2.0: Introduction: Consumer Behaviour is one of the most important concepts which Organisations must understand. This can determine success and failure of any organisation. Present chapter explains the consumer behaviour in detail. With the help of various consumer behaviour models, the chapter discusses the role of demographic variables in the consumer decision making process.

The entire focus of Consumer Behaviour evolved after the Second World War when Buyers’ market has taken the place of seller’s market. Each individual is presently buyer; day by day they require to purchase loads of item from the market as indicated by their necessities, needs, inclinations, and acquiring power. The way the customer buys is an intricate and dynamic choice process which includes action of assessing, gaining, utilizing, or discarding items and administrations. When the Consumer makes any decision to purchase or not to purchase any goods, there is either short term or long-term effect. In short term anyone can buy Burger or clothes. Any such decisions impacts on short term basis to allocate different available resources such as money and time to that acquisition. That purchase may have long term impact in terms of benefits and costs. That burger may contribute to overweight and the clothing may open new avenues of success and helps in getting new job. Less obvious is that such decision involves trade Offs. For example, the available resources which were required to purchase Burger or clothes can prevent in pursuing other opportunities with the same available resources, which is commonly termed as Opportunity Cost in Economics. These decisions are at the heart of Consumer Behaviour because such decisions can’t be taken in isolation. That’s Why Consumer behaviour provides one of the most important research area for Management and Social Science researcher. Consumer Behaviour’s research is always diverse and extensive because Politics, Economics, Society, Technology easily affect the way consumers behave. In management terminology, it is commonly known as PEST factors which are further extended into PESTLE factors. It means consumer behaviour is affected by Legal and Environment
factors. Inevitably, these changes affect consumer behavior by which, when, how, and why their behavior differs.

2.1: Meaning of Consumer Behaviour
There is almost certainly that customer conduct is the mind boggling and dynamic procedures of choosing what item to purchase, when to purchase, how to purchase, from where to purchase, how to secure, how to utilize, or how to arrange. The procedure turns out to be more perplexing when people, gatherings, or associations take part during the time spent assessing, securing, utilizing, or discarding products and enterprises. The whole procedure of buyer conduct has associated with two perspectives:

1. Decision making process.
2. Final buying pattern.

The choice to make decision and the associated method generally involves dependably includes number of complex factors which are for the most part not unmistakable though Purchase conduct is obvious Purchase conduct is the ultimate result of long and complex basic leadership process. Investigation of shopper conduct endeavor to comprehend the basic leadership procedures of purchasers.

2.2: Need for Study of Consumer Behaviour

There is huge conflict that rather organisation should concentrate more on customer or consumer. It is something like Customers versus Consumers. It must be noted the term ‘customer’ is specific in terms of brand, company, or shop. He or She is the ultimate buyer who customarily or regularly purchases particular brand, purchases particular company’s product. But the importance of consumer cannot be taken lightly. He or She generally engages in the buying decision activities of searching or selecting of products, services, experience, or ideas. They influence the mind of customer. Sometime they are very brand specific and force customers to buy that particular product or services. Such
traits can be easily seen in modern urban children. Consumer explains the reasons and logic that cause particular purchasing decisions and consumption patterns; it decides the processes through which buyers make decisions.

### 2.3: Consumer Behaviour: Definition

Generally, Consumer behavior is said to be the process consumer follows in the process of buying goods and services, it includes both individual and organizational buying. The process include searching for alternatives, selecting one alternatives from the given, using the product and finally disposing it off. In the process the consumer gets experiences of satisfaction or dissatisfaction with the product or services. Some of the most widely accepted definition of Consumer Behaviour are:

“the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs.”
- Schiffman and Kanuk

“.....the decision process and physical activity engaged in when evaluating, acquiring, using or disposing of goods and services.”
- Loudon and Bitta

“ The study of consumers as they exchange something of value for a product or service that satisfies their needs”
- Wells and Prensky

“Those actions directly involved in obtaining, consuming and disposing of products and services including the decision processes that precede and follow these actions”.
- Engel, Blackwell, Miniard

“the dynamic interaction of effect and cognition, behaviour and the environment by which human beings conduct the exchange aspects of their lives”
2.3.1: Essential Components:

Decision making (Cognitive and Affect): First and foremost it consists the essential steps of decision making which includes Need recognition, Information search, Evaluation of alternatives, Purchase activity, Post purchase behaviour.

Actual purchase (Behaviour): In the next step this includes the visible physical activity when customer buys goods or services. It is the result of the relationship of many individual and environmental factors which are generally invisible but it impacts.

Individual determinants and environmental influences: It is obvious that the environmental factors affect the decision process indirectly, through way of affecting individual determinants. How and why individual react can have its impact.

Buying roles: Another important concept is actual Buyer and other end users. Generally, there are five buying roles which consist of Initiator, Influencer, Decider, User, and Buyer. The initiator is the person who identifies that there exists a need or want then influencer influences decision then the decider comes in the picture i.e. the actual purchase activity or the use of the product or service; the decider is the one who finally decides whether to buy, what to buy, when to buy, from where to buy, and how to buy; and then makes the actual purchase; and, the user is the last person (s) who use or consume the purchased product or service. It may be possible that all these five roles may perhaps be played by one individual or by group of different persons depending on the product or service for which the need is recognised.

When any individual is hungry and sitting alone in the restaurant then generally he plays all these five roles and orders what he decides vice versa if he is sitting on restaurant table with his wife and two children then there is possibility of different individual plays different role starting from Initiator, Influencer, Decider, User and ending with Buyer.
Buyers and Sellers: They are the key fundamentals in consumer behaviour. They have specific needs and want and pass a complex buying process, so as to be able to satisfy the need through purchase of the good or service. They enter into an exchange process with the seller, which leaves buyer and seller more satisfied than before. In fact, the exchange process is value attractive in nature and end result is satisfaction of both the parties.

2.3.2 Individual and Environmental factors

Individual determinants and environmental influences that affect consumption behaviour are listed as follows:-

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<tr>
<th>Individual Determinants</th>
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<td>Personal motivation and involvement</td>
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<td>Attitudes</td>
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<td>Perception</td>
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<td>Learning and memory</td>
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<td>External Environment</td>
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<td>Self-concept and personality</td>
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<tr>
<td>Family</td>
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<td>Decision making</td>
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Purchaser Behavior alludes to the purchasing conduct of a definitive shopper. It is significant for advertisers to comprehend purchasers to prevail in the market. The accompanying reasons feature the significance of contemplating buyer conduct as a discipline.

Association needs to dissect purchasing conduct for-

1. Customers' responses to an organizations showcasing system greatly affects the association achievement.
2. The marketing idea focuses on that a firm ought to make a Marketing Mix (MM) that at last fulfills clients, so there is incredible need to break down what, where, when and how buyers purchase.
3. Marketers can estimate how purchasers will respond to promotional methodologies.

2.4: Scope of Consumer Behaviour:

The scope of Consumer Behaviour must cover these important dimensions-

1. 'What' the consumers buy? It is related to goods and services.
2. 'Why' they buy it? It is related to need and want.
3. 'When' do they buy it? It is related to time: day, week, month, year, occasions etc.
4. 'Where' they buy it? It is related to place.
5. 'How often they buy' it? It is related to time period.
6. 'How often they use it? It is related to frequency of use

2.5: Nature of Consumer Behaviour
1. The subject is interdisciplinary in nature. It is a combination of subjects like sociology, social psychology, anthropology, and economics. As a field of study, it is descriptive and also analytical/interpretive.

2. Consumer Behaviour is a having characteristic of both science as well as an art. It uses both, theories borrowed from social sciences to understand consumption behaviour, and quantitative and qualitative tools and techniques to forecast consumer behaviour.

3. The subject covers issues related to cognition, affect and behaviour in consumption behaviours, against the setting of individual and environmental determinants.

4. Consumer behaviour is vibrant and interactive. All the three components of cognition, affect and behaviour of individuals alone or in groups keeps on varying; so, does the environment.

5. Consumer behaviour involves the process of barter among the seller and buyer, mutually beneficial for both.

2.6: Consumer Buying and Industrial Buying
The consumer market differs from industrial markets in various senses. Thus, the factors which govern consumer markets and organizational market and their buying behaviour as well as their buying behaviour are also different. The key differentiators are:

**Key differentiators**

1. Buyer Characteristics
2. Market Structure and Demand
3. Decision Process and Buying Patterns
   2.6.1: Buyer Characteristics
   Differentiators of buyer characteristics are as follows:
   - Organisational buying intention is mostly rational in compared to individual buyer.
Organizational buyers have lots of knowledge and they are well trained and specialized.

Many people and their gathering has its contribution in making any choice (to buy).

2.6.2: Market Structure and Demand

The features of market patterns and demand are as follows:

- Organizational purchaser markets are divided into even and vertical. In flat structure the purchaser base is excessively expansive though in vertical structures they are confined to single or two business (sectors).
- Consumer markets are widely spread over the areas whereas industrial markets are located at one place.
- Individual buyers buy in smaller quantities whereas industrial buyers buy in bulk, thus a small number of industrial buyer contribute a greater amount of sales.
- Organizational demand is always dependent on consumer demand.

2.7: Decision Process and Buying Patterns

Differentiators are as under:

- Hierarchical purchasing requires broad arrangement and it requires bigger investment period than shopper purchasing.
- Authoritative purchasing requires numerous customs like recommendations, citations, methods are to be taken after which isn’t regular in retail purchasing.
- Organisational decision process requires high technical knowledge, involves financial risk and affected by numerous influencing factors.

2.8: Organisational Decision-Making Process

Organisational decision-making process is eight (8) step sequential activities. It is complete rational and systematic decision. It must be noted that organisational buying decisions tend to be more information intensive and the entire process steps are illustrated below-
1. **Problem/ Need Recognition** - Organisation buying decision process starts with problem or need recognition. Need can be recognised by any stakeholders of the organisation then it is all about the strength of the want that decides the force with which the marketer needs to start working in order to fulfill the demand so created. The priority is given to those which have a heavy and urgent demand and also on the basis of need of the product.

2. **Need Description** - Organisation will have to describe about need. What it is and in need can be satisfied then how it is going to make difference in the organisation. Entire information will have to describe amongst the relevant decision maker.
3. **Product Specification** - Now in the next step, Organisation will have to specify about product specification and the entire requirement related to that. Here specific product has to finalised which must be able to satisfy the former described need.

4. **Supplier Search** - Once product is finalised as per described need, the next step requires to find the existing suppliers. It is very important for organisation to gather information related to existing suppliers in the local, national and international market. It is always beneficial for organisation to have large list of accessible suppliers. A capable supplier can reduce the organisational worry and ensures the smooth functioning by supplying the required product on time.

5. **Acquisition & Analysis of proposals** - The next step involves in acquiring proposals from that long list of accessible suppliers for the specified product which can satisfy the described needs and helps in solving the recognised organisational problem. Proper analysis of proposals has to be done. It also requires different quotations related to price, time, quantity, payment mode, duration etc. accurate scrutiny is requiring because it involves lots of organisational risks ranging from financial risk to non-financial such as Brand value and safety etc.

6. **Supplier Selection** - As all the available proposals is closely scrutinised from that long list of accessible suppliers for the specified product which can satisfy the described needs and helps in solving the recognised organisational problem now Organisation will have to select and finalise supplier. That supplier must comply with the organisational specified terms and conditions. The success of Organisation and supplier long relationship is mainly dependent on the suppliers’ understanding of organisation needs.

7. **Selection of order routine** - Now organisation will have to select the order routine which has to be given to selected suppliers after analysing proposals for the specified product which can solve the problem or need of the organisation.
8. **Performance review** - Once the order has been placed to the selected supplier, it is very important to review suppliers’ performance. It is possible that there can be a gap between proposal and actual delivery. This gap can create big problem. So, it is crucial to review performance every time and if organisation is satisfied with suppliers’ performance then repeat order can be confidently given to same supplier.

2.9: **Consumer decision making process**

Now we will discuss about this aspect. The condition of potential buyer is the most critical feature in which firms work due to the essential conviction of promoting focused organization is that the client is the heart around which the whole business rotates. In this way, it is most extreme imperative for showcasing individuals to comprehend the consumer choice procedures and plan it appropriately.

**Buyer basic process to make any choices is nothing successive phases of actions which is delineated underneath with the assistance of diagram.**

![Stages in Making the Decision (Consumer)](image)

**Figure: 2. 1: stages in making the decision**

1. **2.9.1: Need recognition** - Consumer buying decision process simply starts with need recognition. When any particular need is recognised then it is all about the urgency of want that actually decide the force for the organization to fulfill the demand. It is this
intensity of want that insists marketer to set priority of fulfilling the required amount of product and services.

2. **2.9.2: Information Search:** - Individual starts searching of relevant information after need recognition. What are the options available in the market? Marketers can provide relevant information through advertisements where Mass media like newspapers, radio, and television can be utilised. Organisational stakeholders’ like retailers, dealers can be utilised. It must be noticed that recognized needs can be fulfilled just when desired things are known and furthermore it is effortlessly accessible.

3. **2.9.3: Evaluation of Alternatives:** - While doing information search consumer come across with number of alternatives. It is a decisive step in making of any choice. Product can be evaluated and compared on the basis of features, price, brand awareness, availability, technology etc.

4. **2.9.4: Purchase Decision:** - Consumers likes and dislikes or better to say opinion stars building about other similar items or things in prospective buyers. This will in turn results in creation of brand impact and then a choice to make or not to select (any). Now the Customer is certain about his decision which also considers finance options, dealer terms, falling prices etc.

5. **2.9.5: Post-Buying Actions:** - These are is vital as the consumer gets brand impact only when that particular brand fulfills his or her anticipation. This brand impact usually results in sales occurring more than once and hence builds brand association. Fulfilled customers isan unpaid mobile advertisement. But if the consumer is not satisfied with his purchase decision then it works negatively for the organisation.

2.10: Marketing Research and Shopper Behaviour

The significance of shopper behaviour empowers advertisers to think about a different branch in promoting exploration of Consumer inquire about, to bargain solely for customer related issues. The ebb and flow focal point of shopper look into focuses on investigation of crucial needs and thought processes in taking specific buy choices,
whole customer learning procedure and disposition arrangement process. Understanding shopper conduct engages advertising specialists to anticipate with more precision that how buyers will respond to limited time messages and to perceive why they settle on the specific buy choice. Advertisers plainly realizes that in the event that they discover or see more about the buyer basic leadership criteria, they can configuration showcasing procedures and limited time messages as needs be that will influence focused on customers all the more effectively.

2.11: Marketing Strategies and Consumer Behaviour

In this globally competitive environment, where every organisation is geared up to grab the market share of competitor, Having an extensive information of buyer pattern is advantageous in formulating feasible marketing plans. The fate of the product is being decided by the consumer which is turn is the response of consumer to the marketing strategies of the marketers. In the era of cut-throat competition the survival of organizations depends upon the value proposition it offer to its customers (i.e. better value in comparison to competitive and alternate products and also the cost at which these attributes are being offered). Value can be different for different customers. Giving higher buyer esteem requires the association to improve occupation of suspecting and responding (by understanding purchaser conduct) to the client needs than their market rivals. Showcasing system ought to be the satisfactory response to the inquiry: "By what method will organization give better buyer esteem than its objective market?"

This is the enormous challenge for the management. Each time reply to this inquiry changes. Various reasons can prompt changed result, for example, Change in wage, taste, age and so forth. It requires appropriate detailing of showcasing blend which are item, value, place and advancement and related techniques to advertising blend. The correct mix of all these showcasing blend components meets client desire and gives client esteem. For instance, advertiser of a Mobile must know the buyer needs and desires (that what are the necessities of target market) which can be as under-

- Service centered around customer
- price buyer willing to pay
- information buyer asks
- and after-sales service
These all can give higher buyer esteem and overall improve their experience.

2.12: Marketing Implications and Consumer Behaviour
Organisation existence is all about the one word i.e. Customer. No organisation can even dare to ignore or take customer granted. Entire activity of marketing-oriented company revolves around the customer. In this way, it is vital for the organization to comprehend what makes individuals all in all purchase and especially what makes your client to take positive choice. Market itself just means, client, around whom whole showcasing methodologies spins beginning from detailing and completion with execution. So as to contend in the present merciless rivalry at the commercial center; the advertising supervisors are utilizing a few techniques to expand an incentive in the last item which will come in customers hands. It just means in this unique promoting condition, there is a rising concern or readiness among advertisers to legitimately comprehend the shopper conduct and execute all showcasing exercises in like manner. These are the key showcasing ramifications of shopper conduct which ends up indispensable.

2.13: Market Segmentation and Consumer Behaviour
Organizations needs to choose at least one segments to center their promotion and marketing efforts. It is the core and the most fundamental choice for an association. Advertisers don't make portions yet they discover it in the commercial center. Market division is the way toward partitioning whole commercial center in possible gathering of purchasers which are having comparable conduct in choosing and utilizing merchandise or administrations. Since advertise fragment has restrictive requirements, an Organization that creates item by legitimately understanding the necessities of that focused section will have the capacity to accomplish the normal outcome and gives more client esteem than its rival. For instance, right section for 'CHICK' cleanser sachet is lesser leant rural women. Whole accomplishment of this cleanser relies upon their comprehension of the rural women.

2.14: Product Positioning and Consumer Behaviour
How customer perceives about a particular product or service can decide the success or failure. Thus, proper positioning of product in the market place is crucial. It is an attempt of placing the product, service, organisation, or shop in the mind of segmented or targeted consumer. Effective positioning helps marketers in establishing the right fit between a product and desired customer benefits. The correct positioning simply means understanding the entire consumer perception process in general and perception of company’s product in particular. For example, Patanjali brand of Baba Ramdev is perceived as healthy brand by few customers and Ayurvedic brand by others in the market, but marketer have to find out the reason which makes their target market to perceive differently about product or service and position it accordingly for successful result.

2.15: Non-Profit / Societal Marketing / Governmental Decision Making and Consumer behaviour

Satisfactory information of customer conduct encourages the associations that offer thoughts and ideas of social importance. Numerous associations who advance Blood gift camp, family arranging, Traffic wellbeing rules, AIDS free society, advancing wellness culture, legislative organizations, religion requests and colleges additionally claim to people in general for their help so as to fulfill some need or need in the public arena. The sound information about potential benefactors, what energize their philanthropy choices, how these thought processes can be effectively offered is valuable for the associations engaged with these exercises. Shopper conduct additionally helps Government. Satisfactory learning of customer conduct helps government is in approach making on different administrations, and in outlining viable purchaser security enactment. The learning of individuals' demeanors, convictions, recognitions and propensities gives sufficient comprehension of purchasers.

Buyer decisions are difficult to predict, consumer models supports marketer to concentrate in the right direction to achieve the maximum desired result. Personal Behaviour model's like Ajzen’s Theory of Planned Behaviour and other cconsumer
Behaviour Models such as Katona Model, Howard-Sheth and Nicosia equips marketers to understand and forecast consumer behaviour more accurately in the market place.

2.16: Ajzen's Theory of Planned behaviour- It is a personal behaviour model which helps in understanding consumer behaviour. This models mainly focus beliefs, attitudes, corresponding plan of action and finally behaviour.

![Ajzen's Theory of Planned Behaviour](https://www.slideshare.net/rajat9889/cb-models)

**Figure: 2.2: Ajzens's Theory of Planned Behaviour**

**Ref:** [www.slideshare.net/rajat9889/cb-models](https://www.slideshare.net/rajat9889/cb-models)

Ajzen’s theory of planned behaviour popularly known as TBP is termed as theory of reasoned action this theory was devised by Ajzen in the year 1980. The theory is a predictive tool to understand one's intention and respective behavior at one point in time. The theory is a genuine effort to explain the self-control of individual human being on various actions and behaviors. Individual intent to behave in a particular manner is the core of this theory. It was explained in the theory that intended human behavior is the outcome of his attitude towards the possibility of attaining the desired output. At the same time the theory also give due importance to the fact that risk and benefit of certain action.

Theory of planned behavior has been particularly successful in predicting the health related behavior of individuals, such as smoking and other addictive habits. The theory suggests that the achievement of desired results of a behavior largely depends upon
the level of self-motivation which in the theory is termed as intention of behavior and the ability to achieve the outcome. In theory it is called behavioral control. Ajzens also described the believe types i.e. behavioral, normative and control. According to Ajzen there are six contracts which put together forms the individual’s real control over his action, these are:

1. Attitudes – Attitudes are the intensity of an individual’s perception about the positive or negative impacts of the action taken. It is a kind of evaluation one does before performing an action as to the results of it is beneficial or not.

2. Behavioral intention – The strong is the intention to perform an action, more are the changes of actually performing the action. The behavior is the outcome of strong intend to behave in a certain way.

3. Subjective norms – Individual look for approval before finally behaving in a certain manners. They first give it a thought that such an action will be accepted or approved by peers and others or not. An individual first think on his own about the approval of peers and people of importance to him and behave only when he/she is convinced by himself that the action under consideration has approval of others.

4. Social norms – These are the behavioral codes and customs of a society which individual doesn’t want to challenge. These are related to particular culture and context. These are thought of normative in nature or work as a standard practice, among the group members.

5. Perceived power – There are certain factors that facilitate or impede the effect of the behavior. The individual’s perception about his own power control the impact of these prevailing factors and to achieve desired results.

6. Perceived behavioral control – Different people perceive different level of difficulty or ease in performing the same behavior. The perception about the control on behavior is of utmost importance. An individual feel different levels of perceived control at different
point in time and in different situation. As a result the perception about the control. This aspect of behavior has been added to the theory in the later version thus the theory of reasoned action was started calling as theory of planned behavior.

**Limitations of the Theory:**

1. The theory assumes that an individual possess required resources and always has a chance available to put his behavior into action without considering their intention to perform the task.

2. There are various other factors that this theory does not consider which actually have a play in at the time of behavior and the intention to behave which get largely influenced by personal factors such as historical events, level of motivation, personal fears and feeling of success or failure etc.

3. There are various environmental factors that influence one’s intent to a particular behavior, similarly some economic factors also effect the behavioral intent. At the same time the theory give importance to normative influencers.

4. In practice the decision making process does not always takes a liner path the decision process can always take a different path. The theory fails to consider this important fact and broadly assumes that decision making process will always have a liner pattern.

5. Lately perceived behavioral control was added to the theory which was a remarkable addition to it and has improved the theory to a great extent still it fail to consider the actual behavioral control into consideration.

6. There could be some gap between the intent and the actual action. The theory does not give any clarification about this time gap between the two.

Theory of planned behavior has contributed a lot in understating the consumer behavior by the marketers. But at the same time the theory fail to address the important issues of economic and environmental influence. The theory has been used by various researchers and authors in addition with other theories of consumer behavior, which clearly state the inefficiency of this theory in solving consumer behavior related issues completely
2.17: The Katona Model- This model talks about actual economic conditions of consumer. Economic conditions lead to psychological process which decides consumer sentiment and finally the Economic behaviour.

2.18  ENGEL-KOLLAT-BLACKWELL MODEL
The consumer behavior has always been a complex subject to study and there have been development of various models from time to time by various authors to make the subject understood by the marketers. The present model, after rounds of improvements came up with a models which can be used as a ready reference by the marketers in the
subject. And effectively define the relationship between the components and subcomponents of the model.

**Iststage: Process of Decision**
The model elaborates certain steps of making choice, recognition of the problem, information search for the product under consideration, evaluation of various available alternative to ensure the right decision at this stage the believes consumer possess may get converted into the attitude and the ultimately leads to final purchase of the product. Making the purchase and post purchase evaluation of the decision and deriving satisfaction out of the product. It is also argued that every customer may not experience all the five stages in his decision making process thus it also depends upon individual and the product under consideration.

![The Engel-Kollat-Blackwell Model of Consumer Behavior.](image)

**Figure 2.4 The Engel-Kollat-Blackwell Model of Consumer Behavior.**

**Source:** Engel, Blackwell, and Miniard, (1995) page No 95

**IInd stage: Information search**
The consumer before making any decision about buying or not buying a product collects information from various sources these sources could be internal or external, first the
consumer looks for internal sources of information to arrive at a decision then he or she approaches the external sources to gather information and to take the final decision. The information can also be collected from marketing sources like the information provided by the marketers to sell the product to the ultimate consumer, or from non-marketing sources like consultation from peers and family members. The consumer may experience dissonance at this stage as he/she may not get the level of satisfaction from the available alternatives, he desired.

IIIrd stage: Alternative evaluation
The stage talks about consumer exposure to the information, his level of attention to the information, his perception building about the collected information and finally the retention of the information so collected which can be used in future for other decision making. Thus it is advisable to the marketers to first expose the customer to the message the marketer desire to convey to the customer. Allow the consumer to form an space for the message in his mind. Find out he stimuli for the customer, all them to retail the message and then finally transfer the message in the long term memory so that it could be used as a reference for the further decision making.

IVth Stage: Influencers of Decision process:
All those influencers that could have come to play at any stage and probably has influence on all the stages are discussed at this stage . The customer’s personal characteristics, like motives of buying a particular product, values of individual, the lifestyle on adopted and his own individual unique personality plays a great role in taking the final decision of making a purchase. There are some external influencers these are the culture to which one belongs, the group which one refers to, and even family members may influence the decision of an individual. There are some more factors that can still influence the decision is situational influence like the present financial condition will aging paly a role.
Though the model include all the influencer in decision making but still it fails to explain the factors that design these factors and the reason behind different personalities taking different decisions.

**Figure: 2.5: Nikocia Model**

*Source:*-www.slideshare.net/rajat9889/cb-models

**2.19:Nicosia Model**

Nicosia Model focuses on Firms and Consumer’s attributes. Attitude will help in searching or evaluating and then the motivation leads to the decision of purchase. This entire process gives experience which leads to final Feedback. The model is named after the person who devised this model, Mr. Francesco Nicosia. The model was designed in the year 1970 to develop a better understanding about the consumer decision making process at the time of purchase. This model is one of the earliest models designed on the subject. This model adopted a modern approach of and took into consideration the dynamics of decision making. Unlike its preceding models which were predominantly focusing of the purchase action of the consumer, this model went a step ahead to bring in the complexity of dimensions involved at the time of taking purchase decision by the purchaser and presented it in a form of flow chart so as to make the model easy to interpret. The flow chart presents the steps commonly taken by
the consumer before actually buying the product. The model says there are sequence of
decision which are being taken by a person before actually buying the product. All the
components in the model are places as an interacting component with interact with
various other components in a manner that in the interaction at least one is independent
component and one is dependent component. These all components are connected in a
loop and there also the backward loops for providing feedbacks. Therefore the model
places components as a flow where one is the input to another and so on. The focus of
making decision is on what type of relation the marketer and the consumer shares. The
marketer design the marketing strategies to influence the consumer in the positive
sense and the consumer respond to the marketing program and express it with its
actions (by purchasing or not purchasing). This works as an input to the marketer to
design its further marketing program and the cycle works.

The marketer further divides the components into leading fields and subfields. The first
field according to the model spread marketer to consumer in a sense that marketer
send a message to the consumer and effect consumer attitude. The second spread is
from the means to ends i.e. the search of relationship between the two. The two fields
serves as pre action field. Final purchase action constitute the third field and the at the
end feedback is the forth filed of the model. Input of one field is processed and the
output so produced by one field serves as an input for the other field. In simpler words,
marketers communication in the form of message influence the consumer attitude this is
the first field where the marketer message reach the consumer which constitute of
product attributes which marker feels should be communicated to the consumers. The
marketers can communicate with the consumer either impersonally thorough mass
media and social platforms or may prefer to go for a personal communication ie.
Sending personal messages or mails to the consumers regarding the product. The
information so disseminated could be related to product or company attributes or about
the Ps of marketing. The objective of components of message related to the firm
attributes is to create and alter consumer perception, and attitude of consumer in favor
of the firm and its offerings. Needless to mention that the attitude and perception of the
consumer is not detached from his/her personal characteristics. The attitude also get
impacted because of the culture, upbringing and society in which consumer lives and interact with. Thus the message given to consumer by the marketer is being received by the consumer within the influence of all such personal environmental factors.

In the second field the consumer search for information and evaluate it: Once the attitude is shaped the consumer gets prepare for the second field where consumer tries to gather and evaluate the information. This field is termed as pre action field. Here the consumer collect an array of information about the product ranging from the attribute utility and alternatives to brand name and brand preferences by others. At this stage consumer evaluate the given alternatives on certain parameters like attributed, features utility etc as per individual's needs. The criteria of evaluation also are shaped by their own past experiences and also upon the feedings he receive from the outside world. This is the step which is responsible for creating a motive of buying in the mind of customer.

The third and the most important step from marketer’s point of view is purchase action. Whether the consumer will enter this stage or not depends upon how was his/her experience at the stage no. 2, This is the stage when the final decision about the purchasing the product is taken and the act of purchase takes place. The consumer makes decision not only about buying the product but also about the retailer from where he/she would buy the product from and finally buys the product/service.

The last stage in consumer buying process is his/her consumption experience: After buying the product the consumer enters the forth and the last stage of the model and evaluate its consumption experience. The consumer could gain a positive experience or may get a negative experience about the product. A positive experience create a positive mindset of consumer towards the product and reinforce the consumer to go for a repeat purchase and also recommend the product to others this is how the consumer becomes a brand loyal and also expand the market share of the product or service. On the other hand if a consumer get a negative experience with the product or service it results in consumer dissatisfaction and further impact his/her attitude, it reduces the
brand preference of the consumer and restrain him/her from buying the product again in future. This field is termed as feedback for a simple reason as it works towards providing candid feedback to the marketers about consumer experience. This stage help the marketer to design his further communication plans and to redesign the mix as per the consumers likings.

As per the model at first the marketer tries to influence the consumer attitude in favor of the product by means of the message, the consumer taking clues form his past experience and information collected makes his mind to buy the product. After buying the product the consumer evaluate his own experience (good or bad) about the product and serves as feedback.
2.20: Howard Seth model-
It is one of the most important and successful consumer behaviour model which is very helpful for marketers in designing marketing strategy. This model successfully represents consumer behaviour on the market. It attempts to explain the rationality of
choice of the product by the consumer under conditions of incomplete information and reduced processing capability. It analyses the external symptoms of behaviour, reactions and thought processes that cannot be subject to direct observation. Howard and Sheth model of consumer behaviour variables are simply based on the assumption that the consumer always tends to behave rationally during purchase, process is repeatable and is result of incentives which have their source in the environment (input variables). It includes four main groups of variables:

a. Input variables
It deals with the stimuli arising from the marketing activities and social environment of the consumer consist three different categories of stimuli, which are:
i) Social stimuli – which is related directly to the society in general and particularly family, groups which he or she belongs.
ii) Significant incentives – It can be related to Product, Price, Place, Promotion, accessibility, physical evidence, Brand value of product basically it talks about physical characteristics and the trait of a product.
iii) Symbolic incentives – It is related to the verbal or visual quality of the product, form of goods or service which customer perceives. It can be the effect of advertising and promotion messages or we can say impact of communication Mix.,

b. Hypothetical constructs
It includes the psychological variables influencing consumer behaviour during the decision-making process. They distinguished two main constructs
i) Perceptual constructs
ii) Learning constructs

c. Output variables
Out variable consists mainly-purchase intention, attitude, brand perception and attention. They are visible effects of internal processes, to understand it we can take example: decision to implement the purchase, disclosure of customer view and interest, as well as the declaration of other activities. Ultimately the most important output variable from the point of view of organisation or marketing department is actual
purchase, because it involves carrying out activity based on consumer preferences.

Hierarchy of output variables include:

i. attention
ii. comprehension
iii. cognition
iv. intention
v. purchase behaviour.

IV. External variables

It is not the direct part of the decision-making process but undoubtedly have an important impact on consumer decisions and are used in marketing activities of designing strategies particularly for segmentation. It includes variables such as: value of purchase for the buyer, the character traits of the consumer, membership of a social group, the financial status of a consumer, the pressure of time.

2.21: Cultural and Environmental Influences on consumer Behaviour

Culture and Environment directly affects consumer behaviour. Everybody have certain tastes, different preferences and acknowledge distinctive conduct designs while settling on buy choices. There are various elements which influence how we, as people and as social orders, live, purchase, and expend. Outer impact, for example, culture, religion, social class and so forth. Everyone in this world is a buyer. It is difficult to make due for a solitary day without purchasing or devouring a mind boggling assortment of merchandise and ventures.

2.22: CULTURE - Meaning

Culture can be simply understood as the sum total of learned beliefs, values and customs that serve to guide and direct the consumer behaviour of all members of that society. Howard and Sheth have defined culture as “A selective, manmade way of responding to experience, a set of behavioural patterns”. Culture consists of traditional ideas and in particular the values and beliefs which are attached to these ideas. It includes knowledge, belief, morale, law, customs and all other habits acquired by man as a member of society.
2.22.2: Culture is found out through the accompanying three (3) ways:

1. **Formal realizing**: That is instructed by Parents and senior citizens of the family. They educate their kids the sufficient method to carry on. For example, In India little kids have been shown that you should think appropriately to be effective and cheerful in your life. This learning impacts their reaction both as an understudy and individual towards training.

2. **Informal learning**: It is having further impact. We learn it by mirroring the conduct of individuals with whom we live and become, for example, our folks, companions, or by sitting in front of the TV and film on-screen characters in real life.

3. **Technical learning**: It is guidelines based learning. In this learning and rules are given about the particular technique by which certain things to done, for example, acting, moving, singing and so forth.

2.22.3: Features and Types of Culture

- Common features of culture are as under-
  - Culture is adaptive.
  - Culture is learned.
  - Culture makes life more efficient
  - Culture is dependent on location.
  - Diverse cultures are exists hierarchically.
  - Culture controls society regulations
  - Culture decides values of behaviour, praises and penalties.

2.22.4: Types of Culture – Different types of culture are as under-

- National culture
- Subculture
- Corporate culture
- Popular culture
2.22.5: Hoffstede’s Five Dimensions of Culture

One of the best description of Culture and its impact on consumer is given by Hoffstede’s suggested 5 dimensions of culture. It is said that culture always has a profound effect with respect to the behaviour of consumers that is how consumer identify as well as relate themselves with the products which consumer buy and use and associate it with the buyer choice making action, and the organisations from which the buyer makes the choice. Consultants give special concentration to understand macro cultures as a whole and what important parameters of these culture affects buying patterns. Hoffstede lists certain aspects of culture that which laid the foundation for character, comparing national way of life and how they facilitate pinpointing of crucial sections of the market.

Hoffstede five dimensions of culture:
1. Independent versus group (Pursuit of self or group interest)
2. Power distance (Social inequality and submission to authority)
3. Uncertainty avoidance (Tolerance/avoidance of ambiguity)
4. Abstract versus associative thinking

2.22.6: Cross Cultural Consumer Behaviour

In today’s’ era of global village, many organisations work in the cross-cultural environment where it is coordinating with the customers and clients of different nations. Cross-cultural marketing is an attempt to understand that to what degree the prospective buyers of two or more countries are alike or unlike. It will help organisation in targeting the foreign consumer by understanding their psychological, social and cultural aspects and designing strategies for every individual market of the company in different countries.

Difficulties of marketing in different cultures

When organisation starts operating in cross culture environment then they face peculiar problems. All such problems can be broadly categorised as under-
2. Another Problems faced by organisation is related to promotion/marketing communication.

3. Next problem faced by organisation is related to the problems of pricing differently.

**2.23: Consumer Perception** - Consumer perception can be said to be a way one select organise and understand the informational inputs in order to produce required sense. The above mentioned definition lays emphasis on:

- It is subjective in nature.
- It is a mental process
- It is basically a thought based actions and human being emotions, views, activities etc.

**The Process of Perception consists Three (3) Sub Stages**

- **Sensation**
- **Organization**
- **Interpretation**

Human being can created with different pictures of the same object because of these three perceptual process:

1. **Specific Attention** - Daily stimuli is appended to an occasion which fulfills show needs and heighten the info changes.
2. **Particular Distortion** - is the inclination to twist data into individual implications and decipher data in a way that will fit our previously established inclinations.
3. **Particular Retention** - It helps in recollecting focuses that help our convictions and effortlessly overlooks those that don’t that is the reason advertisers utilize show and more than once sends messages to their objective market.

**Elements of Perception** - The basic concepts which consists the perception process are-

- Human organs such as eyes, ears, nose, mouth, and skin etc are Sensory Receptors
- Sensation is the instant and is direct reaction of the sensory organs.
- Sensation itself depends on energy change.
- The Absolute Threshold – It is the lowest extent wherein an individual can feel a sensation or we can take in it as the point at which a person can detect the difference between something and nothing.

**2.24: The Nature of the Stimulus**
Marketing stimulus consists of huge number of variables such as:

- Nature of the product and its physical characteristics.
- The brand name and package design.
- The advertisements and commercials which consists of position of a print ad or commercial and the editorial environment.
- Advertisers use colour contrasts, size, and penetrate the consumer's perceptual screen etc to get maximum attention.

2.25: Expectations

Individual is a selective viewer hs/she selectively see what they actually want to see in things. This selective viewing is the outcome of what they are familiar with and what they have experience in past. Sometimes it is due to their own strong expectations that results in selective viewing. The Incentives that strongly oppose the pre conceived expectations are given better response by the receiver than the one which actually in alignment with the expectations.

2.26: Motives- Individual generally make an opinion about the things that they actually look forward to. The strength of need decides the concentration of individual and the inclination to overlook not so important stimuli in the environment. Achievement of marketing supervisors lies in distinguishing the skill of focusing on their items to the apparent needs of focused potential buyers.

2.27: How Consumers Keep, Gather and Recollect Information

Information handling of memory develops in successive stages; it is accepted that information is put away in the memory in independent place for additionally strategy; a tangible store, a fleeting store, and a long term store. Sensory store—all data wakes up, notwithstanding, our faculties don't convey data as aggregate pictures. Singular snippets of data are facilitated as a solitary picture then this sensory store holds the picture of a tangible contribution for not very many seconds lastly it winds up straightforward for advertisers to get required data into the shopper's tactile store, however intense to make a perpetual idea.

**Short-duration collection** - After the fruitful perseverance in the sensory store the data is moved to the fleeting store. It is known as our working memory. At that point after
practice, the quiet, mental reiteration of material happens and the information is exchanged to the long duration collection. It is imperative to take note of that if information isn't practiced and exchanged, it is lost in almost no time.

**Long-duration collection** - After this procedure information comes in Log term store and it can keep going for a considerable length of time, weeks, or even years. Practice and encoding the measure of wanted data available for conveyance from the transient store to the long haul store absolutely relies upon the measure of practice an individual provide for it i.e. encoding is the procedure by which we select and dole out a word or visual picture to speak to an apparent question. It is to take note of that adapting outwardly takes less time than learning verbal data. What's more, how much customers encode relies upon their psychological sense of duty regarding the admission of the data and up to some degree on their particular sex. At that point it seems, by all accounts, to be a motivation behind the measure of data and time traverse of that data. People acquire learning they extend their system of connections, and once in a while their scan for extra data. This procedure is known as actuation, which includes relating new information excessively old, making it impossible to make the material more significant.

### 2.28: Consumer Behaviour and its applications.

Today's’ consumers have so many choices and option to make with compared to fifteen or even twenty years ago. Now a day's business success purely depends on loyal customers who repeat their purchase decision due to their satisfaction with the product or service they purchased. Importantly the businesses must be successful in getting consumers into the stores. It is very important to discuss strategic market planning and marketing. A well designed marketing strategies serves as a road map to the organization and direct the resources in the right direction in order to achieve organizational goals. This is how the market research department also gets the required guidance towards the research areas related to all four Ps of marketing, i.e. product, place, price and promotion. The major aim of consumer behaviour and application are to better understand the strategies related to market segmentation, customer targeting
and finally positioning. On what basis segmentation is done, how to assure the growth of target market and the position related to particular goods or services.

Prospective buyer Study empowers firms and associations to enhance their advertising techniques by seeing more about them and planning fitting required systems, for example:

Potential consumer psyche enables businesses to see how they think, feel, reason, and select between various accessible products and ventures or brand choices.

Understanding the buyer psyche enables organizations in achieving the customer effectively by better promoting efforts and suitable approaches.

Consumer thinking while shopping or setting on other plans;

Consumer thinking empowers organizations to comprehend its restrictions in shopper learning or data managing out capacities influences promoting choices and result;

There are four primary uses of buyer pattern:

- The most critical is the formulation of marketing approaches
- A second application is identified with comprehension of open approach
- Social advertising encompasses getting thoughts identified with buyers as opposed to offering something.
- As a last advantage, understanding of buyer pattern should improve the prospective buyers.

2.29: The Global Consumer Behaviour

A large portion of the splendidly planned item may likewise flop on the grounds that the buyer does not relate himself or herself with it. Consequently, it is basic for the firm to comprehend the basic changes occurring in its market and furthermore the long haul contact of these progressions on its item and other essential things of the advertising blend. Association should likewise comprehend the buyer's actions. Intentionally, it must learn how the prospects are making the choices (to buy) towards any particular brand or product, what influence consumer to select an alternative, and who persuades him or her to buy the brand or product. Marketer needs to stress on the “how” and “why” of the total consumer experience which they have with products and services. Unfortunately, most marketers tend to look at only a few aspects of experience and build the complete
strategy around it. We can understand it with example take an instance, one of the leading mobile manufacturing company such as OPPO crafted its strategy around customers’ experience at the dealer outlet. Hence the strategy was on developing dealer outlets, enhancing dealer productivity, and loyalty. It failed to understand other dimensions like service, price-performance relationship, and esteem values of the brand which are as important in the consumer's mental space and hence influences his/her attitude towards the brand.

The Global Consumer Market consists

**Seamless Global Society**

Today we are living in global village. Digital connectivity has reduced the gap between different cultures and societies. Every such differences (or gaps) are currently repetitive.

Today we are seeing the rise of a worldwide society and all inclusive esteems. One such all inclusive esteem identifies with the idea of time. It is not any more saw as interminable. What's more, thus time is a pointer of chance. An association's intensity is enormously controlled by its capacity to react inside a given time period, dictated by showcase powers and not by its own skills. The Hindu idea of time, which is endless and proceeding with, appears to lose its significance in this time of data superhighways.

Another effect of the Net upset is the new idea of significant worth. An ever increasing number of clients have and will generally expect worldwide items and administrations at nearby costs. At the end of the day, associations cost structures should be all inclusive focused. At exactly that point will clients get their incentive for cash. In this way, the insignificant truth that an association is putting forth an exceptional quality item won't be an adequate motivation to persuade clients to get it. Advancements in media communications will additionally add to the rise of these all inclusive ideas, which will influence the client's meaning of time and esteem. Portable communication has modified the ideas of space, time and location.

**Basis for Competitive Advantage**

It is a unique cultural diversity of the state and the Government of these states play a crucial role in maintaining it. Another important competitive advantage is getting ready with leading edge technological tools that are causing considerable twists in this
dynamic situations. One must learn to know to seamlessly this digital platform can be used to expand existing set-up and activities, incorporate the variations needed and even rethinking of some of today's traditional business rules.

**Business at the Speed of Thought**

Famous business man Mr. Bill Gates emphasize on Speed of thought. Now a day's internet has tremendously increased the speed of doing business and provide short span of reaction to the business and consumer community. We have to learnourselves to run business activities aligned with the human mindset.

**Virtual enterprise: New era of Digitalisation**

Lots of virtual enterprise have entered in the market place. The emergence of an era of Digital Dawn.Amazon.com, Yahoo! Hotmail and Rediff.com, India times.com, and so on are enabling creation of an virtual workplace. In this era of internet based presence, the extent and surroundings of any business have become insignificant. The above changes, which have already made their presence are evident worldwide.

**Buyer: Co-maker of products and services**

One of the most interesting magnitude of the new millennium, which has emerged, is that the buyer now turns into a co-maker of items and administrations. Presently it isn't just the obligation of the maker to deliver the item which client may request. The maker will take the item up to a specific level in the esteem chain and after that abandon it for the purchaser to alter it to his/her necessity. Barely any traditional illustrations, for example, of Dominos Outlet of client gathering his or her nourishment from the counter or we can take the case of the Asian Paints office that gives the purchaser a chance to have his decision of shade modified through the organization' outlets, deploying intuitive advancements. In managing an account and money related administrations, we had just seen comparative intuitive innovations like the net saving money and ATM which have made the client a co-maker of items and administrations.

**Customer: A storehouse of Information**
New era of digitalization has made huge data accessible on fingertip. Now the success depends on the marketer skill to make proper use collected database in favor of the organization and thereby designing the right marketing mix which can fulfill the organization’s expectations.

The challenges of B2B business are different from that of B2C organizations. Unlike consumer markets Business markets requires integrating business operations to suit customer requirements. For instance, an engineering work company has to customize its products as per customer requirements. Thus it is no more the market of standardization but the competition and demanding customers has changed the entire market scenario and the market now demand mass customization from the new age marketers.

**The role of Distribution Channels**

Traditional distribution channel (delegates) consisting of dealer and distributor are going out of the market. It is contracting the part of such delegate's which will be not any more limited to physical conveyance just or sharing dangers and interest in stock developments. To a specific degree it will be of administration and customization of the offer which will expand the shot of go-between to succeed.

**The poor as a market portion**

Fast globalization has enlarged the hole between the rich and poor people however under creating and in reverse countries are giving their best to conquer any hindrance. Needy individuals over the globe are currently such a substantial fragment, to the point that no Organization or advertiser can set out to neglect it. Or maybe it is customization of items and administrations at this section or cost decrease according to their moderateness or improving openness firms should turn out with bunches of special and innovative answers for this fragment. We need to remember that the attention here is on the poor clients who might be situated in urban or country regions. Unexpectedly, this fragment offers a substantially more alluring open door than simply the rich.

**Environment Protection**

Presently a day with developing significance of Corporate Social obligation it has turned out to be one of the greatest undertaking for the new thousand years advertiser is the
earth insurance. Thus, in whole business process whether it is in item advancement, utilize or transfer, the advertiser should make a genuine endeavor to ensure and keep up the sound and Green condition. These endeavors came about loads of eco-accommodating items and administrations which incorporates inns, watches, sustenance items and bundling material, and so forth. Green Marketing is also one of the recent area where new millennium marketers are putting very serious effort.

2.30: Problem statement and Research Question
India is a huge market for innerwear and increasing leaps and bounce. In short span of a decade, the Indian innerwear market has grown double. Indian consumers are diverse with respect to culture, social class and psychology. In the present research, the researcher tries to find out the factors responsible for designing the consumer behaviour. The researcher tires to find out the differences in the purchase behaviour of men and women related to hosiery innerwear in India. The study also focusses on the purchase behaviour of young female consumer and the role of brand in making the purchase decision about the hosiery innerwear product.

2.30.1: Problem on hand :
In last decade, India registered a remarkable annual growth of 25% in the market of luxury products. (Business Wire 2007) and similarly people belonging to high net worth as grown to the extent by 20.5 % (Merrill Lynch and Cap Gemini 2007). Atwal & Khan, 2008 in their study found that the middle-class Indians are going to grow very fast at the pace of 5-41%. In such a scenario Indian market is showing a huge potential for branded luxury garments both produced domestically and imported ones. Needless to say, all the big luxury brands are eying India to capture this opportunity. India is a young country hailed by more than 50% individuals belonging to below 30 years of age. There are various researcher and academicians on the luxury consumption of Indian youth and others are conducted in different countries. But very few are being conducted in innerwear segment of apparel industry. The reason could range from cultural restrictions or lack of interest in the area as it belongs to something very personal.
Thus, present study tires to analyse the role of social, cultural and personal factors on the buying behaviour of the consumers in hosiery innerwear in Pune market. The concentration of the study is on the generation Z who form the major upcoming market and to recommend the adoptable marketing strategies to the marketers of innerwear. The attempt is to find the role of brand in the decision-making process of buying hosiery innerwear.

2.30.2: Research Questions:
1. What factors influence the buying behaviour of youth in buying hosiery innerwear in Pune city.
2. Is the Generation Y being different from Generation Z in the process of buying hosiery innerwear?
3. How the brand influences the buying behaviour of female consumers belonging to generation Y and generation Z
4. What strategies, marketers should adopt to influence the young generation of the customer in case of hosiery innerwear.

2.31: Research Objectives
Present research study attempted to identify the factors responsible for purchase decision of an individual while making a decision about buying a hosiery innerwear product. The factors that could be responsible are identified as personal factors, social factors and cultural factors. The new generation i.e. generation Z is the new buyer in the market, thus it deemed important to find out their behaviour pattern and how they differ from their earlier generation. Innerwear is a product which is gaining importance as a fashion wear, thus it was also found appropriate to study the impact of brand on the purchase behaviour on the buyers belonging to different categories.

The specific objectives of the study were as follows:

1. To study the factors which influence the buying behavior of youth for branded hosiery products in Pune.
2. To understand the influence of Brand on buying behavior of hosiery products by Female customers belonging to Gen Z.

3. To understand the influence of Brand on buying behavior of hosiery products by customers belonging to Gen Y and Gen Z.

4. To explore the differences in behavioural process adopted by Male and Female in purchasing hosiery products in Pune region.

5. To Explain and recommend marketing professionals, strategies to influence young consumer buying behavior in hosiery industry.

2.32: Scope of Research

India is a huge market for Innerwear and is set to expand even more in the years to come. Innerwear is a product used by every individual irrespective of any limitation or restrictions. It has a long history of existence. People started to wear undergarments basically to cover their body parts. Innerwear is no more is seen an apparel to cover body part now. It is now seen by the consumer as a fashion wear. Many companies have come up with various brands offering varied utility value to the customer to satisfy this newly evolved definition of innerwear.

Hosiery is a type of cloth generally used for making innerwear because of its texture that allows maximum comfort and ventilation to the person wearing the clothes. Hosiery is the preferred cloth material by the innerwear consumers. But with the changing times and changing definition of innerwear, hosiery innerwear needs to compete in the market with other similar products and products which are not positioned on the basis of comfort but on basis of luxury and fashion. Moreover, the diverse nature of India’s population is again a kind of threat to the hosiery inner ware products. The socio cultural and personal differences are making it further difficult for marketers to position and sell their product in the competitive market. With various brands coming with different positioning campaigns. To make a mark of the brand name, marketers has started portraying the product as a sex object. The market is subdivided into men’s innerwear and female innerwear segments. In this competition male innerwear marketers are
launching new and discrete variety cuts and shapes of innerwear for men to make them stand tall in front of predominantly female market. This is leading to removing the difference between men and women underwear, now the companies offering men’s underwear started to sell on the USP of colour and prints rather than comfort making the market further more competitive and innovative.

With the evolution of new generation i.e. generation Z the task has become furthermore complicated. The generation Z which is characterised by their high interest in technology, self-dependency, and confident is very demanding. With the increasing number of addition on generation Z consumers to the buying population, the marketers are struggling hard to capture the interest of this section of the society. This generation is more demanding and innovative. It is quite difficult for the marketer to be relevant to this population for a longer time, they need change and innovation every time they buy and are relatively less loyal as compare to their ancestors.

Present study, keeping in account the diverse nature of Indian population both demographically and personally, will try to find out how the factors responsible for making a purchase are impacting hosiery inner wear products among different age groups. The study also discusses and relate the brand influence on the buying behaviour of male and female consumers. As the product is intimate and is often less discussed in the literature and at public forum pertaining to the traditions and culture of the country, the study finds female consumer’s brand behaviour. The study distinguishes the purchase behaviour of female and male consumers.

2.33: Research Hypothesis
Based on the already published material and studies done by earlier researchers the following hypothesis were designed to understand the buying behaviour of customer towards hosiery innerwear products in various age groups and between men and women.

H1: There exists no difference in factors influencing Buying Behaviour of selected hosiery products among youth in Pune region
To analyse the factors following sub hypothesis were developed
H1: a) There exists no effect of social factors on Buying Behaviour of selected hosiery products among youth in Pune region
H1: b) There exists no effect of cultural factors on Buying Behaviour of selected hosiery products among youth in Pune region
H1: c) There exists no effect of Personal factors on Buying Behaviour of selected hosiery products among youth in Pune region

H2: There exists no difference of brand influence on buying behavior young female consumers
H3: There exists no brand influence on buying behavior of Gen Y and Gen Z female consumers
H4: There are not much considerable variations in the buying pattern amongst Men and Women in purchasing hosiery products in Pune region