CHAPTER II
REVIEW OF LITERATURE

2.1 INTRODUCTION

It is important for a researcher to review the studies that was already done in his/her field of research. The researcher has the responsibility of compiling all work done by the previous researchers. Moreover, review of studies helps an individual to gain more insight into the problem. It enables the researcher to decide the course of objectives and hypotheses. The researcher identified and reviewed more influencing factors of rural consumer behaviour of selected Durable products. The researcher made a attempt to understand the empirical research in the field of buying behaviour of rural consumers, extensive review of literature related to the field of rural marketing was undertaken. The following is a brief overview of the scope and conclusions of the relevant research in identifying relevant variables associated with five concepts: personal variables, product information, pre purchase, purchase and post purchase behaviour of rural consumers.

2.2 REVIEWS ON CONSUMER BEHAVIOUR

According to HAWKINS STEAM (1962)\textsuperscript{1} pure impulse buying is truly impulsive and the purchase is of novelty purchase, and the buying is different from the normal buying habits of the individual. Impulse buying takes place when the purchaser has no previous knowledge of the goods and makes the purchase for the first time. Planned impulse buying takes place when the purchaser enters the showroom with certain purchases in mind.

BOYD et al. (1967)\textsuperscript{2} have developed a framework for the study of consumer behavior it is helpful to begin by considering the evolution of the field of consumer research and the different paradigms of thought that have influences the discipline.

HOWARD & SHETH (1969)\textsuperscript{3} reported that women are found to be more amenable to positive attitudinal changes than men. As far as durables are concerned, they are
purchased very infrequently or purchased once in a lifetime. The finding of the study was the influence of the family is more effective for durable products.

**HAEFNER et al. (1974)** examined what are the effects of the variables like regular or reduced price, prominent or non prominent display of product in an advertisement, frequent or infrequent advertising of the product and type of product on price perception of advertised food items. A total of 226 interviews were conducted as a basis for the research. The results of this study showed that the respondents did not assume that advertised items were reduced in price. It was alleged that ultimately the consumers learnt how to read an advertisement as a result of this research. It was cleared that subjects are perfectly able to evaluate an ad in terms of a deceptive dimension and the researcher suggest the term "perceived deception" when examined from this perspective.

**KAPOOR (1976)** made an attempt to define the emerging lifestyles of 47 rural families living in the villages of Delhi, Haryana, Punjab and Uttar Pradesh. It revealed that rural consumers were not satisfied with the services rendered by village retailers. This includes product availability, price charged, after sale service and credit availability.

**DAY and ASH (1978)** have made a study on about 200 durable, non-durable and service products to analyse the major reasons for extreme dissatisfaction. They have established that the most frequently mentioned reasons in every instance as relating to quality. For durable, “quality of materials” and “quantity of workmanship” dominated the warranty coverage.

**DELLA BITTA and MONROE'S (1980)** findings suggest that consumers' perceptions of savings do not significantly differ between 30 percent and 50 percent discount levels, hence indirectly suggesting a larger discounting of claimed savings at 50 percent than at 30 percent.

**KENNETH (1980)** analyzed the consumer search for information and explored that a consumer often weighs between the cost and value of search. The information does not come free. It involves costs in the form of time, psychological discomfort and
financial expenditure. The value of search depends on consumer experience, urgency of making purchase, satisfaction derived from search, perceived risk and value placed on the product.

OLIVER (1980)\(^9\) compared the pre-purchase expectation and post purchase satisfaction and found that even good performance does not ensure satisfied customers. This was because customer satisfaction typically depends on more than actual performance. According to his expectancy disconfirmation model, it was identified that satisfaction depends on a comparison of pre-purchase expectations to actual outcomes.

SHETH (1983)\(^10\) also suggested that the consumers have two types of motives while shopping, which are functional and nonfunctional. The functional motives are mostly about the time, shopping place and consumer’s needs, which could be like one-stop shopping to save time, the environmental of shopping place such as free parking place, lower cost of products and available to choose from widely range of products. The non-functional motives are more related with culture or social values, such as the brand name of the store.

BLOCK (1986)\(^11\) have studied that the individuals who are in a good mood will be likely to engage in buying behavior. The buying behaviour is converted into optimistic purchase decision by proper reach of suitable information.

BENNETT et.al (1988)\(^12\) define consumer behavior as those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts.

CURRY and RISEZ (1988)\(^13\) have established that association between price and perceived product quality directly influences consumer purchase behavior, and hence, directly influences management strategy. Reduced correlation between price and quality levels over time suggests that as pricing flexibility declines, competition may occur in the form of promotional expenditure rather than in relative quality improvement. In purchasing durable goods, product design, features and competition tend to stabilize over price.
MOWEN (1988) found that the focus of many consumer decisions was on the feelings and emotions associated with acquiring or using the brand or with the environment in which it was purchased or used than it’s attributes. Whether consumer decision was attribute-based or driven by emotional or environmental needs, the decision process discussed helps to gain insights into all types of purchases.

SMITH and SWINYARD (1988) examined how the information response model while analyzing how consumer expectancy for product attribute associations is likely to be affected by the source. Source credibility is typically higher for one-self than for a vested interest source like advertising where source derogation and counter argumentation occur. Therefore, product related beliefs based on trial are usually stronger than beliefs based on indirect experience like advertising.

LICHTENSTEIN et al. (1989) finds that consumers' price perceptions were dependent on the consistency of merchants' price claim policies. Consumers should find promotional behaviour more informative of a brand's quality when it is inconsistent with past behaviour than when it is consistent.

LICHTENSTEIN and SCOT BURTON (1989) conducted four studies to assess the accuracy with which consumers perceive objective price-quality relationships. Results of these studies indicated that, overall, consumers perceive objective price-quality relationships with only a modest degree of accuracy. They concluded that consumers' price-quality perceptions appear to be a function of general or product-type-specific basis, rather than independent evaluations of price-quality relationships for individual product categories.

PAUL BUSH and WILSON (1990) finding his study was one of the most important factors that influence consumers in their purchase is the sales person as they are marketer controlled and are the closest representative of marketers.

DIAMOND and ABHIJIT (1990) found that a price discount was more likely to be chosen even when the discount was less than the retail value of the free product. He also discuss that if the consumers are planning to buy a product are more focused on
the monetary sacrifice, they would prefer a price discount over a free gift promotion. However, consumers who are not planning to buy may be more attracted by the free gift.

**SIMONSON (1992)**\(^{20}\) has suggested that the anticipation of decision errors regarding purchase could generate associated feelings of regard which in turn influence purchase decisions. Further he believed the cognition could produce emotions, which in turn could affect purchase decisions.

**MAYHEW et al. (1992)**\(^{21}\) examined the relationship between the internal and external price effect and purchase decisions. Internal reference prices are memory resident prices based on actual, fair or other price concepts. External reference prices are observed stimuli, such as regular prices. They suggested that consumers may use multiple reference points in evaluating price in purchase decisions. In addition, a model using an indicator of a sales price discount explains purchase probabilities as well as one that models the actual discount, which suggests that consumers may be reacting to the indication of savings rather than to the amount of the discount.

In the view of **MAJUMDAR RANANUL (1993)**\(^{22}\) virtually all human societies exhibit social stratification. Stratification sometimes takes the form of a caste system where the members of different are reared for certain roles and cannot change caste membership. More frequently it takes the form of social clan, relatively homogeneous and enduring divisions in a society, which are hierarchically ordered and whose members share similar values, interest and behavior. Social class has recently received some attention in its relevance to consumer behavior.

**GIDRON, KOEHLER and TVERSKY (1993)**\(^{23}\) demonstrate that the number of times a behaviour had to be performed by a person for the trait associated with that behaviour to be ascribed to the person was significantly greater for positive behaviours than for negative behaviours. In short, it is more difficult to change people's negative attitudes in a positive direction than it is to influence their positive attitudes negatively.
HALSTEAD (1993)\textsuperscript{24} has found that the level of satisfaction of both warranty and service are more important and must be higher than the consumers expectation of warranty and service.

KENT and ALLEN (1994)\textsuperscript{25} explained that brand familiarity captures consumer's brand knowledge structures, that is, the brand associates that exist within a consumer's memory. Although many advertised products are familiar to consumers, many others are unfamiliar, either because they are new to the market place or because consumers have not yet been exposed to the brand. Consumers may have tried or may use a familiar brand or they may have family or friends who have used the brand and told them something about it.

RAJENDRAN and TELLIS, (1994)\textsuperscript{26} viewed the consumers with an intense preference for the brand the temporal component may be more developed while for the consumers that alternate the acquisition of several brands the contextual component may carry more weight. Likewise, the buying frequency can also have some effect. Thus, the consumers who acquire the category of product more frequently will tend to remember more clearly the prices they paid in the past and as a result the temporal component will be more important.

HEIDE and WEISS (1995)\textsuperscript{27} have suggested that apart from improving customer satisfaction, increasing switching costs is a common strategy advocated to increase customers loyalty as the cost of switching to alternative suppliers can defer consumers from using their supplies.

BERESFORD and LYNN (1995)\textsuperscript{28}, the study results was most of purchase decisions are made at the store, the businesses that want to outsell their competitors should complement their marketing efforts with interactive displays to let the customers notice their product.

SETHURAMAN (1995)\textsuperscript{29} indicate that while reductions in the price of manufacturer brands with more market share will influence the store brands’ sales, it is less likely that manufacturer brands are affected by reductions in the price of store brands.
HANS BAUMGARTNER (1996) proposes a two-factor conceptualization of exploratory consumer buying behavior in which exploratory acquisition of products is distinguished from exploratory information seeking. A scale for measuring individual differences in consumers’ tendencies to engage in exploratory buying behavior is developed based on this conceptualization, and the instrument is related to several other constructs and actual exploratory behaviors. The results of six studies with subjects from two different countries show that the scale has good psychometric properties and that its relationships with other constructs and actual exploratory behaviors conform to theoretical expectations.

MARNEY (1996) focuses on the role played by customer color preferences in product purchase decisions and in marketing. Color personalities identified through the Color Lifestyle segmentation developed by Cooper Marketing Group and Market Facts, they predicted that color to be popular in some sectors especially in consumer durable goods.

SAYULU and REDDY (1996) suggest that the rural market offers a very promising future. But this market has certain characteristics that hinder marketers from exploiting the opportunities. These include low literacy level, ignorance of right consumers, indifference to quality standards and lack of cooperative spirit.

BAIDING HU (1997) stated that the success of the economic reforms in rural China has raised the living standards of rural households. This is reflected in households’ consuming goods and services that were not previously part of their consumption pattern. However, because of differences in economic and demographic characteristics, not every household has been able to increase consumption. Consequently, it will be useful to investigate how the likelihood of consuming such goods and services is affected by economic and demographic factors. In this paper, the probit model is used to compute the marginal and mean probabilities of consumption of five such goods and services, namely, Food away from home, Recreation, Medical Care, Transport and Postage. The empirical results show that the estimated probabilities of consuming the first three goods are more sensitive to changes in the underlying economic and demographic factors, while
the probabilities of consuming the latter two goods are more sensitive to changes in the model structure.

RAO (1997)\textsuperscript{34} observes that the boom in rural areas is caused by such factors as increased discretionary income, rural development schemes, improved infrastructure, increased awareness, expanding private TV channel coverage and emphasis on rural market by companies.

DUNN and WENDY (1998)\textsuperscript{35} studied the household level data to evaluate risk as a significant factor in the timing of consumers’ decisions to purchase durable goods. They present a model where household debt and income uncertainty play a direct role in spending decisions. The model indicates the consumers’ age and build up savings for retirement and their spending decisions.

JARVIS (1998)\textsuperscript{36} identified that a purchase decision requires a subset of decisions associated with information search. At some point in time, consumers acquire information from external sources that gets stored in long-term memory. For most consumers, usually this stored information, referred to as internal information, serves as the primary source of information most of the time as is evident in nominal or limited decision making.

HARISH KUMAR (1999)\textsuperscript{37} reveals that very few players were actually tapping its potential in rural markets. Since branded and quality products were unavailable, rural folk had to be satisfied with sub – standard or illegal products. Moreover, the difference between the process of gray products and legal branded products was also a major deterrence. The author brought out the reason as rise in rural per capital income. The tendency to move towards easy lifestyle will be a boom to the consumer durable industry.

UPADHYAY (1999)\textsuperscript{38} identified significant differences between rural and urban areas on the basis of the role played by different members of a family in purchase decision of non-durable goods. As initiators, husbands and kids are more prominent in rural areas, while wife is more prominent in the urban areas.
ALBA and HUTCHINSON (2000)\(^1\) have identified in the context of consumer decision making about durables, defensive processing results in the one sided or selective search for evidence that provides favorable evaluative implications pertaining to a currently owned durable and the neglecting of negative information.

JAIN and SHARMA (2000)\(^2\) studied the selected products represent different product categories in terms of both durability and frequency of purchase as required. They stated that the levels of consumer involvement differ across products. As against non-durables, consumer perceives durables as more involving products.

PRADEEP LOKHANDE (2000)\(^3\) says that the effectiveness of rural promotions and their results could mean more than just plain numbers. There was a need to demarcate brand registration and brand sale, and adds that brand registration was vital in the rural perspective, because it may then spread to other products under the same umbrella. As more products were identified in rural India, conversion to a better brand in the same category was a rather difficult proposition. So sampling was perhaps the only way to achieve this conversion.

UPADHYAYA et al. (2000)\(^4\) suggested that top management's commitment to serve the rural market already exists, but lower level that looks after implementation, have exposure mostly to urban markets. Rural marketing is a network of relationships and although, rural buyers take a long time to make-up their minds to decide, once they decide, they do not change their decision in a hurry. They stated that marketer needs patience and persistence in dealing with non-educated rural traders and consumers.

ZIAUDDIN and SIDDIQUI (2000)\(^5\) conducted a survey in five weekly Haats of villages in western Uttar Pradesh among 200 rural consumers. The survey revealed that the people with lesser monthly earning prefer to buy from Haat. Rich people avoid purchasing from small Haats because they look for branded and quality products. They concluded that Haats have lot of potential which needs to be exploited. Haats can come out to be an answer to all marketing problems faced in rural India.

HUNDAL B S. (2001)\(^6\) attempted to study the rural buying behavior in Ludhiana, Jalandhar and Amritsar districts of the Punjab region. The main objectives of the
study were to assess the general attitude of rural consumers for consumer durables; to find out the durable brand ownership of rural consumers; to examine factors considered by them in making product brand choice; to investigate the role of family members, different groups and media in influencing purchase decision of rural consumers; to analyze the post purchase behavior and satisfaction and to ascertain the intensity of brand loyalty, and the appeal of promotional schemes. He concluded that the rural consumer considers consumer durables as a necessity as he perceives them to be a source of entertainment, education, information and comfort. He suggested increase in the number of distribution channels, introduction of low cost products with more focus on quality, brand image, family preference, and after-sales service.

**JAMAL and GOODE (2001)** examined the relation of self image with product preferences. They covered various rural areas in Maharashtra with the sample size of 100 respondents and the sampling technique used was random sampling. They revealed that the self-image/product image congruity (commonly known as self-image congruence) can effect product preference and purchasing decision of the consumers. It suggests that purchase behavior can be reversed depending on factors such as price, quality, quantity, shape, color, and promotional schemes etc.

**KANNAN (2001)** studied the rural marketing prospects in selected areas of Tamil Nadu with a view to examine the potential of selected products in the areas under consideration. 100 respondents were selected in this survey and multistage random sampling was used. He concluded that the rural markets are coming up in a big way and growing twice as fast as the urban, witnessing a rise in sales of typical urban kitchen gadgets such as refrigerators, mixergrinders and pressure cookers. For successful marketing in rural areas, an integration of traditional and modern methods of selling is required. To communicate effectively with the prospective rural consumers and to ensure effective distribution and prompt delivery, organizations must understand the specific requirements and needs of the villagers and then plan their strategy to convert the prospective consumers into active consumers.

**KEVIN J. CLANCY (2001)** has conducted research into the state of brands in America. The results demonstrate that consumers can't see differences between
major brands in most product and service categories. As a result, more people buy products based on price.

**KIM et.al (2002)**\(^{48}\) argues that customer values get influenced by product attributes and consumption behavior and they consider customer values as an output of culture. Advertisement can influence customer perception. Due to cultural differences, the perception may differ. Little attention has been focused on the Indian culture and their perception to global advertisement. Therefore, this can be helpful to global brands, especially when India is one of the top emerging markets.

**NILLO HOME (2002)**\(^{49}\) focuse the relationship between consumers and grocery stores in the countryside. More attention must be paid towards retailing and consumer behaviour in rural areas since a lot of studies have focused on urban consumers’ buying behaviour while paying rather little attention to that of rural inhabitants, especially in sparsely populated areas. The buying behaviour of rural consumers and the positive and negative features connected with the product and service supply of rural stores are examined. The study ideates the most relevant store choice factors of an ideal grocery store and the most important features which best describe the rural store. Factor analysis revealed the dimensions according to which rural consumers evaluate grocery purchasing, and homogeneous customer groups with different shopping orientation and were formed using cluster analysis.

**SHARMA KESHAV (2002)**\(^{50}\) found the rural consumers believed in joint buying decision making in consultation with the elders and the ladies of the house for their personal use according to their own independent buying decisions. Advertisement with rural culture and regional/local language attracted the audience. The entire respondent felt strongly about their customs and traditions. The respondents were aware of the availability of the products. They preferred quality to price.

**DEEPAK HALAN (2003)**\(^{51}\) mentioned that many rural customers are daily wage earners. So, it makes sense to package products in smaller units or other low-priced variants for rural markets. In rural markets, many brands have to compete with goods from unorganized sectors. These goods are generally very low priced; often
there are cheap substitutes available. The rural consumers are ready to pay higher prices for better quality or more featured products at the harvest season. This is the time when chances of selling expensive brands are seen and when money is received it also shows how it is used and what the priority order of the needs.

GANESAMURTHY (2003) examined the brand loyalty, awareness and influence of mass media on rural consumers. The area of study was Erode district of Tamil Nadu and thesis of the sample taken was 50 respondents and simple random survey was conducted. He concluded that now day’s products are flowing from rural to urban areas and urban to rural areas. Even premium brands are gaining wide acceptance in the rural bastions. Increasing awareness has led to significant changes in buying behavior and consumption habits. The urban market is getting increasingly competitive and saturated. There is less scope for growth in the urban markets, especially for the already established categories. Today, the rural market is blooming with increase in the disposable incomes of the households.

GANESHMOORTHY et.al (2003) analyze the brand loyalty of the products and the influence of mass media in rural markets. The study revealed that mass media had a significant role in the sales promotion of the select products. In mass media it adds that consumers wanted to buy good quality products, that too at a reasonable price; consumers give more preference to quality. The next preference was given to factors such as price and availability.

LOKHANDE (2003) analysed that rural consumer has become enough aware about his needs and upgradation of his standard of living. IT, government policies, corporate strategies and satellite communication have led to the development of rural marketing. Although income is one of the major influencing factors, caste, religion, education, occupation and gender also influence the buyer behaviour in rural areas.

RAMAN and SUGANTHI (2003) analysed factors that enabled the MNCs to have their own foothold in rural India. Success of MNCs in rural market depends on how they adopt different marketing strategies for the rural markets over a period of time. These strategies are to be based on cultural, sociological, economic and psychological background along with a factor of 4ps for consumers in that area.
RUCHI TREHAN (2003)\textsuperscript{56} found that the Indian rural market is very big it's twice the size of the entire market of USA and it differs significantly from their urban counterpart. But these differences stand reduced due to increased penetration of TV and other communication channels in rural India. Rural India is different from urban, but it is catching up to its increased mobility of rural to urban consumers and increased level of literacy and credit availability in rural areas.

VERMA and MUNJAL (2003)\textsuperscript{57} identified the major factors in making a brand choice decision namely quality, price, availability, packaging and advertisement. The brand loyalty is a function of behavioural and cognitive patterns of a customer. The age and demographic variables affect significantly the behavior and cognitive patterns of the customers while other demographic characteristics such as gender and marital status are not significantly associated with these behaviour and cognitive patterns of the consumers.

VERMA and SEETAL KAPPO (2003)\textsuperscript{58} analysed the motives for the purchase of consumer durable products, taking into consideration the reasons for postponing the purchase, time taken to purchase a consumer durable, extent of consultation among the family members and financial contribution for the purchase. The study has revealed that the main reason for the purchase of a consumer durable product is convenience and the need to replace the existing product with a new product having more advanced features.

EMIN BABAKUS (2004)\textsuperscript{59} examining individual tolerance for unethical consumer behaviour, provides a key insight to how people behave as consumers worldwide. In this study, consumer reactions to 11 unethical consumer behavior scenarios were investigated using sample data from Austria, Brunei, France, Hong Kong, the UK, and the USA. Nationality is found to be a significant predictor of how consumers view various questionable behaviors. Gender is not a significant predictor, while age and religious affiliation are found to be significant predictors of consumer ethical perception. The study identifies distinct consumer clusters based on their perceptions of consumer unethical behavior. Implications of the findings are discussed and future research directions are provided.
MALINI REDDY (2004)\textsuperscript{60} points out that a marketer had to face an entirely different set of conditions and problems when marketing in rural areas as compared to urban areas. Rural marketers need to have an open mind, and sensitize themselves to understand the rural consumer. Apart from understanding the consumer, communication in the language that the rural consumer comprehends was a challenge that the marketer had to face. Creative approaches to providing a satisfactory offering, in terms of adaptation to consumer needs of the rural market reflected in products offering as well as message used, were absolute essentials to achieve success in the Indian market.

LOKHANDE (2004)\textsuperscript{61} observed illiteracy to be a major hindrance in rural marketing and thus audio-visual aids can enable the marketers to take their message effectively to rural areas. It was found that brand does not matter to the rural consumers; they just want to fulfill their needs. Some consumers were brand loyal also and didn't make brand shifts. Thus, marketers should focus on brand value. Distribution channel should be made effective so that rural retailers are not deficient of necessary goods. Although barter system was found to be prevalent notably in the rural areas, daily wage earners were purchasing commodities on payment basis only.

NAIDU (2004)\textsuperscript{62} analyze the awareness level of rural consumers. It was found from the study that awareness of the rural consumers about the consumer movements were qualitative in character and cannot be measured directly in quantitative terms. There is no fixed value or scale which will help to measure the awareness. Awareness levels were higher in the above said segments in Ranga Reddy of Andhra Pradesh.

SHARMA and KASTURI (2004)\textsuperscript{63} observed that rural consumers do experience tension due to dissonance and exhibit defensive behaviour and use attribution in support of their behaviour. They were worse hit by non-availability of quality alternatives. This forces them to accept low quality products. As advertisements were not reaching the rural sector effectively, there is need to strengthen the hands of information agents to remove the ill effect of post purchase dissonance.

TULI and MOOHERJEE (2004)\textsuperscript{64} found that the rural consumer prefers to meet his immediate and day-to-day needs from village shops and avoid a comparatively higher
transportation cost at the same time; bulk purchase will drive them to the periodic markets to avail the bargain and promotional incentives which will negate the impact of shopping cost incurred. Rural consumers patronize village shops to meet their credit-based impulsive requirements. On the other hand, cash rich consumers with no urgency, prefer to purchase from periodic markets to avail the benefits of low prices, discounts and varieties etc, which in turn motivate rural consumers.

**DAS (2005)** has analyzed that consumers treat products as commodities and low price rules. In this study an approach has been proposed to customaries a company to better address customers needs and thus to stay ahead of competitors. A process of aligning individuals and departments of an organization seamlessly keeping customer satisfaction through an understanding of their requirements. This study concludes that the customisation empowers the customer to significantly influence design of the product and service offering by a company.

**HYLLEGARD et al. (2005)** focused that specialty retailers’ success in international consumer decision making and impacts acceptance of products and services. It was found that perception concerning quality, product assortment, and quality of customers service etc differed from person to person.

**JAIN and RATHOD (2005)** found that customers were not happy with product quality and variety available in the rural market. Promotional offers also never reached rural consumers and retailers were found selling promotional items separately. Proper marketing strategies are needed to prevent product imitation.

**RAMASAMY et al. (2005)** reported that, the buying behaviour is vastly influenced by awareness and attitude towards the product. Commercial advertisements over television was said to be the most important source of information, followed by displays in retail outlets. Consumers do build opinion about a brand on the basis of which various product features play an important role in decision making process. A large number of respondents laid emphasis on quality and felt that price is an important factor while the others attached importance to image of manufacturer.
RAO and VASANTI (2006)\textsuperscript{69} have discussed in detail the growth of media and role and relevance of news media. The news media have been enjoying certain privileges and societal status. It has been observed in their study that today news media are more a corporate voice than of community. Certain new definitions, news values and different priorities dictate news media today. The paradigm shift involves bigger issue to do with consumerism. Consumerism which is a global phenomenon is what dictates the media priorities today. They cater more for the greed not so much for the needs of a majority of people.

SINGH and CHADHA (2006)\textsuperscript{70} studied the total number of cases filed and disposed of in the National Commission, State Commissions and District Forums in 2004. They found that the Consumer protection is a socio-economic programme which needs to be pursued by the government as well as the business because the satisfaction of the consumers is in the interest of both.

According to KOTLER and KELLER (2006)\textsuperscript{71} the production concept is based on the fact that customers prefer products that are available and affordable. This means that production managers focus on the superiority of products as well as constant product development. The selling concept is based on the drive of the marketing, in other words that the customer will not buy enough of a single product unless it is constantly promoted.

HOWARD and KERIN (2006)\textsuperscript{72} found that consumers with different levels of involvement, operationalized by whether they are in the market for a particular product, have different information processing styles and hence respond to different price promotion cues.

ANIL CHANDHOK (2007)\textsuperscript{73} suggested that many companies have attempted multiple segmentation approaches in the rural market but it is clear that one cannot rely on a specific segmentation approach. Rather, one needs to explore and understand customers through behavioral research or by undertaking pilot projects in rural areas to identify well-defined segments. The greatest problem is that the rural market is still evolving in efficient dissemination of information and there is no set format to understand consumer behavior. A lot of research is still to be carried out in order to understand the rural market. The future is certainly bright for the Indian rural market


through the effective implementation of STP strategy, which will create more room for all players, including consumers, marketers and investors.

ELINA JAAKKOLA (2007)\textsuperscript{74} analyses purchase decision making in the context of professional consumer services. Purchase decision is used with reference to decisions concerning the choice and acquisition of products and services. Practical and research implications are also presented. It is concluded that professional consumer services represent a unique setting for purchase decision for purchase decision making.

KUMAR (2007)\textsuperscript{75} hypothetically tested and proved that the level of recall ability does have an association between gender, age, television channels, programmes watched and timing of watching television. Most of the (80.4\%) purchases made by the household are planned. This is supported by the influence of the brand awareness. It is hypothetically tested and proved that brand awareness has influence in purchase as well as planned purchase.

RADHAKRISHNAN SWAMY (2007)\textsuperscript{76} has revealed that the consumers are less interested in going to supermarkets. The higher income group of consumers who go to the shopping mall and spend hours in purchase of provisions.

TRIPATHI (2008)\textsuperscript{77} noticed that the Indian rural market has a tremendous potential that is yet to be tapped. A small increase in rural income results in an exponential increase in buying power. However, the marketing strategy for rural market has to be different from that adopted for the urban market, because of different social environment. Appropriate advertising and personal selling to meet the demand and integrated outlets have become the essential elements of the marketing strategy for the rural market. The success of marketing in rural areas depends on how effectively the marketing skills are applied in the number of complex activities of marketing, beginning with the assessment of the need of the rural consumers, organizing the production to match the demand, pricing, advertising and publicity, culminating in the sale of the product at a profit.

BEGONA and RODOLFO (2008)\textsuperscript{78} concluded that the brand choice and buying behaviour developed by consumers is a complex phenomenon. The variables that
influence it are numerous and it is necessary to know them to act and develop useful strategies that achieve the objectives aimed at in each case. The influence of prices on this process is very important.

DAVID GRIFFITH (2008)\textsuperscript{79} investigates consumers’ reaction towards the advertising market by incorporating the use of information sources and perceived source credibility into the advertising effectiveness literature. The results show that rural Chinese consumers utilize a variety of information sources when making their purchase decision, and for different product categories different information sources are preferred. Although perceived source credibility is a reliable predictor for information sources use, the most trusted information source might not always be the most used source.

LAN XIA and MONROE (2008)\textsuperscript{80} have distinguished between consumers who have prior goals to buy the product relative to those who do not have such purchase goals. Further, they have added whether consumers responses to different promotion message framing and price presentations differ when they do or do not have pre-purchase goals. They examined how consumers prior purchase goals interact with promotion characteristics to influence their perceptions of price promotions and their willingness to buy.

SARANGAPANI and MAMATHA (2008)\textsuperscript{81} examines the post purchase behaviour of rural consumer. In their study they concluded that the post purchase behaviour of the consumer is highly depending upon the educational level and awareness. A bad experience of the particular retailer may create problem for the marketers for long period of time and converts it in the negative publicity. Rural consumers are very price conscious which result into usage of lower brand or private label. Rural buyer is not ready to pay for value additions and satisfied with basic offerings. Demand of consumer durables and consumables are very high only during the harvesting season. At the marketer’s end at regular interval of time it require to conduct research to know the consumer’s insight in the form of liking, disliking, buying motives and buying practices. Effective communication and transparent policy can reduce the dissatisfaction and use full for the development of positive perception towards the brand or marketers. Efforts are required to be made on the ground of the retailer’s
service to its customers as they are playing very important and pivotal role of brand bundling in the remote areas. Consumers are to be educated through them regarding use of the product.

SARWADE (2008) studied that the consumer behavior aspects such as place of buying, frequency of purchase, brand decisions, buying motives, shopping behavior and brand choice of buyers with reference to select products in rural areas. The specific objectives of the study are to measure the loyalty of the respondent quantitative to determine the association between age and loyalty and both for urban and rural consumers. This study concluded that most of the consumers from rural area developed brand familiarity with some brand names.

ARCHANA KUMAR (2009) study of Indian consumers examines the effects of individual characteristics and brand-specific variables on purchase intention toward a U.S. retail brand versus a local brand. A total of 411 college students in India participated in the survey. Using Structural Equation Modeling (SEM), this study finds that Indian consumers' need for uniqueness positively influences attitudes toward American products. Attitudes toward American products positively affect perceived quality and emotional value for a U.S. brand while this effect is negative in the case of a local brand. Emotional value is an important factor influencing purchase intention towards a U.S. brand and a local brand as well. Implications for both U.S. and Indian retailers are provided.

PAWAN GARGA (2009) examined the rural market has its own set of challenges. Therefore, organizations need to unlearn and then relearn the marketing strategies and tactics that will enable harnessing the immense rural potential. The approach, strategies and marketing mix needs to be modified and examined from rural consumer’s perspective to be successful in the rural market.

ESTIRI et al. (2010) evaluate and compare the effects of packaging elements on consumer behavior in the pre-purchase, purchase and post-purchase stages. The questionnaires filled by participants (n=175) which were analyzed qualitatively to examine the importance of different packaging elements on consumer behavior in the three stages of purchase decision. Results show that all packaging elements are
highly important for food products buyers and these elements can highly influence their purchasing decision.

**TATT (2010)** study was conducted to focus on how consumer buying behaviour reacts with regards luxury branded goods. The study also would like to understand further whether is there any interaction between the independent variable (Price, Perceived Quality, Perceived Societal Status and Brand Loyalty) and moderating variable (Income) with the dependent variable (Consumer Buying Behaviour). He concluded that Perceived Social Status and Brand Loyalty are significantly related to the factors affecting Consumer Buying Behaviour where Price and Perceived Quality were significantly related. Result of SPSS analysis indicated that monthly Income does not moderate the interactions between the independent variable, Brand Loyalty and dependent variable, Consumer Buying Behaviour. As for most research, the sample population was not large and diverse enough to fully represent the entire population. Hence there is still room for improvement.

**JEYAKUMAR (2010)** examining the consumer durable market in the rural India revealing that availability of financing scheme, rise in the share of organised retail, innovative advertising and appropriate brand promotion and availability of new variants makes durable market boom in the rural India. Study reveals that air-condition, microwave woven as well as colour TV having potential growth of 20%, but still Indian market is highly dominated by foreign players like LG, Samsung, Philips, Whirlpool, and of course Videocon. Marketer should leverage its rural market opportunity by increasing the penetration level various white goods. Present penetration level of refrigerator in rural market is just 2%. In washing machine just 0.5%, this is sign of great potentiality in the market.

**LILY (2010)** has evaluated consumer’s perception about the promotional factors of purchase of branded television sets. The study establishes relationship between demographic variables of the respondents and customer perception which reflects that there is clear cut relationship between age group, gender, educational qualifications, occupation and perception towards the brand. Income level having direct impact on perception towards the branded products. Price and perceived quality are the most influencing factors in determining brand of television. Role of the family members is
information search about the brand possesses plays very important role as spouse is the most prominent information seeker in television brand followed by parents.

**KRISHNAMACHARYULU et al. (2011)** had suggested that one should keep brand name of product which are easy to pronounce, easy to recognise amongst other brands and easy to remember (colour combination) for success in the rural market. One should resemble the brand name with numbers or famous animal or symbol to make brand famous. It was argued that it is very useful for creating brand awareness amongst less literate people of hinterland which in turn into Brand Loyalty in long run.

**SUMEDHAN (2011)** study of consumer behaviour for consumer durables revels that the important motive behind having consumer durables is feeling of high status in the society. This study indicates that there is no relation between the education level, income level and status seeking situation in the rural areas. As the study has compared the buying behaviour of the urban and rural consumer the result shows different behaviour towards the consumer durables and urban consumers are more keen to purchase consumer durables of new version or with additional features. More surprisingly the said trend is also observed amongst lower to middle income group also. “Affordability” is not the constraint and proved to be under power to sensitivity to “status” in the society.

In the view of **KRISHNAN (2011)**, customer analysis is that satisfaction is of prime importance. Customer satisfaction is a direct determining factor in customer loyalty. Thus a focused marketing approach with greater attention to relationship drivers is essential to understand and deliver better service to durable white goods customer. The analysis of the interactions from the customer’s perspective will help the consumer durable white goods sector to better understand what their customer are thinking and what motivates their purchasing decisions and it may help to retain the most profitable customer.

**KULANDAIRAJ (2013)** study is aimed at examining the consumer post- purchase behaviour with the help of background literature and survey method, it is found that innovative features, service viability and dealers service capabilities are the key
factors highly influencing the consumers to buy a car and consumers are extremely satisfied with the features and performance of the car. The brand also carries very good appearance and appreciation in the minds of consumers and they are also delighted towards resale and convenience factors. The prime objective is to meet the growing demand of a personal mode of transport, which is caused due to lack of efficient public transport system. It changed the 4Ps of marketing mix into 4Cs.Product to Customers Solution, Price to Customer’s cost, Place to Customer’s convenience and Promotion to Customer’s Communications. Things are now changing with LPG polices and disinvestment; the real competitions has already began.

VOJVODIC and MATIC (2013) explores the relationship between impulsive online purchasing and the features of online consumers. The Croatian online consumers are influenced by two major factors, impulsiveness and recreational factor. Based on the obtained results, profiles of Croatian online consumers can be identified. The findings may be useful to online retailers, as well as marketers and practitioners to recognise and understand the determinants of online purchasing behaviour in order to convert casual online visitors to buyers and to encourage impulsivity in online buying behaviour.

SUJATHA and KUMARESAN (2013) was conducted a study to test gold buying behavior. The study has found the correlation between gold buying behavior and lifestyle of the respondents. The lifestyle was classified based on three types of perceptions like attitude, opinion and activities. The study has also tested the influence of gender on the gold buying behaviour that was tested using three variables namely. It was found that there was a significant influence of gender on gold buying behavior. Significant influence of gender on gold purchasing behavior in Chennai city is observed. Lifestyle also seems to have a great influence on the decision making of gold buying behavior in Chennai city.
2.3 RESEARCH GAP

The review of literature related to rural consumers’ behaviour are analysed from different sources. Thorough analysis of review of literature shows all the studies have attempted to examine the rural consumer behaviour of various product categories with the study of pre-purchase behaviour or purchase or post purchase behaviour only. Attempts have not made to study all the three aspects jointly. So this was identified as research gap after analyzing all the review of literature. Hence, in this study a serious attempt have been made to study the rural consumer behaviour on Durable goods with different stages namely, pre purchase behaviour, at the time of purchase and post purchase behaviour of consumers in rural area.
2.4 REFERENCES