boards

While considering the source of information from ‘out door media’ - advertisement from ‘sign boards type of out door media’ is considered, out of the 63 respondents, 28(44.44%) of them viewed that it is large and 35(55.56%) to some extent. Further, it is found that 121 respondents did not view their idea about this type of out door media from where source of information is available to them.

(k) Posters

While considering the source of information from ‘out door media’ - advertisement from ‘posters type of out door media’ is considered, out of the 101 respondents, 46(45.54%) of them viewed that it is large and 55(54.46%) to some extent. Further, it is found that 83 respondents did not view their idea about this type of out door media from where source of information is available to them.

(l) Hoardings

While considering the source of information from ‘out door media’ - advertisement from ‘hoardings type of out door media’ is considered, out of the 57 respondents, 17(29.82%) of them viewed that it is large and 40(70.18%) to some extent. Further, it is found that 127 respondents did not view their idea about this type of out door media from where source of information is available to them.

(m) Direct Mail

While considering the source of information from ‘direct mail’ - advertisement from ‘direct mail’ is considered, out of the 95 respondents, 31(32.63%) of them viewed that it is large and 64(67.37%) to some extent. Further, it is found that 89 respondents did not view their idea about direct mail from where source of information is available to them.
Table-6.44: Media, where consumers have seen advertisements as a source of information – I-Print Media, II-Broadcast / Telecast Media, III-Outdoor Mail & IV-Direct Mail

<table>
<thead>
<tr>
<th>Type of Media</th>
<th>Extent of Advertisement as a source of Information</th>
<th>Total number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Some Extent</td>
<td>Large Extent</td>
</tr>
<tr>
<td>Print Media - News Paper</td>
<td>31 (17.82)</td>
<td>143 (82.18)</td>
</tr>
<tr>
<td>Print Media - Magazines</td>
<td>75 (62.50)</td>
<td>45 (37.50)</td>
</tr>
<tr>
<td>Print Media - Pamphlets</td>
<td>65 (85.53)</td>
<td>11 (14.47)</td>
</tr>
<tr>
<td>Print Media - Brochures / Leaflets</td>
<td>59 (84.29)</td>
<td>11 (15.71)</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Television</td>
<td>18 (10.00)</td>
<td>162 (90.00)</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Radio</td>
<td>61 (52.14)</td>
<td>56 (47.86)</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Films</td>
<td>65 (68.42)</td>
<td>30 (31.58)</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Slides</td>
<td>62 (85.11)</td>
<td>10 (13.89)</td>
</tr>
<tr>
<td>Out Door Media - Bill Boards</td>
<td>32 (52.46)</td>
<td>29 (47.54)</td>
</tr>
<tr>
<td>Out Door Media - Sign Boards</td>
<td>35 (55.56)</td>
<td>28 (44.44)</td>
</tr>
<tr>
<td>Out Door Media - Posters</td>
<td>55 (54.46)</td>
<td>46 (45.54)</td>
</tr>
<tr>
<td>Out Door Media - Hoardings</td>
<td>40 (70.18)</td>
<td>17 (29.82)</td>
</tr>
<tr>
<td>Direct Mail</td>
<td>64 (67.37)</td>
<td>31 (32.63)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.
Table 6.45: Score Value Analysis for Media, where consumers have seen advertisements as a source of information

<table>
<thead>
<tr>
<th>Type of Media</th>
<th>Number of Respondents</th>
<th>Total</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I Rank</td>
<td>II Rank</td>
<td>I Rank</td>
<td>II Rank</td>
<td></td>
</tr>
<tr>
<td>Print Media - News Paper</td>
<td>143</td>
<td>31</td>
<td>174</td>
<td>317</td>
<td>16.68</td>
</tr>
<tr>
<td>Print Media - Magazines</td>
<td>45</td>
<td>75</td>
<td>120</td>
<td>165</td>
<td>08.68</td>
</tr>
<tr>
<td>Print Media - Pamphlets</td>
<td>11</td>
<td>65</td>
<td>76</td>
<td>87</td>
<td>04.58</td>
</tr>
<tr>
<td>Print Media - Brochures / Leaflets</td>
<td>11</td>
<td>59</td>
<td>70</td>
<td>81</td>
<td>04.26</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Television</td>
<td>162</td>
<td>18</td>
<td>180</td>
<td>342</td>
<td>18.00</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Radio</td>
<td>56</td>
<td>61</td>
<td>117</td>
<td>173</td>
<td>09.11</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Films</td>
<td>30</td>
<td>65</td>
<td>95</td>
<td>125</td>
<td>06.58</td>
</tr>
<tr>
<td>Broadcast/Telecast Media - Slides</td>
<td>10</td>
<td>62</td>
<td>72</td>
<td>82</td>
<td>04.32</td>
</tr>
<tr>
<td>Out Door Media - Bill Boards</td>
<td>-</td>
<td>29</td>
<td>32</td>
<td>61</td>
<td>04.74</td>
</tr>
<tr>
<td>Out Door Media - Sign Boards</td>
<td>-</td>
<td>28</td>
<td>35</td>
<td>63</td>
<td>04.79</td>
</tr>
<tr>
<td>Out Door Media - Posters</td>
<td>-</td>
<td>46</td>
<td>55</td>
<td>101</td>
<td>07.74</td>
</tr>
<tr>
<td>Out Door Media - Hoardings</td>
<td>-</td>
<td>17</td>
<td>40</td>
<td>57</td>
<td>03.89</td>
</tr>
<tr>
<td>Direct Mail</td>
<td>31</td>
<td>64</td>
<td>95</td>
<td>126</td>
<td>06.63</td>
</tr>
<tr>
<td>Total</td>
<td>619</td>
<td>662</td>
<td>1281</td>
<td>1900</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Computed.

Regarding consumer decision process, problem recognition triggers the process of information search in consumer decision-making. Consumers search internally for information to help solve the problem. If it is insufficient, then they weigh the costs of external search versus its value. The more relevant information acquired clears consumer's needs and able to evaluate different solutions.

Search for information before purchase decisions are made is of three types: directed search, browsing, or accidental search. Even after making a purchase, consumers frequently continue their information search, particularly after making an important purchase.

Consumers first scan their memories for information that will help them make purchase decisions. The amount of internal search and the level of success in carrying it out depend upon the extent to which consumers are expert in the
product or service category, the quantity and quality of information in memory, and the consumer’s level of satisfaction with past product or service experiences. If internal search results in insufficient information on which to base a choice, consumers may engage in external search.

Consumers typically move to limit search to the consideration set, alternatives from which they are most likely to make a final choice. Hence if a brand or outlet is to be chosen, it must be or become part of the consumer’s consideration set. Information sources are either general (personal sources such as friends and opinion leaders or media sources like news editorials or buying guides) or marketer controlled (such as salespeople or advertising and promotions media).

After identified the need for buying the durable products, the consumers have to search and rely upon different sources of information. Advertisements seen in media by them could be as sources of information do the purchase of durables. The important sources of information from advertisements appeared in media attached to buying decisions are examined with the help of parameters such as News Paper, Magazines, Pamphlets Brochures / Leaflets in Print Media; Television, Radio, Films, Slides in Broadcast/Telecast Media; Bill Boards, Sign Boards, Posters, Hoardings and Direct Mail in Out Door Media. For analysing the extent of advertisements as a source of information in different types of media for the purchase of durables by the buyers, Scoring Technique is adopted.

For this question the respondents are asked to rank the extent of advertisements as a source of information in different types of media in purchasing the durables (buying decisions) and the importance given for the sources of information are ranked 1 to 2, 1st rank for larger extent and 2nd rank for some extent. By multiplying these weights (ranks) with the corresponding number of respondents the score values for different sources of information are obtained and given in Table-6.45. The table makes clear that the buyers even though gives more priority to advertisements appeared in telecast media (Television), while buying, they are also greatly weighing the factors such as
advertisements appeared in print media (Newspaper) and in broadcast media (Radio).

Principal Component Analysis is used to ascertain the effects of media, where consumers have seen advertisements, as a source of information while involved in buying durables.

Table-6.46: Principal Components derived from the analysis of the effects of Media, where consumers have seen advertisements, as a source of information. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
<td>PC 2</td>
</tr>
<tr>
<td>I. Print Media</td>
<td></td>
<td></td>
</tr>
<tr>
<td>News Paper</td>
<td>-0.202</td>
<td>0.459</td>
</tr>
<tr>
<td>Magazines</td>
<td>-0.672</td>
<td>0.236</td>
</tr>
<tr>
<td>Pamphlets</td>
<td>-0.715</td>
<td>-0.277</td>
</tr>
<tr>
<td>Brochures / Leaflets</td>
<td>-0.751</td>
<td>-0.393</td>
</tr>
<tr>
<td>II. Broadcast / Telecast Media</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Television</td>
<td>-0.001</td>
<td>0.641</td>
</tr>
<tr>
<td>Radio</td>
<td>-0.481</td>
<td>0.582</td>
</tr>
<tr>
<td>Films</td>
<td>-0.702</td>
<td>0.181</td>
</tr>
<tr>
<td>Slides</td>
<td>-0.720</td>
<td>0.220</td>
</tr>
<tr>
<td>III. Out Door Media</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bill Boards</td>
<td>-0.726</td>
<td>-0.160</td>
</tr>
<tr>
<td>Sign Boards</td>
<td>-0.716</td>
<td>-0.298</td>
</tr>
<tr>
<td>Posters</td>
<td>-0.632</td>
<td>-0.131</td>
</tr>
<tr>
<td>Hoardings</td>
<td>-0.734</td>
<td>-0.200</td>
</tr>
<tr>
<td>IV. Direct Mail</td>
<td>-0.506</td>
<td>0.465</td>
</tr>
<tr>
<td>Eigen Value</td>
<td>5.04</td>
<td>1.71</td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>38.80</td>
<td>13.20</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>38.80</td>
<td>52.00</td>
</tr>
</tbody>
</table>

Two components are derived. Component 2 represents, the electric and electronic media used by the respondents in seeing the advertisements as the source of information in buying the durables, while Component 1 characterises the other types of media used by the respondents in seeing the advertisements as the source of information while selecting the durables. From the mean scores of
each component different groups of the seven socio-economic variables were classified as "other media" or "electric and electronic media" (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.47

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Other Media</th>
<th>Component 2 Electric and Electronic Media</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non-Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Small</td>
<td>Medium and Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Middle and High</td>
<td>Low</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table-6.47), the male respondents from rural areas who are unmarried, possessing medium and large family sizes, having their educational background up to higher secondary level, having non-earning spouses, and belonging to low income group are influenced more by electric and electronic media as source of information while buying durables, compared to urban respondents.

6.24 Source Of Finance – Thought After Need Identification

Thinking about mobilising required finance from different sources by the consumers arises after identified the need for buying the durable products is of great importance since through these sources they make decisions. The sources of finance thought used to purchase the durables which attached to buying decisions by the consumers are considered through some parameters, like: ploughing back of finance from past savings made by the consumer, availing loan from others, and enjoying the instalment scheme offered by the business people. The
following are the inferences drawn from the analysis of source of finance thought after need identification presented in Table-6.48.

(a) Source of finance—thought soon after need identification by the buyers- Ploughing back of Finance

The extent and source of finance—thought arises soon after the buyers identified the need for the durables. When the source of finance thought ‘ploughing back of finance’ is arises, out of the 150 respondents, 97(64.67%) of them considered that the extent is large and 53(35.33%) to some extent. Further, it is found that 34 respondents do not express their idea about this source of finance thought.

(b) Loan from others

When the source of finance thought ‘loan from others’ is arises, out of the 108 respondents, 25(23.15%) of them considered that the extent is large and 83(76.85%) to some extent. Further, it is found that 76 respondents do not express their idea about this source of finance thought.

(c) Instalment scheme

When the source of finance thought ‘instalment scheme’ is arises, out of the 121 respondents, 47(38.84%) of them considered that the extent is large and 74(61.16%) to some extent. Further, it is found that 63 respondents do not express their idea about this source of finance thought.

Table-6.48: Sources of finance—thought soon after need—identification by the buyers

<table>
<thead>
<tr>
<th>Sources of finance—thought</th>
<th>Extent of finance thought</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Some Extent</td>
<td>Large Extent</td>
</tr>
<tr>
<td>Ploughing Back of Finance</td>
<td>53 (35.33)</td>
<td>97 (64.67)</td>
</tr>
<tr>
<td>Loan from Others</td>
<td>83 (76.85)</td>
<td>25 (23.15)</td>
</tr>
<tr>
<td>Instalment Scheme</td>
<td>74 (61.16)</td>
<td>47 (38.84)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.
SOURCE OF FINANCE – THOUGHT AFTER NEED IDENTIFICATION

For analyzing the question of the nature of importance given for different sources of finance thought soon after identifying the need for the durables by the buyers, Scoring Technique is adopted, and the results are presented in Table-6.49.

**Table-6.49: Score Value Analysis for Sources of finance—thought soon after need—identification by the buyers**

<table>
<thead>
<tr>
<th>Sources of finance—thought</th>
<th>Number of Respondents</th>
<th>Total</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ploughing Back of Finance</td>
<td>I Rank: 97, II Rank: 53</td>
<td>150</td>
<td>247</td>
<td>45.07</td>
<td>1</td>
</tr>
<tr>
<td>Loan from Others</td>
<td>I Rank: 25, II Rank: 83</td>
<td>108</td>
<td>133</td>
<td>24.27</td>
<td>III</td>
</tr>
<tr>
<td>Instalment Scheme</td>
<td>I Rank: 47, II Rank: 74</td>
<td>121</td>
<td>168</td>
<td>30.66</td>
<td>II</td>
</tr>
<tr>
<td>Total</td>
<td>I Rank: 169, II Rank: 210</td>
<td>379</td>
<td>548</td>
<td>100.00</td>
<td></td>
</tr>
</tbody>
</table>

Source: Computed.

The respondents were asked to rank the extent of importance given for different sources of finance thought by them in purchasing the durables (buying decisions), and the importance given are ranked 1 to 2, 1st rank for large extent of finance thought and 2nd rank for some extent of finance thought. By multiplying these weights (ranks) with the corresponding number of respondents the score values for different sources of finance thought are obtained and given in Table-6.49. The table makes clear that the buyers even though attach highest priority to ploughing back of finance while buying; they are also greatly weighing the factors such as availing the instalment scheme and loan from others.

**Exact Time Involved in Need Identification and Actual Buying of Durables**

It was felt to study the time gap between need identification and actual buying of Durables. The time gap is framed and analysed as follows:

(a) One week (b) Fort-night (c) One-month (d) three-months (e) six-months and (f) above six months and (g) none.
The findings are inferred from Table – 6.50 and presented as under:

Table – 6.50: Exact time involved in need identification and actual buying of durables

<table>
<thead>
<tr>
<th>Involvement of time in need identification</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above Six Months</td>
<td>19</td>
<td>10.33</td>
</tr>
<tr>
<td>Six Months</td>
<td>13</td>
<td>07.06</td>
</tr>
<tr>
<td>Three Months</td>
<td>36</td>
<td>19.56</td>
</tr>
<tr>
<td>One Month</td>
<td>59</td>
<td>32.07</td>
</tr>
<tr>
<td>Fortnight</td>
<td>23</td>
<td>12.50</td>
</tr>
<tr>
<td>One Week</td>
<td>22</td>
<td>11.96</td>
</tr>
<tr>
<td>None</td>
<td>12</td>
<td>06.52</td>
</tr>
<tr>
<td>All</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

Table-6.50 shows the exact time involved in need identification and actual buying of durable products by the respondents. It is observed that, out of the 184 respondents, 19(10.33%) were taken above six months period as time taken for need identification and actual buying, followed by 13(07.06%) six months, 36(19.56%) three months, 59(32.07%) one month, 23(12.50%) a fortnight and 22(11.96%) one week as time involvement in need identification of the durables. Only 12(06.52%) did not involve in this type of time involvement in need identification.

6.25 Reasons For Delaying The Purchase Of Durables

The following are the main reasons listed out by the respondents for delaying the purchase of durables presented in Table-6.51. The results after analysing ‘the reasons,’ and ‘the extent of delay,’ are listed as under:

(a) Gathering information about various brands

Considering ‘gathering information about various brands’, is mentioned as the reason, it is found that, out of the 157 respondents, 66(42.04%) opined this reason to greater extent, followed by 66(42.04%) to some extent and 25(15.92%) as very little extent. Further, it is observed that 27 respondents do not express their view about this reason.
(b) Non-availability of required brand

Considering ‘non-availability of required brand’, it is mentioned as the reason, it is found that, out of the 126 respondents, 20(15.87%) opined this reason to greater extent, followed by 55(43.65%) to some extent and 51(40.48%) as very little extent. Further, it is observed that 58 respondents do not express their view about this reason.

(c) Price reduction

Considering ‘price reduction’, it is mentioned as the reason, it is found that, out of the 146 respondents, 43(29.45%) opined this reason to greater extent, followed by 76(52.05%) to some extent and 27(18.49%) as very little extent. Further, it is observed that 38 respondents do not express their view about this reason.

(d) Time taking for finalisation of the brand

Considering ‘for finalisation of the brand’, it is mentioned as the reason, it is found that, out of the 119 respondents, 18(15.13%) opined this reason to greater extent, followed by 67(56.30%) to some extent and 34(28.57%) as very little extent. Further, it is observed that 65 respondents do not express their view about this reason.

(e) Financial constraints

Considering ‘financial constraints’, it is mentioned as the reason, it is found that, out of the 147 respondents, 68(46.26%) opined this reason to greater extent, followed by 50(34.01%) to some extent and 29(19.73%) as very little extent. Further, it is observed that 37 respondents do not express their view about this reason.
Table-6.51: Reasons for delaying the purchase of durables

<table>
<thead>
<tr>
<th>Reasons for Delay</th>
<th>Extent of Delay</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very Little Extent</td>
<td>Some Extent</td>
</tr>
<tr>
<td>Gathering Information about various brands</td>
<td>25 (15.92)</td>
<td>66 (42.04)</td>
</tr>
<tr>
<td>Non-availability of required brand</td>
<td>51 (40.48)</td>
<td>55 (43.65)</td>
</tr>
<tr>
<td>Price reduction</td>
<td>27 (18.49)</td>
<td>76 (52.05)</td>
</tr>
<tr>
<td>For finalisation of the brand</td>
<td>34 (28.57)</td>
<td>67 (56.30)</td>
</tr>
<tr>
<td>Financial constraints</td>
<td>29 (19.73)</td>
<td>50 (34.01)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data; Figures in parentheses represent percentage to total.

REASONS FOR DELAYING THE PURCHASE OF DURABLES

After identified the need for buying the durable products, the time taken for purchasing them by the consumers is of importance since the delay in purchase make decisions invalid. The reasons for delaying the purchase of durables attached to buying decisions are examined with help of parameters like, gathering information about various brands, non-availability of required brand, anticipated change in price (price reduction), for finalising the brand and the shortage of required finance. For analyzing the reasons for the delayed purchasing of durables by the buyers, Scoring Technique is adopted.

Table-6.52: Score Value Analysis for Reasons for delaying the purchase of durables

<table>
<thead>
<tr>
<th>Reasons for Delay</th>
<th>Number of Respondents</th>
<th>Total</th>
<th>Total Score</th>
<th>Percentage to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I Rank</td>
<td>II Rank</td>
<td>III Rank</td>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>Gathering Information about various brands</td>
<td>66</td>
<td>66</td>
<td>25</td>
<td>157</td>
<td>355</td>
</tr>
<tr>
<td>Non-availability of required brand</td>
<td>20</td>
<td>55</td>
<td>51</td>
<td>126</td>
<td>221</td>
</tr>
<tr>
<td>Price reduction</td>
<td>43</td>
<td>76</td>
<td>27</td>
<td>146</td>
<td>308</td>
</tr>
<tr>
<td>For finalisation of the brand</td>
<td>18</td>
<td>67</td>
<td>34</td>
<td>119</td>
<td>222</td>
</tr>
<tr>
<td>Financial constraints</td>
<td>68</td>
<td>50</td>
<td>29</td>
<td>147</td>
<td>333</td>
</tr>
<tr>
<td>Total</td>
<td>215</td>
<td>314</td>
<td>166</td>
<td>695</td>
<td>1439</td>
</tr>
</tbody>
</table>

Source: Computed.
The respondents were asked to rank the extent of delay in purchasing the durables (buying decisions), and the reasons mentioned are ranked 1 to 3, 1st rank for greater extent of delay 2nd rank for some extent of delay and 3rd rank for very little extent of delay. By multiplying these weights (ranks) with the corresponding number of respondents the score values different reasons are obtained and given in Table-6.52. The table makes clear that even though greater extent of delay is involved in purchasing the durable products by the consumers, due the gathering of information, they are also evolving the other reasons like financial constraints.

**Persons Involved in the Process of Buying Durables**

It is useful for marketers to study the relative influence of persons involved in the process of buying durables with respect to need identification, information search, budget and buying. Traditional Studies of family decision-making have focused on who is dominant in a particular decision-making. Generally dominance refers to high relative influence. Taking this concept into consideration, the four steps in decision-making structure are analysed.

Problem recognition triggers the process of information search in consumer decision-making. The more relevant information acquired clears consumer's needs and able to evaluate different solutions. Problem or need recognition results when the consumer perceives a difference between his or her actual and desired benefits state. The greater the actual or perceived difference between benefits currently enjoyed and those desired, the greater the likelihood of problem recognition. The consumer, the marketer, and the market situation all influence problem recognition. Once the problem is framed, the consumer has to decide which type of solution he or she will seek; this will be the basis for the direction of the drive, or motivation, to do so. Motivations typically fall into one of five categories: desire to optimise satisfaction, prevent possible future problems, escape a current problem, resolve conflict, or maintain satisfaction.
Search for information before purchase decisions are made is of three types: directed search, browsing, or accidental search. Even after making a purchase, consumers frequently continue their information search, particularly after making an important purchase.

**Table 6.53: Need identification**

*Persons Involved in the Process of Buying Durables – Need Identification*

<table>
<thead>
<tr>
<th>Persons Involved</th>
<th>Extent of Involvement</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Large Extent</td>
<td>Some Extent</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>62(28.84)</td>
<td>13(23.64)</td>
</tr>
<tr>
<td>Spouse</td>
<td>26(12.09)</td>
<td>12(21.82)</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>57(26.51)</td>
<td>10(18.18)</td>
</tr>
<tr>
<td>Children</td>
<td>15(06.98)</td>
<td>7(12.73)</td>
</tr>
<tr>
<td>Head of the Family, Spouse &amp; Children</td>
<td>50(23.26)</td>
<td>4(07.27)</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>4(01.86)</td>
<td>3(05.45)</td>
</tr>
<tr>
<td>Social Groups</td>
<td>1(00.47)</td>
<td>6(10.91)</td>
</tr>
<tr>
<td>Total</td>
<td>215(100.00)</td>
<td>55(100.00)</td>
</tr>
</tbody>
</table>

Figures in parentheses represent percentage to column total.
Source: Compiled from field data.

Table 6.53 shows the persons-wise involvement in need identification, one of the component in the buying process of durables. It is found that, among the classification of persons involved, head of the family involvement is larger (28.84%), than the head of the family & spouse jointly involved in need identification (26.51%) as the component of buying process. Likewise, lesser involvement in need identification is also observed from the head of the family (23.64%) that is highest itself in the process of buying the durable products.
Table 6.54: Budget
Persons Involved in the Process of Buying Durables – Budget

<table>
<thead>
<tr>
<th>Persons Involved</th>
<th>Extent of Involvement</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Large Extent</td>
<td>Some Extent</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>66(35.87)</td>
<td>10(18.87)</td>
</tr>
<tr>
<td>Spouse</td>
<td>19(10.33)</td>
<td>9(16.98)</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>60(32.61)</td>
<td>12(22.64)</td>
</tr>
<tr>
<td>Children</td>
<td>4(02.17)</td>
<td>5(09.43)</td>
</tr>
<tr>
<td>Head of the Family, Spouse &amp; Child</td>
<td>31(16.85)</td>
<td>8(15.09)</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>1(00.54)</td>
<td>4(07.55)</td>
</tr>
<tr>
<td>Social Groups</td>
<td>3(01.63)</td>
<td>5(09.43)</td>
</tr>
<tr>
<td>Total</td>
<td>184(100.00)</td>
<td>53(100.00)</td>
</tr>
</tbody>
</table>

Figures in parentheses represent percentage to column total.

Source: Compiled from field data.

Table 6.54 shows the persons-wise involvement in deciding the budgetary requirement, one of the component in the buying process of durables. It is found that, among the classification of persons involved, head of the family involvement is larger (35.87%), than the head of the family & spouse jointly involved in need identification (32.61%) as the component of buying process. Likewise, lesser involvement in budget decision is also observed from the head of the family & spouse joint involvement (22.64%) that is highest itself in the process of buying the durable products.
Table 6.55: Information Search

Persons Involved in the Process of Buying Durables – Information Search

<table>
<thead>
<tr>
<th>Persons Involved</th>
<th>Extent of Involvement</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Large Extent</td>
<td>Same Extent</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>50(28.90)</td>
<td>6(11.76)</td>
</tr>
<tr>
<td>Spouse</td>
<td>7(04.17)</td>
<td>9(17.65)</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>43(24.86)</td>
<td>10(19.61)</td>
</tr>
<tr>
<td>Children</td>
<td>15(08.67)</td>
<td>6(11.76)</td>
</tr>
<tr>
<td>Head of the Family, Spouse &amp; Children</td>
<td>50(28.90)</td>
<td>10(19.61)</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>5(02.89)</td>
<td>5(09.80)</td>
</tr>
<tr>
<td>Social Groups</td>
<td>3(01.73)</td>
<td>5(09.80)</td>
</tr>
<tr>
<td>Total</td>
<td>173(100.00)</td>
<td>51(100.00)</td>
</tr>
</tbody>
</table>

Figures in parentheses represent percentage to column total.

Source: Compiled from field data.

Table 6.55 shows the persons-wise involvement in gathering information, one of the component in the buying process of durables. It is found that, among the classification of persons involved, head of the family, head of the family, spouse, & children involvement is equal and larger (28.90%), than the head of the family & spouse jointly involved in information search (24.86%) as the component of buying process. Likewise, lesser involvement in information search is also observed from the head of the family & spouse and head of the family, spouse, & children (19.61%) that is equal and highest itself in the process of buying the durable products.
Table 6.56: Actual Buying
Persons Involved in the Process of Buying Durables – Actual Buying

<table>
<thead>
<tr>
<th>Persons Involved</th>
<th>Extent of Involvement</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Large Extent</td>
<td>Some Extent</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>44(26.19)</td>
<td>9(22.50)</td>
</tr>
<tr>
<td>Spouse</td>
<td>7(04.17)</td>
<td>8(20.00)</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>66(39.29)</td>
<td>9(22.50)</td>
</tr>
<tr>
<td>Children</td>
<td>8(04.76)</td>
<td>2(05.00)</td>
</tr>
<tr>
<td>Head of the Family, Spouse &amp; Children</td>
<td>36(21.43)</td>
<td>7(17.50)</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>4(02.38)</td>
<td>2(05.00)</td>
</tr>
<tr>
<td>Social Groups</td>
<td>3(01.79)</td>
<td>3(07.50)</td>
</tr>
<tr>
<td>Total</td>
<td>168(100.00)</td>
<td>40(100.00)</td>
</tr>
</tbody>
</table>

Figures in parentheses represent percentage to column total.

Source: Compiled from field data.

Table 6.56 shows the persons-wise involvement in actual buying, one of the component in the buying process of durables. It is found that, among the classification of persons involved, head of the family & spouse joint involvement is larger (39.29%), than the head of the family involvement in actual buying (26.19%) as the component of buying process. Likewise, lesser involvement in actual buying is also observed from the head of the family and head of the family & spouse joint involvement (22.50%) that is equal and highest itself in the process of buying the durable products.

After studying the media where consumers have seen advertisement as a source of information, persons involved and their extent of involvement in the process of buying i.e., in need identification, deciding the budgetary requirement, information search, and in actual buying the durable products, the consumers have to rely upon different persons. In the process of buying the durables, the important persons involved in the buying decisions of the consumers at different
stages, such as in Need Identification, Budget Decision, Information Search, and in Actual Buying are considered through parameters such as involved by the Head of the Family, Spouse, Head of the Family & Spouse, Children, Head of the Family, Spouse & Children, Other Family Members, and Social Groups.

For analysing the extent of involvement in the process of the purchase of durables, Scoring Technique is adopted.

The respondents were asked to rank the extent of involvement of different persons in the process of purchasing the durables (buying decisions), and the involvement given are ranked 1 to 2, 1st rank for larger extent and 2nd rank for some extent. By multiplying these weights (ranks) with the corresponding number of respondents the score values for the different stages of involvement are obtained and given in Tables-6.57-6.62.

Table -6.57, makes clear that higher extent of involvement is seen from the role of head of the family in the process of buying i.e., need identification, rather than the attribute followed by the role of the head of the family and spouse, the role of head of the family, spouse and children as the process while purchasing the selected durable products for this study.

Table-6.57: SCORE VALUE ANALYSIS
Persons involved in the process of buying durables

<table>
<thead>
<tr>
<th>Persons involved</th>
<th>Process of Buying - Need Identification</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Respondents</td>
</tr>
<tr>
<td>------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>Rank I: 62</td>
</tr>
<tr>
<td>Spouse</td>
<td>Rank I: 26</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>Rank I: 57</td>
</tr>
<tr>
<td>Children</td>
<td>Rank I: 15</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse &amp; Children</td>
<td>Rank I: 50</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>Rank I: 4</td>
</tr>
<tr>
<td>Social Groups</td>
<td>Rank I: 1</td>
</tr>
<tr>
<td>Total</td>
<td>215</td>
</tr>
</tbody>
</table>

Source: Computed.
Table 6.58, makes clear that higher extent of involvement is seen from the role of the head of the family in the process of buying, i.e., deciding the budget, rather than the attribute followed by the role of the head of the family and spouse, from the head of the family, spouse and children as the process while purchasing the selected durable products for this study.

### Table 6.58: Score Value Analysis

<table>
<thead>
<tr>
<th>Persons Involved</th>
<th>Number of Respondents</th>
<th>Process of Buying – Budget</th>
<th>% to Total Score</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rank I</td>
<td>Rank II</td>
<td>Total number of Respondents</td>
<td>Total Score</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>66</td>
<td>10</td>
<td>76</td>
<td>142</td>
</tr>
<tr>
<td>Spouse</td>
<td>19</td>
<td>9</td>
<td>28</td>
<td>47</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>60</td>
<td>12</td>
<td>72</td>
<td>132</td>
</tr>
<tr>
<td>Children</td>
<td>4</td>
<td>5</td>
<td>9</td>
<td>13</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse &amp; Children</td>
<td>31</td>
<td>8</td>
<td>39</td>
<td>70</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Social Groups</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>53</td>
<td>237</td>
<td>421</td>
</tr>
</tbody>
</table>

Source: Computed.

Table 6.59, makes clear that higher extent of involvement is seen from the role of head of the family, spouse, and children in the process of buying i.e., information search, rather than the attribute followed by the role of the head of the family, role of the head of the family and, spouse as the process while purchasing the selected durable products for this study.
Table-6.59: SCORE VALUE ANALYSIS

Persons involved in the process of buying durables

<table>
<thead>
<tr>
<th>Persons involved</th>
<th>Process of Buying – Information Search</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Respondents</td>
</tr>
<tr>
<td>------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>50/6</td>
</tr>
<tr>
<td>Spouse</td>
<td>7/9</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>43/10</td>
</tr>
<tr>
<td>Children</td>
<td>15/6</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse &amp; Children</td>
<td>50/10</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>5/5</td>
</tr>
<tr>
<td>Social Groups</td>
<td>3/5</td>
</tr>
<tr>
<td>Total</td>
<td>173/51</td>
</tr>
</tbody>
</table>

Source: Computed

Table –6.60, makes clear that higher extent of involvement is seen from the role of head of the family and spouse, in the process of actual buying, rather than the attribute followed by the role of the head of the family, the role of head of the family, spouse, and children as the process while purchasing the selected durable products for this study.
Table-6.60: SCORE VALUE ANALYSIS

Persons involved in the process of buying durables

<table>
<thead>
<tr>
<th>Persons involved</th>
<th>Process of Buying – Actual Buying</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Respondents</td>
</tr>
<tr>
<td>Head of the Family</td>
<td>Rank I 44</td>
</tr>
<tr>
<td>Spouse</td>
<td>7</td>
</tr>
<tr>
<td>Head of the Family &amp; Children</td>
<td>66</td>
</tr>
<tr>
<td>Head of the Family &amp; Spouse</td>
<td>8</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>36</td>
</tr>
<tr>
<td>Social Groups</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>168</td>
</tr>
</tbody>
</table>

Source: Computed.

SCORE VALUE ANALYSIS

Table-6.61 makes clear about the comparative position of persons involved in the process of buying durables vs. different stages in the process of buying. It is observed that larger extent of involvement is higher in the role of head of the family in need identification and deciding the budget, the role of the head of the family, head, spouse and children in information search and head of the family and spouse in actual buying as the stages in the process of purchasing the durable products.

It is further observed that some extent of involvement is higher in the role of head of the family in need identification, head of the family and spouse in deciding the budget, the role of the head of the family and spouse, head, spouse and children in information search and head of the family and head and spouse in actual buying as the stages in the process of purchasing the durable products.
Table-6.61: Comparison of persons involved in the process of buying durables vs. different stages in the process of buying

<table>
<thead>
<tr>
<th>Extent of involvement</th>
<th>Persons involved</th>
<th>Process of Buying</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Persons involved</td>
<td>Number of respondents</td>
</tr>
<tr>
<td>Large Extent</td>
<td>Head of the Family</td>
<td>62(28.84)</td>
</tr>
<tr>
<td></td>
<td>Spouse</td>
<td>26(12.09)</td>
</tr>
<tr>
<td></td>
<td>Head of the Family&amp; Spouse</td>
<td>57(26.31)</td>
</tr>
<tr>
<td></td>
<td>Children</td>
<td>15(06.98)</td>
</tr>
<tr>
<td></td>
<td>Head of the Family, Spouse &amp; Children</td>
<td>50(23.26)</td>
</tr>
<tr>
<td></td>
<td>Other Family Members</td>
<td>4(01.86)</td>
</tr>
<tr>
<td></td>
<td>Social Groups</td>
<td>1(00.47)</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>215(100.00)</td>
</tr>
<tr>
<td>Some Extent</td>
<td>Head of the Family</td>
<td>13(23.64)</td>
</tr>
<tr>
<td></td>
<td>Spouse</td>
<td>12(21.82)</td>
</tr>
<tr>
<td></td>
<td>Head of the Family&amp; Spouse</td>
<td>10(19.18)</td>
</tr>
<tr>
<td></td>
<td>Children</td>
<td>7(12.73)</td>
</tr>
<tr>
<td></td>
<td>Head of the Family, Spouse &amp; Children</td>
<td>4(07.27)</td>
</tr>
<tr>
<td></td>
<td>Other Family Members</td>
<td>3(05.45)</td>
</tr>
<tr>
<td></td>
<td>Social Groups</td>
<td>6(10.91)</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>55(100.00)</td>
</tr>
</tbody>
</table>

Figures in parentheses represent percentage to column total.

Source: Computed.
Table 6.62: Reasons for buying particular type of durables (Black & White, & Colour Television, Semi & Fully Automatic Washing Machines and the like)

<table>
<thead>
<tr>
<th>Nature of reasons</th>
<th>Type of reasons</th>
<th>Total number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
<td>Medium</td>
</tr>
<tr>
<td>Low Price</td>
<td>37(27.01)</td>
<td>67(48.91)</td>
</tr>
<tr>
<td>Less harmful to Eyes</td>
<td>41(44.57)</td>
<td>24(26.09)</td>
</tr>
<tr>
<td>Status</td>
<td>34(34.00)</td>
<td>22(22.00)</td>
</tr>
<tr>
<td>Available in Installments / Credit</td>
<td>29(24.79)</td>
<td>47(40.17)</td>
</tr>
<tr>
<td>Appealing</td>
<td>20(27.40)</td>
<td>28(38.36)</td>
</tr>
<tr>
<td>Picture clarity</td>
<td>67(66.34)</td>
<td>23(22.77)</td>
</tr>
<tr>
<td>Others</td>
<td>05(45.45)</td>
<td>03(27.27)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data. Figures in parenthesis represent percentage to column total.

From Table 6.62, the following are the remarks drawn, which are listed as under:

While considering the reasons for buying particular type of durables and the nature of reason as 'low price' for buying particular durables, it is found that, out of the 137 respondents, for 37(27.01%) it is high, for 67(48.91%) medium and low for 33(24.08%). Further, it is observed that 47 respondents do not express their view about this reason.

While considering the reasons for buying particular type of durables and the nature of reason as 'less harmful to eyes' for buying particular durables, it is found that, out of the 92 respondents, for 41(44.57%) it is high, for 24(26.09%) medium and low for 27(29.35%). Further, it is observed that 92 respondents do not express their view about this reason.

While considering the reasons for buying particular type of durables and the nature of reason as 'status' for buying particular durables, it is found that, out
of the 100 respondents, for 34(34.00%) it is high, for 22(22.00%) medium and low for 44(44.00%). Further, it is observed that 84 respondents do not express their view about this reason.

While considering the reasons for buying particular type of durables and the nature of reason as 'available in instalments / credit' for buying particular durables, it is found that, out of the 117 respondents, for 29(24.79%) it is high, for 47(40.17%) medium and low for 41(35.04%). Further, it is observed that 67 respondents do not express their view about this reason.

While considering the reasons for buying particular type of durables and the nature of reason as 'appealing' for buying particular durables, it is found that, out of the 73 respondents, for 20(27.40%) it is high, for 28(38.36%) medium and low for 25(34.25%). Further, it is observed that 111 respondents do not express their view about this reason.

While considering the reasons for buying particular type of durables and the nature of reason as 'picture clarity' for buying particular durables, it is found that, out of the 101 respondents, for 67(66.34%) it is high, for 23(22.77%) medium and low for 11(10.89%). Further, it is observed that 83 respondents do not express their view about this reason.

While considering the reasons for buying particular type of durables and the nature of reason as 'others' for buying particular durables, it is found that, out of the 11 respondents, for 5(45.45%) it is high, for 3(27.27%) medium and low for 3(27.27%). Further, it is observed that 173 respondents do not express their view about this reason.

Principal Component Analysis has used to know the reasons for buying particular type of durables (B &W TV & Colour TV, Semi & Fully Automatic Washing Machines and the like) by the respondents.
Table-6.63: Principal Components derived from the analysis of Reasons for buying particular type of durables (B &W TV & Colour TV, Semi & Fully Automatic Washing Machines and the like). [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>Low Price</td>
<td>0.462</td>
</tr>
<tr>
<td>Less harmful to Eyes</td>
<td>0.725</td>
</tr>
<tr>
<td>Status</td>
<td>0.717</td>
</tr>
<tr>
<td>Available in Installments / Credit</td>
<td>0.405</td>
</tr>
<tr>
<td>Appealing</td>
<td>0.793</td>
</tr>
<tr>
<td>Picture clarity</td>
<td>0.655</td>
</tr>
<tr>
<td>Others</td>
<td>0.038</td>
</tr>
<tr>
<td>Eigen Value</td>
<td>2.48</td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>35.40</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>35.40</td>
</tr>
</tbody>
</table>

Two components are derived. Component 1 characterises the quality of the products as the specified reason noted by the respondents while buying particular type of durables. Component 2 represents the availability of resources like money, as the prime reason in buying the particular durables. From the mean scores of each component different groups of the seven socio-economic variables were classified as “quality of the product” or “availability of resources (money)” (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.64

Table- 6.64: Classification of Consumers based on PCA Scores on Consumers buying decisions.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Quality of the Product</th>
<th>Component 2 - Availability of Resources (Money)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non- Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Medium</td>
<td>Small and Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Low and High</td>
<td>Middle</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>
When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table-6.65), the male respondents’ from rural areas who are unmarried, possessing small and large family sizes, having their educational background up to higher secondary level, having non-earning spouses, belonging to middle income group are mentioning the availability of resources like money is the reason in buying particular type of durables, compared to urban respondents.

Table-6.65: Reasons for buying minor / mini type of durables
(Like portable size TV etc.,)

<table>
<thead>
<tr>
<th>Reasons</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenient handling</td>
<td>26.73</td>
</tr>
<tr>
<td>Available room space</td>
<td>12.54</td>
</tr>
<tr>
<td>Low Price</td>
<td>17.82</td>
</tr>
<tr>
<td>Fancy</td>
<td>11.22</td>
</tr>
<tr>
<td>Power consumption</td>
<td>25.74</td>
</tr>
<tr>
<td>Appearance</td>
<td>03.63</td>
</tr>
<tr>
<td>Others</td>
<td>02.31</td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

Table –6.65 shows the reasons mentioned by the respondents while involved in buying the mini / minor type of durables. It is found that 26.73 % of respondents said that convenient handling as the reason, followed by 25.74 % for power consumption, 17.82 % of them for low price, 12.54 % for available room space, and the like.

Table-6.66: Recommending the owned durables brands to others

<table>
<thead>
<tr>
<th>Recommended</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>131(71.20)</td>
</tr>
<tr>
<td>No</td>
<td>53(28.80)</td>
</tr>
<tr>
<td>All</td>
<td>184(100.00)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data. Figures in parenthesis represent percentage to column total.
Table – 6.66 shows the owned durables brand recommended to others by the respondents. It is found that, out of the 184 respondents, a majority of 131 (71.20%) respondents said that they recommend the durables brands owned by them to others, while 53 respondents (28.80%) said they don’t do it.

Table – 6.67: Factors considered before selecting, buying, and patronizing a particular durables brand

<table>
<thead>
<tr>
<th>Type of Factor considered</th>
<th>Extent of factors consideration</th>
<th>Total number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very High</td>
<td>High</td>
</tr>
<tr>
<td>Technology / Quality</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Price</td>
<td>23(16.31)</td>
<td>30(21.28)</td>
</tr>
<tr>
<td>Moderate Price</td>
<td>06(05.41)</td>
<td>37(26.33)</td>
</tr>
<tr>
<td>Higher Price</td>
<td>11(12.36)</td>
<td>11(12.36)</td>
</tr>
<tr>
<td>Appearance</td>
<td>21(18.75)</td>
<td>32(28.57)</td>
</tr>
<tr>
<td>Manufacturer’s Name</td>
<td>30(22.75)</td>
<td>35(26.52)</td>
</tr>
<tr>
<td>Dealer’s Advise</td>
<td>11(10.19)</td>
<td>07(06.48)</td>
</tr>
<tr>
<td>Reference Groups Advise</td>
<td>05(05.49)</td>
<td>15(16.48)</td>
</tr>
<tr>
<td>Pressure From Family Members</td>
<td>12 (10.53)</td>
<td>22 (19.30)</td>
</tr>
<tr>
<td>After Sale Service</td>
<td>19(14.18)</td>
<td>29(21.64)</td>
</tr>
<tr>
<td>Other Factors (Advertising)</td>
<td>07(08.64)</td>
<td>05(06.17)</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data. Figures in parenthesis represent percentage to column total.

When the factors considered before selecting, buying, and patronizing a particular durables brand by the respondents are analysed, the following are the observations derived from the Table –6.67 which are listed as under:

While considering the type of factor ‘technology / quality,’ and its extent, it is found that, out of the 167 respondents, the extent of consideration is felt as very high by 116(69.46%) respondents, high by 36(21.56%) respondents, moderate by 13(07.78%) respondents, low by 2(12.00%) of them, and very low for none. Further, it is observed that 17 respondents do not express their view about the consideration of this factor and its extent.
While considering the type of factor 'low price' and its extent, it is found that, out of the 141 respondents, the extent of consideration is felt as very high by 23(16.31%) respondents, high by 30(21.28%) respondents, moderate by 45(31.91%) respondents, low by 18(12.77%) of them, and very low for 25(17.73%). Further, it is observed that 43 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'moderate price' and its extent, it is found that, out of the 111 respondents, the extent of consideration is felt as very high by 6(05.41%) respondents, high by 37(33.33%) respondents, moderate by 29(26.13%) respondents, low by 19(17.12%) of them, and very low for 20(18.02%). Further, it is observed that 73 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'higher price' and its extent, it is found that, out of the 89 respondents, the extent of consideration is felt as very high by 11(12.36%) respondents, high by 11(12.36%) respondents, moderate by 15(16.85%) respondents, low by 24(26.97%) of them, and very low for 28(31.46%). Further, it is observed that 95 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'appearance' and its extent, it is found that, out of the 112 respondents, the extent of consideration is felt as very high by 21(18.75%) respondents, high by 32(28.57%) respondents, moderate by 19(16.96%) respondents, low by 21(18.75%) of them, and very low for 19(16.96%). Further, it is observed that 72 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'manufacturer's name' and its extent, it is found that, out of the 132 respondents, the extent of consideration is felt as very high by 30(22.73%) respondents, high by 35(26.52%) respondents, moderate by 28(21.21%) respondents, low by 17(12.88%) of them, and very low
for 22(16.67%). Further, it is observed that 52 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'dealer's advice' and its extent, it is found that, out of the 108 respondents, the extent of consideration is felt as very high by 11(10.19%) respondents, high by 7(06.48%) respondents, moderate by 25(23.15%) respondents, low by 35(32.41%) of them, and very low for 30(27.78%). Further, it is observed that 76 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'reference groups advise' and its extent, it is found that, out of the 91 respondents, the extent of consideration is felt as very high by 5(05.49%) respondents, high by 15(16.48%) respondents, moderate by 13(14.29%) respondents, low by 24(26.37%) of them, and very low for 34(37.36%). Further, it is observed that 93 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'pressure from family members' and its extent, it is found that, out of the 114 respondents, the extent of consideration is felt as very high by 12(10.53%) respondents, high by 22(19.30%) respondents, moderate by 23(20.18%) respondents, low by 34(29.82%) of them, and very low for 23(20.18%). Further, it is observed that 70 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'after sale service' and its extent, it is found that, out of the 134 respondents, the extent of consideration is felt as very high by 19(14.18%) respondents, high by 29(21.64%) respondents, moderate by 33(24.63%) respondents, low by 29(21.64%) of them, and very low for 24(17.91%). Further, it is observed that 50 respondents do not express their view about the consideration of this factor and its extent.

While considering the type of factor 'other factors (advertising)' and its extent, it is found that, out of the 81 respondents, the extent of consideration is
felt as very high by 7(08.64%) respondents, high by 5(06.17%) respondents, moderate by 13(16.05%) respondents, low by 15(18.52%) of them, and very low for 41(50.62%). Further, it is observed that 103 respondents do not express their view about the consideration of this factor and its extent.

Principal Component Analysis is used to find the factors considered before selecting, buying, and patronizing a particular durables brand by the respondents.

Table-6.68: Principal Components derived from the analysis of Factors considered before selecting, buying and patronizing a particular durables brand. [Highly correlated values with different components have been underlined].

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation with Components</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC 1</td>
</tr>
<tr>
<td>Technology / Quality</td>
<td>-0.291</td>
</tr>
<tr>
<td>Low Price</td>
<td>-0.448</td>
</tr>
<tr>
<td>Moderate Price</td>
<td>-0.598</td>
</tr>
<tr>
<td>Higher Price</td>
<td>-0.694</td>
</tr>
<tr>
<td>Appearance</td>
<td>-0.778</td>
</tr>
<tr>
<td>Manufacturer’s Name</td>
<td>-0.584</td>
</tr>
<tr>
<td>Dealer’s Advise</td>
<td>-0.646</td>
</tr>
<tr>
<td>Reference Groups Advise</td>
<td>-0.697</td>
</tr>
<tr>
<td>Pressure from family members</td>
<td>-0.699</td>
</tr>
<tr>
<td>After Sale Service</td>
<td>-0.492</td>
</tr>
<tr>
<td>Other Factors (Advertising)</td>
<td>-0.472</td>
</tr>
<tr>
<td>Eigen Value</td>
<td></td>
</tr>
<tr>
<td>Variance explained (%)</td>
<td>35.70</td>
</tr>
<tr>
<td>Cumulative proportion of variance accounted (%)</td>
<td>35.70</td>
</tr>
</tbody>
</table>

Two components are derived. Component 1 characterises the societal influence as the prime factor considered before selecting, buying, and patronizing a particular durables brand by the respondents. Component 2 represents the quality of the brand and/or technology as the prime factor considered before selecting, buying, and patronizing a particular durables brand by the respondents. From the mean scores of each component different groups of the seven socioeconomic variables were classified as “societal influence” or “quality of the
brand and / or technology” (based on the mean scores obtained for component 1 and component 2, respectively) and presented in Table 6.69

Table- 6.69: Classification of Consumers based on PCA Scores on Consumers buying decisions

<table>
<thead>
<tr>
<th>Variables</th>
<th>Component 1 - Societal Influence</th>
<th>Component 2 – Quality of the brand and / or Technology</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Educational Status</td>
<td>Graduates</td>
<td>Non- Graduates</td>
</tr>
<tr>
<td>Family Size</td>
<td>Small and Medium</td>
<td>Large</td>
</tr>
<tr>
<td>Spouse Status</td>
<td>Earning</td>
<td>Non-earning</td>
</tr>
<tr>
<td>Economic Class</td>
<td>Low and High</td>
<td>Middle</td>
</tr>
<tr>
<td>Region</td>
<td>Urban</td>
<td>Rural</td>
</tr>
</tbody>
</table>

When the mean component scores derived for various factors viz., sex, region, marital status, family size, educational background, spouse status, income status, for the two components were plotted, it was found that (Table-6 70), the male respondents from rural areas who are unmarried, possessing large family size, having their educational background up to higher secondary level, having non-earning spouses, belonging to middle income group considered the quality of the brand and / or technology as the prime factor before selecting, buying and patronizing a particular durables brand, compared to urban respondents.

6.26 Determinants of Consumer Buying Decisions

Based on the Principal Component Analysis five consumer behaviour variables were found to be the most important variables that influence consumer-buying decisions. These variables were subjected to the Binary Logistic Regression Analysis to predict the effect of sex, marital status, family size, spouse status and area of the consumer belongs to and the results are presented in Tables- 6. 70 – 6.74.
Table-6.70: Binary logistic regression to predict the effect of Sex on consumer buying decision from the best subset of consumer behaviour variables

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coef</th>
<th>St Dev</th>
<th>Z</th>
<th>P</th>
<th>Odds Ratio</th>
<th>95% CI Lower</th>
<th>95% CI Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>-1.7513</td>
<td>0.3636</td>
<td>-4.82</td>
<td>0.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simultaneous Operations</td>
<td>0.3240</td>
<td>0.1452</td>
<td>2.23</td>
<td>0.026</td>
<td>1.38</td>
<td>1.04</td>
<td>1.84</td>
</tr>
<tr>
<td>Influence of Friends and Relatives</td>
<td>0.26231</td>
<td>0.09512</td>
<td>2.76</td>
<td>0.006</td>
<td>1.30</td>
<td>1.08</td>
<td>1.57</td>
</tr>
</tbody>
</table>

\[(G = 13.254, \text{DF} = 2, P - \text{Value} = 0.001)\]

The effect of sex on consumer buying decisions was best predicted by simultaneous operations and influence of friends and relatives \((G = 13.254, \text{DF} = 2, P - \text{Value} = 0.001)\). Female respondents were more influenced by these factors to the tune of 1.04 times higher than the males with regard to simultaneous operations and 1.08 times with regard to the influence of friends and relatives.

Analysis of basic data also indicated that female consumers are more likely to be influenced by simultaneous operations (41.3% as against 20.8% of male consumers) and friends and relatives (46.0% as against 20.5% of male consumers) than male consumers.

Table-6.71: Binary logistic regression to predict the effect of Marital Status on consumer buying decision from the best subset of consumer behaviour variables

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coef</th>
<th>St Dev</th>
<th>Z</th>
<th>P</th>
<th>Odds Ratio</th>
<th>95% CI Lower</th>
<th>95% CI Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>3.0737</td>
<td>0.4182</td>
<td>7.35</td>
<td>0.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brochures and Leaflets</td>
<td>-1.0554</td>
<td>0.3924</td>
<td>-2.69</td>
<td>0.007</td>
<td>0.35</td>
<td>0.16</td>
<td>0.75</td>
</tr>
</tbody>
</table>

\[(G = 7.304, \text{DF} = 1, P - \text{Value} = 0.008)\]

The effect of marital status on consumer buying was best predicted by the influence of provision of brochures & leaflets \((G = 7.304, \text{DF} = 1, P - \text{Value} = 0.008)\) with the married persons influenced more by this consumer behavioural variable.
Analysis of basic data also indicated that married consumers are more likely (18.2%) to be influenced by the provision of brochures and leaflets than unmarried consumers (15.3%).

Table-6.72: Binary logistic regression to predict the effect of Family Size on consumer buying decision from the best subset of consumer behaviour variables

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coef</th>
<th>St Dev</th>
<th>Z</th>
<th>P</th>
<th>Odds Ratio</th>
<th>95% CI Lower</th>
<th>95% CI Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>-0.5773</td>
<td>0.2557</td>
<td>-2.26</td>
<td>0.024</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Influence of knowledgeable middlemen</td>
<td>0.3588</td>
<td>0.1542</td>
<td>2.33</td>
<td>0.020</td>
<td>1.43</td>
<td>1.06</td>
<td>1.94</td>
</tr>
<tr>
<td>Provision of gifts</td>
<td>-0.7131</td>
<td>0.2545</td>
<td>-2.80</td>
<td>0.005</td>
<td>0.49</td>
<td>0.30</td>
<td>0.81</td>
</tr>
<tr>
<td>Provision of instalments/credit</td>
<td>0.3885</td>
<td>0.1512</td>
<td>2.57</td>
<td>0.010</td>
<td>1.47</td>
<td>1.10</td>
<td>1.98</td>
</tr>
</tbody>
</table>

\(G = 16.606, \text{ DF} = 3, \text{ P - Value} = 0.001\)

Influence of knowledgeable middlemen, provision of gifts with durables, and provision of durables in instalments / credit best predicted the effect of family size on the consumer buying decision and the prediction was highly significant \((G = 16.606, \text{ DF} = 3, \text{ P - Value} = 0.001)\). The odds ratio indicated that a respondent of the small family is 1.43 times less likely to be influenced by the middlemen. Provision of gifts was a highly influencing factor for a respondent belonging to small family size. The odds of succumbing to the lure of instalments / credits was less for a respondent of small family.

Analyses of basic data also indicates that

1. Consumers of small family are less likely to be influenced (71.1%) by knowledgeable middlemen than consumers of medium and large sized family (76.7%).
2. Consumers of small family are more likely to be influenced (56.25%) by provision of gifts than consumers of medium and large family (25.30%), and
3. Consumers of small family are less likely (61.7%) influenced by provision of instalments and gifts than consumers of large family (66.7%).

Table-6.73: Binary logistic regression to predict the effect of Spouse Status on consumer buying decision from the best subset of consumer behaviour variables

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coef</th>
<th>St Dev</th>
<th>Z</th>
<th>P</th>
<th>Odds Ratio</th>
<th>95% CI Lower</th>
<th>95% CI Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>-0.7426</td>
<td>0.2475</td>
<td>-3.00</td>
<td>0.003</td>
<td>1.26</td>
<td>1.06</td>
<td>1.50</td>
</tr>
<tr>
<td>Influence of Information from Friends and Relatives</td>
<td>0.22955</td>
<td>0.08826</td>
<td>2.60</td>
<td>0.009</td>
<td>1.26</td>
<td>1.06</td>
<td>1.50</td>
</tr>
</tbody>
</table>

(G = 6.974, DF = 1, P – Value = 0.008)

The effect of spouse status on consumer buying decision was best predicted by the influence of information from friends and relatives (G = 6.974, DF = 1, P – Value = 0.008) with a respondent having an earning spouse is influenced by 1.26 times than a respondent having a unearned spouse.

Analysis of basic data also indicated that consumers having earning spouse are more likely to be influenced by information from friends and relatives (46.6%) than consumers without earning spouse (30.1%).

Table-6.74: Binary logistic regression to predict the effect of Areas (Regional Distribution) on consumer buying decision from the best subset of consumer behaviour variables

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Coef</th>
<th>St Dev</th>
<th>Z</th>
<th>P</th>
<th>Odds Ratio</th>
<th>95% CI Lower</th>
<th>95% CI Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>0.9825</td>
<td>0.8361</td>
<td>1.18</td>
<td>0.240</td>
<td>1.22</td>
<td>1.10</td>
<td>1.59</td>
</tr>
<tr>
<td>Information from Friends and Relatives</td>
<td>0.27772</td>
<td>0.09332</td>
<td>2.98</td>
<td>0.003</td>
<td>1.32</td>
<td>1.10</td>
<td>1.59</td>
</tr>
<tr>
<td>Information from Television</td>
<td>-1.1070</td>
<td>0.4370</td>
<td>-2.53</td>
<td>0.011</td>
<td>0.33</td>
<td>0.14</td>
<td>0.78</td>
</tr>
<tr>
<td>Emotional Aspect-Feel like buying it, if it is promises to be something more than the present buyer's brand</td>
<td>0.27263</td>
<td>0.09911</td>
<td>2.75</td>
<td>0.006</td>
<td>1.31</td>
<td>1.08</td>
<td>1.60</td>
</tr>
</tbody>
</table>

(G = 23.346, DF = 3, P – Value = 0.000)
Information from friends and relatives, information from Television and the emotional aspect—feel like buying the product if the product is promised to be more than the present brand possessed by the buyer are the best predictors for the effect of areas on consumer buying decisions ($G = 23.346$, $DF = 3$, $P – Value = 0.001$). The urban respondents are more influenced from friends and relatives (odds ratio 1.32) and the emotional aspect—feel like buying the product if the product is promised to be more than the present brand possessed by the buyer (odds ratio 1.31) while the rural respondents are more influenced by information from television.

Analysis of basic data also indicated that

1. urban consumers are more likely to be influenced by information from friends and relatives (68.9%) than rural consumers (23.9%).

2. Urban consumers are less likely to be influenced by information from television (87.5%) than rural consumers (92.2%) and

3. Urban consumers are more likely to be influenced by the emotional aspect—feel like buying the product if the product is promised to be more than the present brand possessed by the buyer (38.8%) than the rural consumers (15.9%).

6.27 Consumer Awareness

Consumers are the largest economic group in any country. They are the central point of all economic activity. But the very same consumers are the most voiceless group especially in India. The consumer of today has no power to order what he desires. He dreams of a buyers' market where he can make his purchase at will. But wherever he turns he sees only a sellers' market. The following analysis focuses on the consumer awareness about durables in the study area of Nagai District.
Table-6.75: Channels used in the purchase of the household items of Consumer Durables

<table>
<thead>
<tr>
<th>Channels used</th>
<th>Number of respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>By demonstration at door step</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>By family members</td>
<td>64</td>
<td>34.78</td>
</tr>
<tr>
<td>By servants</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>By your own</td>
<td>102</td>
<td>55.43</td>
</tr>
<tr>
<td>By your own &amp; servants</td>
<td>1</td>
<td>00.54</td>
</tr>
<tr>
<td>By your own &amp; family members</td>
<td>11</td>
<td>05.98</td>
</tr>
<tr>
<td>By your own, family members &amp;</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>demonstration at door step</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

Table-6.75 shows the channels used in the purchase of the household items of consumer durables by respondent households. It is found that, out of 184 respondents, 2(01.09%) are used the channel demonstration at door step in the purchase of the household items of consumer durables, 64(34.78%) are used family members as the channel for the same, 2(01.09%) are used servants as the channel for the same, 102(55.43%) are involved in self-purchase, only one (00.54%) is involved in self-purchase with servants, 11(05.98%) are involved in self-purchase with family members, and 2(01.09%) are involved in self-purchase with family members and demonstration at door step as the channel used in the purchase of household items of consumer durables.

Table-6.76: Collection of information about the durables before purchase

<table>
<thead>
<tr>
<th>Collection of Information</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>172</td>
<td>93.48</td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>06.52</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.
Table-6.76 shows the collection of information about the durables before purchase by respondent households. It is found that, out of 184 respondents, 172 (93.48%) are collected the information about the durables before purchase and 12 (06.52%) are not so.

**Table-6.77: Extent of satisfaction derived by respondents from durables**

<table>
<thead>
<tr>
<th>Extent of Satisfaction</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Satisfaction</td>
<td>126</td>
<td>68.48</td>
</tr>
<tr>
<td>Partial Satisfaction</td>
<td>56</td>
<td>30.43</td>
</tr>
<tr>
<td>No Satisfaction</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

Table-6.77 shows the extent of satisfaction derived by respondents' households from durables. It is found that, out of 184 respondents, 126 (68.48%) are derived full satisfaction from the durables, 56 (30.43%) are derived partial satisfaction, and only 2 (01.09%) are not derived no satisfaction from possessing the durables.

**Table-6.78: Worthiness of money spent on market product**

<table>
<thead>
<tr>
<th>Extent of worthiness</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>68</td>
<td>36.95</td>
</tr>
<tr>
<td>Agree</td>
<td>97</td>
<td>52.72</td>
</tr>
<tr>
<td>Uncertain</td>
<td>14</td>
<td>07.61</td>
</tr>
<tr>
<td>Disagree</td>
<td>3</td>
<td>01.63</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

Table-6.78 shows the worthiness of money spent on market product. It is found that, out of 184 respondents, 68 (36.95%) are strongly agree with the money spent on market product, 97 (52.72%) are agree with the same,
14(07.61%) are uncertain about the money spent on it, only 3(01.63%) are disagree with the money spent on it, and two (01.09%) are strongly disagree with the attitude of money spent on market product.

6.28 Awareness of Consumer’s Rights

This chapter also deals with the distribution of the respondents in the sample with respect to the level of awareness about membership of consumer forum, representing general characteristics, their awareness level regarding different consumer legislations about durable products.

Table –6.79: Consumers’ Awareness Level of Different Government Legislations about Durables

<table>
<thead>
<tr>
<th>Legislation</th>
<th>Fully Aware</th>
<th>Aware to some extent</th>
<th>Not aware</th>
<th>Non response</th>
</tr>
</thead>
<tbody>
<tr>
<td>The ISI Certification Marks Act, 1952</td>
<td>76 (41.30)</td>
<td>73(39.67)</td>
<td>23(12.50)</td>
<td>12(06.52)</td>
</tr>
<tr>
<td>The Standard Weights and Measurements Act, 1956</td>
<td>36 (19.57)</td>
<td>53(28.80)</td>
<td>68(36.96)</td>
<td>27(14.67)</td>
</tr>
<tr>
<td>Packaged Commodities (Regulations) Order, 1975</td>
<td>28 (15.22)</td>
<td>40(21.74)</td>
<td>83(45.11)</td>
<td>33(17.93)</td>
</tr>
<tr>
<td>The Display of Prices order, 1963</td>
<td>31 (16.85)</td>
<td>45(24.45)</td>
<td>71(38.59)</td>
<td>37(20.11)</td>
</tr>
<tr>
<td>The Consumer Protection Act, 1986</td>
<td>32 (17.40)</td>
<td>53(28.80)</td>
<td>64(34.78)</td>
<td>35(19.02)</td>
</tr>
</tbody>
</table>

Note: Figures in parenthesis represents percentage to row total.
Source: Computed from primary data.

A number of enactments have been made from time to time in order to safeguard the consumer interest. Awareness of the legislations concerned with consumers’ rights has been considered here as a proxy variable to measure overall awareness of the consumers. The consumers were asked to what extent they were aware of the laws that sought to protect their interest. The awareness of consumers about the different government legislations related to consumer products and their rights is given in Table-6.79.

Table-6.79 shows that 76(41.30 percent) respondents are fully aware of I. S. I Certification Marks Act, 1952, whereas 73(39.67 per cent) respondents are aware it to some extent, followed by 23(12.50 per cent) respondents are not aware of it. It is noted that 12 (06.52 per cent) respondents are not responded to this question. In the case of The Standard Weights and Measurements Act, 1956,
36(19.57 percent) respondents are fully aware of it, whereas 53(28.80 per cent) respondents are aware to some extent, followed by 68(36.96 per cent) respondents are not aware of it. It is noted that 27 (14.67 per cent) respondents are not responded to this question. The Packaged Commodities (Regulations) Order, 1975 is fully known by 28(15.22 percent) respondents, whereas 40(21.74 per cent) respondents are aware to some extent, followed by 83(45.11 per cent) respondents are not aware of it. It is noted that 33(17. 93 per cent) respondents are not responded to this question.

Regarding the Display of Prices order, 1963, 31(16.85 percent) respondents are fully aware of it, whereas 45(24.45 per cent) respondents are aware to some extent, followed by 71(38.59 per cent) respondents are not aware of it. It is noted that 37(20.11 per cent) respondents are not responded to this question. In the case of The Consumer Protection Act, 1986, 32(17.40 percent) respondents are fully aware of this act, whereas 53(28.80 per cent) respondents are aware to some extent, followed by 64(34.78 per cent) respondents are not aware of it. It is noted that 35(19.02 per cent) respondents are not responded to this question.

### Table-6.80: Awareness of Consumer Rights

<table>
<thead>
<tr>
<th>Extent of awareness</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fully aware of</td>
<td>60</td>
<td>32.61</td>
</tr>
<tr>
<td>Aware of to some extent</td>
<td>104</td>
<td>56.52</td>
</tr>
<tr>
<td>Not aware of at all</td>
<td>20</td>
<td>10.87</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Out of 184 respondents, 60 (32.61 per cent) are fully aware of the consumer rights. The distribution of the respondents according to the extent of awareness of the consumer rights is given in Table-6.80. It is seen that only 10.87 per cent of the respondents surveyed were ‘not aware’ of the existing consumer rights.
Table-6.81: Awareness about the existence of Consumer Protection Councils (Voluntary Forums) in the District

<table>
<thead>
<tr>
<th>Type of Awareness</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aware</td>
<td>100</td>
<td>54.35</td>
</tr>
<tr>
<td>Not Aware</td>
<td>84</td>
<td>45.65</td>
</tr>
<tr>
<td>All</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

Table- 6.81 shows the awareness about the existence of consumer protection councils (Voluntary Forums) by the respondents in the District. It is found that, out of the 184 respondents, 100(54.35%) are aware about the existence of consumer protection councils (Voluntary Forums), and 84(45.65%) are not aware of the existence of consumer protection councils.

Table-6.82: Membership in the Consumer Protection Councils (CPCs)

<table>
<thead>
<tr>
<th>Membership</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>14</td>
<td>07.61</td>
</tr>
<tr>
<td>Non-member</td>
<td>170</td>
<td>92.39</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

The distribution of respondents according to their membership position in the consumer forum (CPC) is given in Table-6.82. Out of 184 respondents, 14 (07.61 per cent) are members of the Consumer Protection Councils (Consumer Forum). It is seen that a greater majority of respondents (92.39 per cent) are not the members of such forum in their district.

Table-6.83: Reasons for Non-Membership in Consumer Forums

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don’t have time</td>
<td>36</td>
<td>21.18</td>
</tr>
<tr>
<td>Never felt the need</td>
<td>47</td>
<td>27.65</td>
</tr>
<tr>
<td>No body approached</td>
<td>70</td>
<td>41.17</td>
</tr>
<tr>
<td>It is useless and waste-of-time-affair</td>
<td>17</td>
<td>10.00</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.
The distribution of respondents according to the reasons mentioned by them for non-membership in consumer forums is given in Table-6.83. Out of 170 respondents mentioning the reasons for non-membership in consumer forums, 17 (10 per cent) felt that it is useless and waste of time affair. It is seen that majority of respondents (41.17 per cent) are viewing it as the lacunae in approaching them, followed by 47 respondents (27.65 per cent) viewing that they never felt the need, and only 36 of them mentioned the reason as that they don't have the time for participating in the consumer activities.

**Table-6.84: Lodging of Complaints by sample consumers to the Consumer Disputes Redressal Forum (CDRF)**

<table>
<thead>
<tr>
<th>Lodging of Complaint</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complaint</td>
<td>35</td>
<td>19.02</td>
</tr>
<tr>
<td>No complaint</td>
<td>149</td>
<td>80.98</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

The distribution of respondents according to their making of complaints to the Consumer Disputes Redressal Forum (CDRF) is given in Table-6.84. Out of 184 respondents, only 34 (19.02 per cent) are making complaints to the Consumer Disputes Redressal Forum (CDRF). It is seen that a greater majority of respondents (80.98 per cent) are not making complaints to the Consumer Disputes Redressal Forum.

**Habit of visiting shops:**

Being a one time buy, every consumer wants to get as much information about prices, quality, after sales service, business facilities of a particular brand of durable as the visit of shops proves to be a vital source for their information.

**Table-6.85: Habit of visiting shops**

<table>
<thead>
<tr>
<th>Habit of visiting</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once a month</td>
<td>85</td>
<td>46.20</td>
</tr>
<tr>
<td>More than once a week</td>
<td>41</td>
<td>22.28</td>
</tr>
<tr>
<td>Once a week</td>
<td>35</td>
<td>19.02</td>
</tr>
<tr>
<td>Visiting Daily</td>
<td>8</td>
<td>04.35</td>
</tr>
<tr>
<td>Non- Visiting</td>
<td>15</td>
<td>08.15</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.
The distribution of respondents according to their habit of visiting shops is given in Table-6.85. Out of 184 respondents, 85 (46.20 per cent) are having the habit of visiting shops once in a month, followed by 41(22.28 per cent) are visiting more than once a week, 35(19.02 percent) are visiting once in a week, and only 8(04.35 percent) are having the habit visiting daily to the shops. It is seen that 15(08.15 percent) respondents are having the habit of not visiting the shops.

**Habit of visiting two or more shops:**

The study shows the number of shops visited at the time of final purchase of durables. Most of the durable buyers have some intention brand before purchase. The large number of respondents, who visited more than one shop, can be associated with the greater price consciousness of respondents. Most of the respondents, who visited more than one shop, were not having a brand in mind before purchase. The study shows reasons for visiting more than one shop by majority of the respondents were guided by “better service and business terms”, “Cross check price”, and “Cross check quality”.

**Table-6.86: Habit of visiting two or more shops**

<table>
<thead>
<tr>
<th>Habit of visiting</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visiting</td>
<td>161</td>
<td>87.50</td>
</tr>
<tr>
<td>Non- Visiting</td>
<td>23</td>
<td>12.50</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

The distribution of respondents according to their habit of visiting two or more shops is given in Table-6.86. Out of 184 respondents, a majority of 161 (87.50 per cent) respondents are having the habit of visiting two or more shops, and the remaining 23(12.50 per cent) are not visiting more than one shop while selecting the durable products.
Table-6.87: Behaviour of Consumers Regarding the demand for Cash bills for purchases

<table>
<thead>
<tr>
<th>Behaviour</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demanding</td>
<td>139</td>
<td>75.54</td>
</tr>
<tr>
<td>Non-demanding</td>
<td>45</td>
<td>24.46</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

The distribution of respondents according to their behaviour of demanding cash bills while buying the durable products is given in Table-6.87. Out of 184 respondents, a majority of 139 (75.54 per cent) respondents are demanding cash bills for their purchase, and the remaining 45 (24.46 per cent) are not demanding the cash bills while purchasing the durable products.

Table-6.88: Habit of checking the quality of the products

<table>
<thead>
<tr>
<th>Habit of checking</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking</td>
<td>179</td>
<td>97.28</td>
</tr>
<tr>
<td>Non-checking</td>
<td>5</td>
<td>02.72</td>
</tr>
<tr>
<td>Total</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

The distribution of respondents according to their habit of checking the quality while buying the durable products is given in Table-6.88. Out of 184 respondents, a majority of 179 (97.28 per cent) respondents are having the habit of checking the quality of the durable products while involved in their purchase, and the remaining 5 (02.72 per cent) are not having the habit of checking the quality of the durable products while purchasing them.

Table–6.89: Reaction of Consumers –Method of making complaints against dissatisfaction to the concerned Persons and Authorities

<table>
<thead>
<tr>
<th>Methods</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Response</td>
<td>30</td>
<td>16.30</td>
</tr>
<tr>
<td>Seller Concerned / Dealer</td>
<td>133</td>
<td>72.28</td>
</tr>
<tr>
<td>Manufacturer</td>
<td>5</td>
<td>02.72</td>
</tr>
<tr>
<td>Consumer Organisation</td>
<td>4</td>
<td>02.17</td>
</tr>
<tr>
<td>District Consumer Forum</td>
<td>6</td>
<td>03.26</td>
</tr>
<tr>
<td>Seller Concerned / Dealer&amp; Manufacturer</td>
<td>4</td>
<td>02.17</td>
</tr>
<tr>
<td>Seller Concerned / Dealer &amp; Consumer Organisation</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>All</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.
The methods of making complaints mentioned by the respondents against dissatisfaction to the concerned Persons and Authorities while involved in buying the durable products is given in Table-6.89. Out of 184 respondents, a majority of 133 (77.28 per cent) respondents are making complaints against dissatisfaction to the seller concerned / dealer, followed by 30(16.30 per cent) are not making complaints to the concerned authorities against dissatisfaction while purchasing the durable products.

Table-6.90: Reaction of consumers – Reasons for not lodging the complaints for dissatisfaction

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Response</td>
<td>47</td>
<td>25.54</td>
</tr>
<tr>
<td>To maintain relation with dealer</td>
<td>58</td>
<td>31.52</td>
</tr>
<tr>
<td>Lack of awareness of Consumer Protection Act</td>
<td>22</td>
<td>11.96</td>
</tr>
<tr>
<td>Lack of documents</td>
<td>12</td>
<td>06.52</td>
</tr>
<tr>
<td>Negligence</td>
<td>27</td>
<td>14.67</td>
</tr>
<tr>
<td>Due to fear</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>To maintain relation with dealer &amp; Lack of awareness of Consumer Protection Act</td>
<td>6</td>
<td>03.26</td>
</tr>
<tr>
<td>To maintain relation with dealer &amp; Lack of documents</td>
<td>4</td>
<td>02.17</td>
</tr>
<tr>
<td>To maintain relation with dealer &amp; Due to fear</td>
<td>1</td>
<td>00.54</td>
</tr>
<tr>
<td>Lack of awareness of Consumer Protection Act &amp; Lack of documents</td>
<td>2</td>
<td>01.09</td>
</tr>
<tr>
<td>Lack of documents &amp; Negligence</td>
<td>1</td>
<td>00.54</td>
</tr>
<tr>
<td>To maintain relation with dealer, Lack of documents &amp; Negligence</td>
<td>1</td>
<td>00.54</td>
</tr>
<tr>
<td>Lack of awareness of Consumer Protection Act, Negligence &amp; Due to fear</td>
<td>1</td>
<td>00.54</td>
</tr>
<tr>
<td>All</td>
<td>184</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

The reasons mentioned by the respondents for not lodging the complaints for dissatisfaction, while involved in buying the durable products are given in Table-6.90. Out of 184 respondents, 58 (31.52%) respondents are mentioning the reason to maintain relation with the dealer for not lodging complaints against dissatisfaction, followed by 22(11.96 %) are mentioning the reason as lack of awareness of consumer protection act, 12(06.52%) as lack of documents and 27(14.67%) as negligence. It is noted that 47 (25.54 %) respondents not responded to this question.
Suggestions to strengthen consumer movement

Table-6.91: Suggestions to strengthen consumer movement

<table>
<thead>
<tr>
<th>Suggestions</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introducing “Consumerism” as a subject of study in the Curriculum at Schools / Colleges / Universities</td>
<td>32.13</td>
</tr>
<tr>
<td>Creating awareness through mass media (New papers &amp; electronic media)</td>
<td>36.07</td>
</tr>
<tr>
<td>Forming Voluntary Consumer Clubs in Schools / Colleges / Universities</td>
<td>09.84</td>
</tr>
<tr>
<td>Every year on ‘Consumer Day’, arranging for public speeches, holding</td>
<td>08.52</td>
</tr>
<tr>
<td>demonstrations and conducting competition for students</td>
<td></td>
</tr>
<tr>
<td>Involving Municipal Corporations, Social Welfare Institutions and service</td>
<td>11.80</td>
</tr>
<tr>
<td>organizations like Lions Club, Rotary Club, etc, in promoting Consumer</td>
<td></td>
</tr>
<tr>
<td>education</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>01.64</td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data.

The suggestions given by the respondents to strengthen the consumer movement are given in Table-6.91. It is observed that out of 184 respondents, 32.13 % of respondents are suggesting introducing “consumerism” as a subject of study in the curriculum at schools / colleges / universities to strengthen the consumer movement, followed by 36.07 % suggesting creating awareness through mass media (new papers & electronic media) as the way, 9.84 % as forming Voluntary Consumer Clubs in Schools / Colleges / Universities, 8.52 % as Every year on ‘Consumer Day’, arranging for public speeches, holding demonstrations and conducting competition for students, 11.80 % as involving Municipal Corporations, Social Welfare Institutions and service organizations like Lions Club, Rotary Club, etc, in promoting Consumer education, and only 1.64 % mentioning the other possibilities.
References:

8. Ibid, p. 49.
27. Ibid, p. 151.
35. ____________, P. 146.
37. ____________, p. 49.