CHAPTER 3:
LITERATURE REVIEW

3.0: Chapter Introduction:
Review of literature is a significant part of any research study. Literature review facilitate researcher in identifying the gap in the existing literature and allows a researcher to frame his research questions to bridge the gap so identified. This chapter concentrate on understanding the topic under study, in greater details with the help of already published literature in various available sources. The chapter discusses about the concept of consumer behaviour, the buying process of consumer. Linkages are being established between buying process in general and hosiery products in particular. The chapter also talks about the behaviour pattern of various consumer groups in the society. At the end the chapter clearly identifies the gap in the already existing literature.

3.1: Introduction to Consumer Behaviour:
The study of buyers to find out their preference of buying something or not buying something is known as consumer behaviour. In other words, consumer behaviours are finding out the answer of all questions related to consumer buying these questions are why, when, where and how consumer buy any product. This also considers every aspect of consumer ranging from their demographics to the psychology their social statues and their social anthropology. In other words, it tries to find out the how the decision is made by an individual or by the group of people. Every individual is different thus it considers this uniqueness of every individual and examine their buying behavioural patterns.

Aaker, David and George (1971)\(^3\) in his work on consumer behaviour found that an individual get influence by many external factors such as friends relatives parents, close groups and the society. The consumer in the process of search for his own interest in the product evaluate the influences from the outside environment to take the decision. Thus, consumer behaviour could be defined as a study of consumers used by the marketers to understand consumer properly and to predict their behaviours.
alterations from time to time with respect to their buying decisions. Schiffmann (1995)\textsuperscript{132} says consumer behaviour is the total of values, customs and traditions and beliefs which and individual conceive since his childhood. These all together direct the way a consumer should behave. Brian Mullen (2001)\textsuperscript{24} in his book, "The Psychology of Consumer Behaviour" wrote that the term consumer behaviour is given to the behaviour of consumer in the market place where a consumer comes for buying goods and services. By analysing the individuals from various dimensions i.e. demographic angle, psychological angle and sociological angle the marketer can understand the consumer better and can come up with more reliable results for his decision making. In the consumer basically has to play their major parts, he is the purchaser of the product, he is the one who makes payment and probably also uses the product. Thus, his decision to buy or not to buy a good or service depends upon his all three roles. He based his decision on his idea of consumption, the money he has to spare to acquire the product or services, the utility he is expecting form the product. Thus, consumer behaviour includes all the work of a consumer related to product usage, purchasing of services and even disposition of product or services. (Loudon and Della, 1988)\textsuperscript{91}. Peter and Olsen et.al (2002)\textsuperscript{112} also supported Loudon's view in his book “consumer behaviour and marketing strategy” He says that consumer behaviour can also be said as the physical activity of individual and his decision skills in acquiring, assessing, using and disposing of product or services. Most of the time consumer behaviour is objective driven and has a purpose involved. Every individual is free to form his own opinion about the purchase decision one is making. It is a process, the inferences one draws from the surroundings triggers the process and continue till the final buy is made. Walter and Paul (1970)\textsuperscript{155} wrote in the book “Consumer Behaviour: An Integrated Framework” explains the process of consumer behaviour in the words that, it is a process in which one need to decide about what, when, where and how the goods should be bought and form whom it should be brought from. According to the Webster (1975)\textsuperscript{157} The behaviour of a consumer is sum total of psychological, and physical reaction of an individual with respect to the external stimuli. This not only stimulate a person to buy a product but also induce him to spread a word of mouth about it.
Leon G Schiffman et al. (2011) defines consumer behaviour as “The behaviour that consumer display in searching for purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs”. Broadly consumer behaviour is depicted by two different categories of consumption these are personal consumers and industrial consumers. Where personal consumer buys goods and services for his own consumption or for the purpose of personal use or for his family use or even for gifting purpose. But he buys the product for final use by the individual, who in marketing language called as an end user or the ultimate consumer. On the other hand, organisational consumers are the ones who which buy product or services for the organisational use. These organisations could be profit or non-profit organisation which purchase equipment, machines, services and other material for running the business. Though both individual consumers and organisational consumers are termed as consumers, the behaviour of these two types of consumer differs significantly and require special attention by the marketers to formulate correct marketing strategies.

Consumer apparel purchase Behaviour: The study conducted by Gupta (2013) to find out the factors responsible for creating choice and demand for private label brands in Hyderabad. He conducted the study in the departmental store and considered two product categories for investigation i.e. processed food and toiletries. Gupta concluded that the people found to buy a product of private label mostly because of feedback they receive from their friends and relative about the brand.

In case of processed food people rely more on their own experience and also bother about the information written on the product package. They found to believe in the information mentioned on the package to make their decision about buying the product. Whereas in case of toiletries price plays a major role in making a purchase decision. Meneon (2006) in his study on the impact of private labels on the retail garments.
For the study Menon took two major retail players in consideration i.e. Westside and Pantaloons. The study was conducted in Ahmedabad. The study concluded that people don’t not mind switching the brand provided they get same quality and performance in other brand. The study also found that in case of apparel, there is very less brand loyalty. In case of male the loyalty is more for a band as compare to female consumers.

Jinhee Nam et al (2007) conducted their study in America and came up with the results that mature American women preferences for apparel are inclined towards pleasure whereas the young lot of women consumer generally buy apparel for conformity with others and their group members. For the above study independently residing women where considered who were fashion conscious.

The data collected for the young and mature women consumers about their appeal purchase behaviour was compared to arrive at the desired results. The results so found were true for American culture but to have a universal applicability the data need to be checked with difference cultural and economic situations. Radha Krishna and Shylajn (2007) tried finding out the impact of marketing factors on consumers habitual buying. The study was about the branded products.

The study also considered demographic variables for their influence on the buying habits of consumers for branded products. Radha et all devised a model to find such relationships but failed to explain the why consumer prefer organised retail for their branded apparel purchases. Lahiri, Isita et al (2010) with their research tried to establish a relationship between the factors of retail apparel section that influence and compel a customer to make a purchase, and the actual purchase. The study was also aimed to rank them according to their importance in view of consumers of retail outlet.

It was found that the store layout and offers lure the customer the most whereas salesmen behaviour and brand choice where found to be moderately influencing. Indian retail industry is somewhat different and pose a great opportunity to the big brands to
expand business in the Indian market Krishna, C. V. (2011)79 Groceries is the biggest retail segment followed apparel retail business. With the changing time the demand for apparel has increased exponentially.

Gone are the days when manufacturing brands used to play huge in the market, now the private labels has made their mark in the Indian apparel market. There exists a tough fight among the private players for the market share in the apparel market. There lies a excessive need to know shopper purchasing behavior for the private label brands for the marketers, thus the study of Krishna was focussed on finding the factors that determine the customer purchasing behaviour for private label apparel brands.

They found that private label which are known and are visible makes consumer to consider the brand for purchase, later on based on their preferences availability of variety and sizes determine whether the consumer will buy the product or not. Not only the preferences and choice even age of consumer plays a vibrant role in decision making said Sullivan, Pauline et al (2012)150 With the increase buying power of this generation, generation Y is creating more and more demand for various products in the market.

A review on customer commercial house buying actions has been conducted in Guangxi, China. The data has been analyzed by using various different methods / processes to achieve the aim of the study. All the eleven variables such as culture, government policies, marketing actions, reference groups, perception, attitudes, learning, motivation, emotions, self-concept and lifestyle are important in regard to consumer houses buying behavior and these variables can be clarified 35.9% of the variations under consumer house purchasing behavior with an R square value of 0.359.

According to their findings, the research is well-timed and helpful considering the rapid urban development of the Guangxi province, China. As buying homes is an important phase of life. It is difficult to understand the perceptions and behavior of home buyers and while constructing the homes the expectations and requirements of buyers should
be realized. This research is also helpful for property developers also, it will enable them to gain competitive advantage.

Property market is highly competitive and day by day living cost, standards are changing as per consumer’s demands. Hence, it is essential to study the current trend of consumers’ needs and wants. Perhaps this research is not one-time research it should be on-going for such reason. Stalwarts has also recommended that this is a quite important area where investigators need to inspect the implications in regard to business transactions / dealings.

Further research will give valuable information about all related supply chain industry as well as future housing and taxation policies of government. Dr. Mahabir Narwal (2013) studied the “Impact of Information Technology (IT) on Consumer Purchase Behavior”, the researchers trying to focus on the influence of IT on consumer purchase behavior.

It has been stated that the commercial operations such as taking decisions, customer service, promotional strategies human resource management are being used with the help of Information Technology. With the use of IT you can store, protect, process, secure, transmit, receive and retrieve information as and when required. Hence, considering the various benefits

Due to fast expansion of internet, many people prefer to purchase products or services online. In view of consumers IT has another multiple uses such as consumer satisfaction, cost saving, effective buying decision, reasonable price, timely delivery, maintaining records etc. Hence, IT helps to increase no. of online buyers. IT has a prospective source of the competitive world.

The marketers need to understand what motivate consumers to purchase online to expand their business. The researchers argued that this study will be helpful for the marketers to define their marketing strategies accordingly. Kumar Ratnesh
took a holistic view of all the factors which affects the buyers behaviour, in his research, “A Comprehensive Study of Factor Affecting The BuyingBehavior of Telecom User: A Case of Telecom Market in Uttarpradesh” find out the target audience and the different psychological factors which have influence on the customers from rural, semi urban and urban areas. Uttar Pradesh has the largest no. of mobile subscribers in the country.

There are two main stimuli that effect the purchasing decision of a consumer i.e. consumer’s buyer's characteristics and consumer’s buying decisions. Indian Telecom sector is the fastest growing sector and its market is second biggest market in the world after China. After the liberalization and privatization of this sector the competition has become very tough hence it is important for the marketers to understand the consumer behavior. According to the research study the author conclude that majority of users in urban and rural areas are male category.

In urban area majority of users are unmarried where as in rural area, majority of users are married. Majority of users comes under the age of 18-42 years. The qualification, occupation and income groups are the major differences in the demographics of the rural and urban users. In urban area, majority of respondents are graduates or post graduates, salaried and having the annual income of Rs. 2 to 4 lacs and Rs. 4 to 6 lacs.

In rural area, majority of users are either 10th or 12th passed or less than 10th, self employed and having annual income of less than Rs 2 lacs. In regard to psychological influence, the perception of the users affects their buying behavior. There is hardly any difference between the services used by the users of rural and urban areas.

It has been stated that they are using mobiles to connect with others and maximum use for calling and internet services. The customers expect best network, quality and economical services from their service providers. To sustain in such tough competition, service providers must understand customers’ behavior which will help them to plan
better marketing strategies which could lead to an increase in market share and profitability.

Shah Johir Rayhan, Sajeeb Saha and Mohammad Masudul Hassan (2014) found that price is the prominent factor that affects the buyer’s behaviour to a larger extent. In their study, “Factors Affecting the Customer Buying Behavior in Relation to Readymade Garments in Bangladesh”, the researcher attempted to describe the existing situation regarding Bangladeshi customer’s buying behavior about readymade garments. Customer buying behavior is complex.

To achieve success in the marketing it is very important, to understand consumer behavior. Consumer behavior takes into consideration the bodily, rational and emotive processes and the resulted behavior thereof, formerly, at the time of and subsequently every purchase of goods and services. The ready-to-wear clothing manufacturing of Bangladesh commenced in the late 1970s and developed as an outstanding supplier in the global economy in a short period of time.

Thus, it plays an massive role in the economy of this country. In Bangladesh readymade garments manufactured divided into two categories such as woven and knit products. For the research purpose, primary data was collected through questionnaire from 120 respondents adopting random sampling method.

It has been examined that consumer purchasing behavior is affected by 5 influencers these are charge, style, ease, quality and availability. To formulate the marketing strategy one should need to understand consumer behavior. The organization’s success or failure is depends upon the customers response to this strategy.

It is also found that in ranking by the customers, the price factor is in the first position and then availability, quality, comfort and style rank respectively. Policy reforms started by various governments shaped healthier atmosphere for the growth of the ready-to-wear garment business. There exists numerous features that has an effect on the
customer behavior ranging from social cultural background to charge and value of the product.

culture which represent the society is also form on the demographics which should be studied to understand the consumer behavior. Consumer behaviour in Online Purchase Lynda Andrews and Constanza Bianchi(2013) in their research entitled, “.Lessons learned from unsuccessful internationalization attempts: Examples of multinational retailers in Chile’ attitude and behavior towards purchasing on the internet using the study took base on the Theory of Reasoned Action (TRA).

Chile stand forth in highest internet using population in Latin America. In spite of the great scope for e-commerce progress in Latin America, studies examining features that effect consumer’s online buying behavior are quite concise. Present This research talks about the factors comprised of relative advantage, compatibility, ease of use, ability ot distinguish, image, results demonstration ability and ability to try.

In line with this study, it appears that for Latin American respondents have a better approach to internet then others and have a good amount of experience in internet purchasing, They have reasonable idea about risk and this perceived risk does not seem to have a great impact on their attitude towards purchasing the product. And they intend to have the same behaviour in future also. The results display that consumers’ attitude in the direction of buying online is an powerful factor on intentions behind carrying on with the same online purchase behaviour.

In addition to that, compatibility with the user and ability to demonstrate the results are important influencers on the formation of attitudes and ultimately the behavior towards a particular product. The research has a good contribution to the significant area of behavior as shown by individuals after adopting the technology. The researchers conclude that the results are used to tell the marketers about the consumers’ beliefs and behaviors about regular and frequent use of contemporary technologies.
This data will be significant for investigators and marketers as to develop an understanding about what will factors will drive the frequent use of electronic purchasing. The similar type of research was taken by Saumya Singh and Priyanka Sinha (2014) in India. In the article entitled: “Product characteristics vis-à-vis consumers’ risk perception: A conceptual study of online shopping” the authors Saumya Singh and Priyanka Sinha attempted to develop an understanding Indian Business to Customer market of online products especially from customers point of view.

Due to the evolution of internet connectivity and internet savvies India is starting online transactions. Nowadays, internet users are growing rapidly because of the increased want for comfort, brand and luxury. It is an important that young online users are involved in large number and with their inventive (innovative) ideas and talent India is assuring a huge online market in near future.

In view of the customers’ perspective, Indian as a rationale customer, who thinks benefits and risks before purchasing anything and tries to maximize their utility, convenience, low price, easy availability of branded products and rich source of information these are the major motivators which attract Indian towards virtual stores however, Indians are still hesitate regarding product performance, reliability of stores and e-vendors.

Hence, online marketers not only to comprehend Indian online market but also consumer thinking and believe and to plan their strategies accordingly to capture huge market. Prashant Singh, in his thesis, “Consumer’s Buying Behavior Towards Online Shopping - A Case Study of Flipkart.Com User’s In Lucknow City” (2014) has carried out the research with an object to examine and analyze the consumer’s buying behavioral pattern towards online shopping.

For this study, survey has been conducted to understand various views of buyers form online platform especially flipkart users in Lucknow city. The researcher collected the first hand data through a scheduled questionnaire. The results of the study are as
follows: The maximum users / respondents are pleased with online shopping with flipkart.com.

They believed in reliability and policies of flipkart.com? On the basis of survey, it is observed that the users of flipkart.com mainly interested in buying online apparel like men’s, women’s and kids clothes, watches, home and kitchen appliances etc. they dislike to buy online perfumes and footwear etc.

They bought products online once in a week and like to do online shopping mostly on discounted time period and festive seasons? Users of flipkart agree that the prices of flipkart.com products are lesser than the prices in the market? According to survey, the youth in the age of 18-25 years are inclined towards online shopping for the simple reason they are have a good hand on technology. they know about technology, e-shopping and well-versed with buying products from e-tailer? On various parameters such as loyalty, commitment and reliability flipkart.com has given positive response from most of the users. Considering above it is concluded that future of e-tailers in India specially in cities looking very bright.

Flipkart.com is offering competitive prices, decent products and totally hassle-free shopping experience for their buyers. The growth of any e-tailer in Indian market is largely dependent on its acceptance, its brand mage, its exclusive and fair policies and its customer relationship management techniques etc. Though Saumya Singh and Priyanka Sinha identified numerous factors that seems important from consumer point of view during buying online products, Dharmesh Motwani,(2013)¹ found the attitude the consumer carry’s at the time of buying online products.

In the research entitled, “Customers’ Attitude towards Social Media Marketing” the researchers A. Dharmesh Motwani,(2013)¹ attempted to inspect the impact of social media on purchasing choice of customers. In the competitive world, the use of social media is increasing rapidly to fulfill the social need of internet users.
Social networking sites play a crucial role in forming the attitude and deciding customers buying behavior. The descriptive research design has been used for such study and first hand data was acquired from the users of internet who buy from online sites through close ended questionnaire. According to research study the inferences are as under: • most of the people who uses internet are aware about social media and they are using it, so it can be a best tool for brand promotion if used efficiently.

• Social media not only aware the customers about brands but customers also prefer the brands advertised through social media while their final purchase. • Customers have positive view towards social media marketing practices. As compared to traditional advertising social media advertising is more interesting, innovative, informative and interactive.

In a similar type of research Bhuvan Lamba and Manav Aggarwal(2014) came up with the influences of eWOM on consumer buying behaviour. In the study “A Study on Influence of eWOM: Consumer Buying Behavior”, the researchers Bhuvan Lamba and Manav Aggarwal research with an object to determine the importance of eWOM (electronic word of mouth) through social networking sites in consumer decision making process. Due to advanced technology social network is connected world-wide.

There are many social network websites where customers give their opinion, share their views, spread information which influences on customers attitude. eWOM is one of the powerful and effective channel of communication in the market which will help customers in making purchase decision. It is the need of hour to understand the potential of eWOM and social networking sites which are playing an important role in this regard.

Word of mouth can enhance the popularity of an enterprise but due to internet the information can be quickly spread all over the world and it can be helped to reach maximum no. of people within a second. Marketing managers can define marketing strategy effectively by using of word of mouth. From the above discussions, the
researchers suggested that the companies should make efforts to establish more positive electronic word of mouth to attract more customers for higher profit and to achieve a win-win result. J.E.M. van Nierop, P.S.H. Leeflang, M.L. Teerling, K.R.E(2011)\textsuperscript{64}.

They found a different dimension to the online purchase and tried to found the use of official websites to off line buyers. In the research entitled : “The impact of the introduction and use of an Informational Website on OfflineCustomer Buying Behavior”, the researchers J.E.M. van Nierop, P.S.H. Leeflang, M.L. Teerling, K.R.E. attempting to know the impact of the newly introduced informational website usage by the target group which is been launched by one of the largest retailer nation wide on purchaser buying actions. In this the researchers analyzed the website’s effect on the shopping trips and the amount on per shopping trip. It has been observed that most of the customers have negative effect on shopping trips.

The researchers considered several factors which may cause for negative effect, i) after getting such information customers are planning for shopping, ii) They can be compared the information which they got from website with actual stores, iii) The quality of website may also explain the negative effect. With respect to the amount spent, being more informed about what they want may help consumers self-regulate better when they are in the store.

The customers can get more details about the products through website but they cannot touch and feel the product. Instead of this, off line users can visit the store directly and choose the product as per their liking. Therefore, the website visits may decrease the impulse of buying behavior in the physical store.

The informational website offers information that can be compared with the information provided by competitors that also have informational or even transactional websites. After getting information on the website consumers may have an impulse to buy but they can do so only on the competitor’s transactional websites. In conclusion, this
research demonstrates that the implementation of an informational website should be undertaken with great care.

In today’s modern world, life is getting very hectic and busy so people prefer online shopping for convenience and to save their time. In the thesis entitled: “Online Buying Behavior: A Cross Country Study Between India And Taiwan” the researchers Akansha Bajpai and Dr. Cheng-Wen, Lee (2014) studied the difference in online buying behavior of customers between the developed and developing country and revealed the factors responsible for the same. For this study, students as customers have been selected from Taiwan as a developed country and India as a developing country.

The data has been collected through questionnaire which was prepared on the basis of a newly developed model. Five variables have been studied for this research i.e. time, promotional offers, trust, shopping convenience and visual merchandising. After comparing the results from the customers from India and Taiwan it is found that, Indian online buyers prefer online shopping because online shopping saves lot of time and they were more attracted by online promotional offers. Remaining three factors i.e. trust, shopping convenience and visual merchandising were not having impact over online buying behavior of the Indian customers. Although all variables are correlated with online buying behavior but time and promotional offers were found significant in analysis. Whereas in the case of Taiwan’s online buyers prefer online shopping because of their trust in online shopping and online shopping is very convenient for them.

Here also all variables are correlated with online buying behavior but trust and online shopping convenience were found significant in analysis. The findings of the research will be beneficial to understand the buying behavior of the customer’s especially young generation which will be helpful for the online business makers and to make their business more attractive and appealing for their target customers in both developing and developed countries in near future.
Vinod Kumar, Dr. Versha Mehta (2012) talks about the intentions of online buyers. In their thesis, “Online Buying Behavior of Customers: A Case Study of Northern India”, attempted to investigate the factors which influence on the purchase intention of the customers for online buying in Northern India. In the current scenario, internet is one of the common tools which is using worldwide for sharing information.

Internet is one of the ways of e-commerce. To survive in the competitive market, business organizations display their products along with their information, sell their products and also provide services to the customers as per their requirements.

In this research, it has been analyzed that Reliability is the most important factor which influenced on the purchase intention of the customers. Reliability is the most relevant factor for buyers followed by transaction security and perceived price. Whereas transaction security is the most relevant factor for non-buyers followed by reliability and perceived price.

The main findings of the study are, there is no significant difference in the purchase intention among online buyers and there is significant difference in the perceptions of the online buyers and non-buyers in Northern India. Study is also found that demographic characteristics of the customer influence their web and internet usage. Whereas homemakers are the study variable for Indrila Goswami Varma and Ms. Rupa Agarwal (2014) they tried to find out the impact of social media on the online habits of homemakers. In the study, “Online Buying Behavior of Homemakers in Western Suburbs of Mumbai and Social Media Influence”, the researchers Indrila Goswami Varma and Ms. Rupa Agarwal aim to identify the factors that affect the online buying behavior of women particularly homemakers in western suburbs of Mumbai.

Due to the use of internet online shopping is growing worldwide. Marketers are trying to understand the online buying behavior of Indian customers so that they can find out new ways of identifying various many profitable customers and targeting them better. An
experiential research has been conducted on 56 households study through an online the age of the sample was between of 25 to 45 years in Mumbai city.

The quantitative and qualitative research analyzed the influence of social media on the purchasing behavior of the households and also the influencer which probably makes an impact on the online purchase decision of these households. Nowadays, the social networking is also growing rapidly and is gaining more popularity among homemakers. After examining the attitudes of non-working women regarding online shopping it was concluded that that this group of house wives are both utility seeking and are self-indulgent shoppers.

Shopping for them is an experience, leisure activity to reduce their boredom. From the study, it has been revealed that online shopping does not satisfy their social and emotional needs. It was observed when it comes to shopping at mall these homemakers does not mind spending heavily on the goods of their own choice but spend conservatively during online purchase.

The certain factors facility of physically touching and feeling the product, enjoy market place, interaction with sales person, instant satisfaction of purchasing products are missing in online shopping. As a consequence, physical market is more preferable than online because offline shopping leads to impulse buying and immediate satisfaction. The study also reveals that the effect of social media is limited to creating awareness, generating curiosity leading to information search.

It does not influence homemakers to buy. Whereas how social networks usage is moulding the buying behaviour of online customers was the area of study of V. Sakthirama, R.Venkatramand and S.D.Sivakumar (2013) In their research, “Usage and Buying Behavior of Consumer towards Social Networks in Marketing - an Exploratory Research”, the researchers V. Sakthirama, R. Venkatramand and S. D. Sivakumar study with an object to analyze the use of social sites for network building and using online sites for making purchases.
Social networks rapidly growing all over the world and it has an important / active part in the evolution of internet applications. For this research snow-ball sampling method has been adopted and data was acquired from 280 online social network customers. It has been analyzed that consumers are having optimistic attitude to social networks and it influence the purchase.

Social network sites are has evolved as an important media for advertisement which attract and reach a large number of people worldwide. Hence, the marketers can formulate their marketing policies on the basis of social network media for timely and effective communication to the consumers. The attitude of consumer towards social advertisements is positive. The spreading word of mouth and other marketing stunts are easy way in social networks.

On the above discussions, it has been concluded that the emergence of new marketing disciplines that focus on marketing to the social networks would get importance in near future. Rong Yuan, Liu Chang Ruo, Kanglin Wen & Shunyong Yang (2014) in their thesis, “The Study on the Relationship between degree of Contribution and Online shoppers’ Behaviors” collected the information through questionnaire and with an empirical study from the perspective of involvement examined the effect of product involvement on online consumers buying behavior. After studying on the basis of hypothesis, the researchers marked some of the observations as follows

The paper considered the laptop as the product with high involvement degree to knowing that why consumer are intend to purchase laptops offline. It has been observed that most of the consumers think that

1. purchasing product with high involvement degrees online is not convenient and safe, so they intend to buy such products offline.
2. The consumers are bifurcated into two classes such as high network dependent consumers and low network dependent consumers.
Their views about online consumption are apparently different. The high network dependent consumers feel that online consumption is convenient and very safe. They can get qualitative product in! low price as compared to market rate. Hence, online consumption has a very strong! interaction.

3. The motivations of the consumers to purchase online are different.

According to the product with different involvement degrees, the online consumption's convenience, safety and interaction are also different with different involvement degrees products hence considering these attributes of the product consumers’ prefer to purchase online products with low involvement degrees and for the product with high involvement degrees consumers have different opinion. 4.

It has been seen that to purchase online is vary between consumers with different involvement degrees product. People are using internet for getting more information, to access to online advertisement and publications which will help for the net franchisers to perform marketing schemes.

When a customer buying online product leave some pieces of bread gives an idea to channel and the marketers about the process the buyer has adopted and level of interest of buyer in the product and also about how relevant the product is to the customer.

The modern analytical tools have facilitated a comprehensive understanding about the consumer behavior these tools helps in clearly understanding the features of a product, videos showing consumer purchase behavior and other online purchases.

But modern business models does not rely soley on e-commerce for customer interactions but utilize a range of tools to reach the target audience, it also reveals that online reach is not sufficient. Many previous studies were conducted on the various environment in which consumer is making purchase and online and offline consumer behaviour is also the focus of researchers.
Many of the researchers has been talking about FMCG products and come up with interesting insights, but no researcher has talked about technical product which is a B to B product. The technical product may depict a different kind of consumer behaviour. Moreover consumer behaviour also matters at the different stages of buying process A comparative analysis is conducted in the research entitled, “Consumer reactions toward clicks and bricks: investigating buying behavior on-line and at stores”, the researchers Glenn J. Browne, (2004) gave the reference of Analysis of the 2000 stock market collapse suggests that business models relying on both internet (clicks) and physical (bricks) presences may be the most successful. There are some problems in internet as well as physical transactions. Such kind of issues required restructuring of business processes at both the fronts, ie. Internal and external. At the same time it is required that they are being provided with required infrastructure and technical knowhow to better serve the customer. It is also required to recognize customer buying processes in online and offline conditions.

The study aims at investigating the hitches by review of customer attitudes and likings about spending at on-line and at physical stores. This is the reason, the researchers developed a research model and then performed an experiential examination using two studies. The results of these studies are as follows:

1. The internet is used very often to collect information about purchases. The data from the Best Buy study show that websites can provide information that consumers will then use in buying at stores. Further, the results from our Generation Y study show that consumers are inclined to purchase certain goods and services virtually, but not others.

2. To sell products online, companies must add value to the consumer’s purchasing experience. The data from our Generation Y study indicate that this additional value is likely to come from added convenience. This convenience is to be in the form of time savings or avoiding the hassle of driving somewhere, but there are other possibilities as well. In survey, it is shown that there are limitations to purchase on the internet the
salesperson is not presented to the buyer in online spending so that is one of the reason for not shopping online.

Hence, online retailers may give a chance to customers to express their requirement to a shop assistant in personal, by making use of mobile technology, by sending messages or connecting with the sales person through internet calls. either using instant messaging or internet telephone connections. Returning of purchased goods also required to be facilitated. additionally, retailers need improved technology to provide realistic view of products, so that customers can see and touch the products.

The security of transactions also need to be improved significantly so that the concerns of consumers can be eliminated. It appears from the Best Buy study that there is an interaction between companies’ websites and their offline stores. The data presented show that a company’s web presence can have a encouraging influence on sales at their physical locations.

In short, the online technology provide opportunities for sharing information with consumers and for selling them products and services. The current studies focus on these opportunities, as well as the opportunities to leverage the internet to improve sales at physical stores. Whereas a great amount of research is needed to enhance marketer’s understanding about the buying behavior of the consumers buying online and offline.

Pre Purchase Consumer Behavior. It is most essential to acquire the data of pre purchase behavior of consumer. This gives a brief idea about what customer is going to demand and how to designed a personalized experience for the individuals and what merchandising technique to be used to lure the real time customers. It is imperial to identify that what makes a customer more interested and what store type is more preferred by the customer such as physical store, trade fares, exhibitions, direct marketing etc. It is important to give more emphasis of data collection about the customer behavior in real market. What product they found interesting, what are the
features of a product the consumer looks for. What problem of the customer, the product can solve.

In the thesis entitled: “The Impact of Advertising Appeals on Customer Buying Behavior”, the researchers Gunjan Baheti, (2012) attempted to inspect the influence of promotion appeals as well as assess the success level of different types of pleas on consumer buying behavior. The study employed 2*2 factorial experimental design method.

The FMCG industry has been selected for research and electronic advertisements have been used for such design method. The samples were chosen from indoor and surrounded area. Out of total circulation of 120 questionnaires, 96 effective questionnaires were collected. To test the hypotheses, analysis of variance (ANOVA), t-test and regression analysis have been used. The findings of the researchers are as follows: i.

- advertising appeals have positively impact on promotion attitude but not on the intention to purchase the goods / product.
- ii. emotional appeals are more important than rational appeals. Dr. Aruna Deoskar (2013), in the thesis entitled: “Study of Consumer Behavior in Cell Phone Industry”, studied with an object to find out the basic reason and mindset of consumer while purchasing cell phone and its services. The no. of cell phone users have increased widely since last few years.

Nowadays, use of cell phone is not limited to connect with people who are distant places but cell phone provides various services such as internet surfing, call tracking, chatting, sms facility, advanced features and applications. So cell phones have become utmost necessity of everyone. The survey of 145 cell phone consumers from Pune and Pimpri-Chinchwad are has been conducted.

This study reveals that while purchasing a cell phone the price, appearance and user friendliness were considered as the prime factor and cost, qualitative services, network
connectivity were considered as most influential/essential factors in terms of service provider selection. This research proposes that for enhancement of the consumer satisfaction it is significant to understand the consumer behavior in cell phone industry.

The research has been reviewed the cell phone market and consumer interest in cellular services and product. The main findings are as follows:
1. Consideration of minimum age of 18 years of users for the study, it was discovered that the age of users come down to 12-14 years.
2. While selecting cellular service provider its brand, market conditions and such other factors like network coverage, billing, free call facility, value added services have been considered.
3. While selection of cell phone, its brand, market conditions and other factors like display, price, memory, other features and advanced applications have been considered.

This study reveals that the perception of consumer towards selection of cell phone and its services. It may vary person to person as per their choice in terms of price and model but value added services like internet surfing, call tracking, multiple features and advanced applications are most important factors. Bhuvan Lamba45 studied impact of brand on consumer behaviour.

In the thesis entitled: “Influence of Brands on Customer’s Buying Behavior”, the researcher Bhuvan Lamba (2014) studied to inspect the effect of brand on customer’s buying performance in Indian setting and highlighted the key influencers of branded goods which has an effect on consumer’s participation in branded products. Branding is a process of imprinting a product with some recognizing name and dent or combination of both.

It gives a particular identity to that product so as to make product easily recognizable and distinguished in the market from competitor’s offerings. In this study the researcher
also elaborates the innovative inferences to the manufacturers related to brand. The consumer buys a particular product due to its recognition of brand so it is necessary to recognize the role of brand in market.

In the industrialization, companies are growing rapidly. The companies have to tie up with the foreign brands to increase their reputation, identification in the market. FDI helps the companies to promote their name in the market.

This study also explores the factors of brand which companies need to focus, to improve and satisfy the customers. It assures that in future, these factors will be the strength of company to attract customers towards their products. Maresova Petra (2012) studied the pre purchase consumer behaviour regarding insurance product in his article, “Research of the Behavior of Consumers in the Insurance Market in The Czech Republic”, the researcher attempted to understand consumer behavior with respect to buying a cover for death.

This insured risk was selected for a simple reason that generally insurers offers very competitive prices for their products. In context of consumer behavior various requirements were also considered which can have an impact and influence the chances of irrational behavior being depicted by the consumers in future. The study also intend to find out the dilemma through which a consumer passes at the time of buying the product. Moreover the study gave due consideration to the demographic information of the consumer

It was identified that on supply side, the insurance market in the Czech Republic on the is very much pressurizing for more commissions demanded by the middle men of insurance industry and on the other side calculation of lower margins for the product. On the demand side, increasing demands for quality and service levels. One way to achieve higher profits is to gain knowledge capital from the consumer behavior.
This research study discloses that most customers get influence by certain factors and thus does not behave irrationally. The factors that influence the most cover role of media, the reasons of claims and discount, and other schemes like extension of offers and elaboration of coverage etc. In the report entitled: "Consumer Behavior towards Buying of Electronic Goods", the researchers, Dr. Abdul Baji, N(2013).

Clark R. A(2005) analyzes the past performance and future prospects, they estimated the coming 4-year industry prediction of the consumer electronic products such as mobile handsets, PCs (desktop, laptops, notebook and tablet PCs), digital camera and camcorder, TVs (LCD’s, LED’s, 3D TVs), air conditioner, refrigerator, washing machines (semi-automatic and fully automatic), set-top box, microwave oven, MP3 players.

In this research, the researchers also described types of consumer buying behavior, cultural issues inducing consumer behavior, marketing implications of consumer’s decision process and technology effect on consumer behavior. Technology changes human life from man to machine in their works. With the day by day increasing of technology, consumer’s mindsets also changes along with technology.

Consumers always try to buy new technology products as well as branded products. The technology is changing in every sphere of the world and mobile phones are no exception to it where there is a new addition every single day. Technology is one of the fastest growing industry in the world. Consumers as well are more interested in the latest technology to keep themselves abreast with the fast moving world. Moreover people have become more and more comfortable with the upcoming technologies. To understand this phenomenon better the researcher conducted survey of 200 people in the age group of 19-35 to find out the comfort level of this young chuck with the latest technology.

People belonging to this age group are having better exposure to the technology that has got his own unique demographic features. This group mostly buy the mobile phone handsets which contributes the largest of electronic purchase of this group The
researchers also pointed out the problems which customers are encountering during online purchases of electronic goods. 30 percent of the respondents said that the helplessness to physically touch and feel the product is the main reason., 37 percent says that the time of delivery takes long time or sometimes does not get delivered only. Or the quality is not up to the mark after they get the delivery of the product as a reason they does not want to go for online buying.

Interestingly, 80 percent of the people failed to find the product, they are of the opinion that the site is cluttered .Another observation was that consumer was also worried about the late delivery of the product which they need to overcome immediately to in order to safeguard their image as an online market place. The researchers concluded with the note that online sellers are trying to provide better experience to the customer to create customer store loyalty and making every possible move to achieve customer trust.

Though, to achieve it, there is a roaring need to reframe the structure to ensure timely delivery of goods and design convenience in payment modes and give more attractive schemes offers and rebates to attract impulsive buyers instead of relying on compulsive buyers.. Hence, the author suggested a gap in the supply chain that need to be filled as early as possible to gain new customer and to retain the older ones. The author concluded that Consumer’s buying behavior differ depending upon the type, quality and price of the products.

Therefore, the manufacturer needs to give proper attention to the pricing strategy and to select the best pricing strategy and should give due attention to the supply chain efficiencies to attracts new customers. Whereas Shahrzad Jeddi, Zeinab Atefi, (2013) in their thesis “Consumer Behavior and Consumer Buying Decision Process” attempted to provide a framework of consumer behavior.

There is a complex global development in all areas, as well as in the field of marketing for enforcement to target their activities. In this study the researchers elaborated definition of consumer behavior, key concepts of consumer behavior, buying decision
process and the model of consumer behavior. In this research work, the researchers argue that to predict consumer behavior is very difficult.

Marketers are always interested in developing understanding about their customer and try to act as per their expectations. But in absence of proper information about the processes it becomes very hard to forecast the behavior. Hence, better understanding of consumer behavior, the marketer must understand the elementary ideas of consumer behavior and the model of behavior as well.

Shahrzad Jeddi, Zeinab Atefi,,(2013)137 talked about the technical product, while Collins Marfo Agyeman49In the research entitled: “Consumers' Buying Behavior Towards Green Products: An Exploratory Study”, the researcher Collins Marfo Agyeman conducted a research study with an object to study about the relationship among the variables which affect the green purchase attitude of consumers towards eco friendly products. It was suggested that the marketers need to identify the affordable price for the consumers (price levels) to pay the green products. This study has been conducted in Kancheepuram District.

Consumers today are eager to purchase which is safe for environment but at a lower prices hence, the there is a great demand for green products and is growing continuously since past few years. Consumers buying behavior are continuously changing as per the availability of best products. Hence, buying process is extremely fast today. The customers are aware about the green products and resulting into creation of opportunities for developing green products in the market.

This research has also attempted to inspect the issues that touch the green products buying behavior of the customers. The author used convenience sampling technique for selecting 200 respondents from the district, who purchase these products. The first hand data was collected with the help of (opened and closed ended) questionnaires.
To achieve the object of the study, formulated hypothesis and chi-square analysis were adopted. The researcher finds out that there exists a remarkable relationship among the variables which affects consumers’ buying behavior for green products. This study clarifies a constructive association among the variables or factors which affect consumers’ buying behavior for green products.

It is also identified that the factors such as price, environmental concern and quality are also influenced on the choice procedure of the consumer which he actual purchase the green products. The researcher concludes his research work with the recommendations are, (i) more in-depth investigation would be necessary for the understanding of the consumer, (ii) further research need to find out what influences consumers’ attitudes towards green purchases in regard to the true decision-making criteria for manufacturers, businesses and marketers.

(iii) green marketers can therefore understand, identify and design marketing mix strategies to appeal the market segments for green products with regard to suitable price, environmental and quality aspects so that more consumers attract to green products. Hence, there exists a big untapped market to capture the market for long term growth.

Anu Gupta, Priyanka Shah (2013) conducted a similar study about consumer durables. In the research entitled: “An Empirical Study on Consumer Buying Behavior with respect to Consumer Durables”, the researchers Anu Gupta, Priyanka Shah work with an objective to observe the effect of various factors like durability, price, promotional schemes, technology and service on income, occupation and employment status of consumers regarding consumer durables.

The consumer durables industry is rapidly growing in recent years. There are some well known major industries at national and international levels such as BPL, Videocon, Voltas, Blue Star, Titan, Whirlpool, MIRC Electronics etc. The survey has been conducted of 300 customers from Surat, Vadodara, Ahmedabad and Rajkot.
ANOVA and descriptive analysis has been used and it was found that the buying behavior differs in case of education, income, occupation and employment. According to research study, the findings of the researchers are,

i) consumer gives preference to durability while buying any consumer durables,

ii) consumer durable companies determine which income groups they want to target with respect to price, schemes, technology and services so they can attract more consumers towards them,

iii) durability and price does not practice any impact on the buying behavior but schemes, technology and services influence on buying behavior in consumer durables with respect to education. It has been shown by the study that the demand of consumer durables such as CTV, refrigerator, computer, mobile etc. vary from consumer to consumer.

How far refrigerators and washing machines are concerned maximum respondents (199 and 192 respectively) consider family members to be the most effective reference group. In case of Laptops/DeskTops and Mobiles, relatives/friends are the reference groups (152 and 163 respectively).

Dharmesh Motwani and Dr. Devendra Shrimali (2013) concluded a research in electronic banking consumer behavior, in their research, “Consumer Behavior in Electronic Banking: An Empirical Study”, has carried out the research work with an object to reveal the impact of consumers’ behavior on the usage of electronic banking.

Nowadays, in banking sector, it is enabled to the consumers to avail banking services at any time and anywhere through ATM, mobile banking and internet banking. It is not only help to increase the banking business but also reduce the transaction cost and as a result of that bankers must aware about the impact of electronic banking services on the customers’ behavior.
The first hand data was acquired through questionnaire from banking customers and descriptive research design has been adopted. The findings of the researchers are, 

(i) same as traditional banking, consumers prefer electronic banking services. In these services balance enquiry, account statement, etc. are most preferred services.

(ii) The public and private bank customer depicted largely the same kind of behavior towards ATM and mobile banking but it differs for internet banking.

(iii) the use of electronic banking is affected by gender and age of customers, but is not affected if there might be any difference in income and education. In a similar study by Dr. Ansir Ali Rajput, Sabir Hussain Kalhoro and Raja Wasif (2012) it was revealed that in Pakistan, consumers are price conscious rather than quality In the thesis entitled: “Impact of Product Price and Quality on Consumer Buying Behavior: Evidence from Pakistan”, the researchers Dr. Ansir Ali Rajput, Sabir Hussain Kalhoro and Raja Wasif has carried out a study the research with an object to find the effect of the charge and quality of the product on consumer buying behavior and also the relationship of these two factors on consumer buying behavior in Pakistan. Cultural theory has been used for this study.

Self-administered questionnaire has been used for collecting primary data from 100 respondents of general public of Pakistan. Using of convenience sampling for data collection, correlation and regression analysis has been done. After such study, it is revealed that in Pakistan, consumers are more conscious about the price rather than quality.

The continuous rise in prices, instability of Government and safety security these factors have badly affected on consumer buying behavior. It has been also noticed that people focus on price rather than quality because of low income level. They have other many alternatives in products so they go for lower price products.

It has been revealed that product price has a optimistic association with customer buying behavior but product quality has negative relationship with consumer buying
behavior. It is the main accountability of the marketer to fulfill the customer so they have to find out the answers to gratify the basic necessities of the customers.

This study will help Pakistani market to enhance the quality and to adopt new strategies / techniques in price to fascinate more and more customers in a competitive market at the same time, the customer must be facilitated with some packages in products. Whereas Ms. Shallu, Ms. Shallu M.S. (2013) in their research “Impact of Promotional Activities on Consumer Buying Behavior: A Study of Cosmetic Industry”, explore different factors that effect on customer purchasing actions and decision for purchasing such products and also to classify the numerous advertising events used by the marketers to inspire consumer buying behavior in cosmetic industry. This industry falls under the growing and fast moving industry. The exploratory as well as descriptive study has been used.

A questionnaire was made and circulated to 200 respondents who purchase cosmetics either for personal use or for gifting purpose. Findings were drawn on the basis of in-depth analysis that the diverse advertising influences affect the consumers’ decision making processes. It is being notices that most of the consumers trust TV advertisement. Many were also found to rely of print media like newspaper for making their decision about buying a brand. Word pf mouth publicity is also play a vital role.

Celebrity endorsement in advertisement is also helpful to increase of brand consciousness, brand equity and return on investment. The efforts taken by the marketers in the direction get converted into brand creation. According to the analysis it is revealed that publicity get optimistic response from consumers’ in the form of buying the goods and services and specially in case of cosmetic products which holds true for the entire industry.

In the research entitled: “Changing Customer Behavior-Time to Rethink By The Insurance Providers”, the researcher Purti Batra (2014) works with an object to study the customer behavior regarding insurance policies. The buying behavior of the
consumer depends upon the awareness of product, their choice and the level of preference. The customer behavior is altering quickly accordingly to varied financial, demographic, competitive and controlling environments.

This study focuses on customer relationship management is crucial in the modern competitive market place. It becomes even the more important for insurance service providers. This is based on the management theories and principles of relationship management in service organizations. It also identifies the managerial practices and measures of relationship building for effective and efficient business. The interview technique was taken in use for collecting the primary data.

The researcher has concluded the study to find out the thing that is required by the service organizations to sustain in such a rapidly changing market. Insurers are require to give importance to customer relationship management to facilitate customer centric operations leading to strong customer relations and loyalty. This also concludes that in the fast changing market, to gain the market share, the insurers must study the customer behavior.

It was reviled by the research conducted by Mrs. R. Santhi Salomi, D. B. Revathy (2014) in their research entitled: “Customers’ Buying Behavior towards Home Appliances – An Empirical Study”, that consumer behaviour is different for home appliances, their study focus on the consumer preference of home appliances and their views regarding to the product and other features.

Indian market becoming more competitive day by day, with the continuous evolution in the demographics and psychographics of the target consumers, To understand consumers’ behavior constitute an important aspect of marketing. It talks about the what consumer like to buy, why consumer buy and in what conditions they behave in a particular manner. What is the frequency of buying the product. The place of buying is also important and the mode of buying is also need to be understood by the marketer to tap the right consumer.
In this research, consumer research is the methodology is generally employed for consumer behavior studies. Developing an Idea of the consumer behavior begins with the consumer buying process which consists of five step activities.

1. To identify the customer's need
2. To search the relevant information from different sources
3. Evaluation of alternatives and comparing the features of the product
4. Purchase decision – Final purchase of the product or services
5. Post purchase reaction Mouth publicity plays a significant role in such situation i.e. if customer is satisfied with products or services, recommends to other customers but if not then they look for alternative product or service. Factors playing on customers decisions are extremely complex.

Another study on the topic "A Study on Customer Buying Behavior of DTH Services in Palayamkottai" by T. Samson Joe Dhinakaran (2012)\textsuperscript{37} works with the objectives of:

i. To enlist the different factors responsible for generating preference for DTH services
ii. To establish situation of brand loyalty in the market for DTH products
iii. To identify and develop an understanding about the problems encountered (if at all) by the DTH services users and
iv. To recommend the corrective measures to resolve the problems.

DTH services are in developing stage in our country and there is tough competition between the present six service providers. People are not clear about the selection of service connection as well as DTH service providers are also confused about which channel should be given free and which channel should be charged. Thus, this study tried to focus on all these points. The present study is an empirical research based on survey method.

Primary data was acquired though self-administered questionnaire from the respondents of Palayamkottai area. For collecting secondary information, journals and
internet. The researcher has made the convenient random sampling of 120 respondents. The data so collected was analyzed with the help of popularly used tools of statistics such as tendencies, ranking, chi square test, percentiles and tabulation.

The findings of the researcher are as follows: The majority of the respondents who were having minimum educational qualification (at least under graduate degree) had availed DTH services. Majority of the DTH users were from middle and high income group people. Sun direct DTH service was the widely preferred DTH service among all seven DTH services in such area.

Most of the customers opined that advertisement was an effective factor in making a decision to prefer DTH service. DTH service is a recent concept (say past 3 to 6 months) among the people of Palayamkottai. Majority of the respondents are having the DTH service with above 120 channels.

Among all the available programs on DTH service, - 42% respondents select music programs - 16% respondents select serials - 8% respondents select news - 14% respondents select sports / games - 12% respondents select movies - 4% respondents select comedy and - The remaining 4% respondents select religious programs. Considering the above study, the researcher suggests that, to sustain in such competitive market DTH service provider should offer more channels.

They should offer different channels for different prices and should not charge any money for music channel as this is widely watched channel. DTH service providers should try to enhance their clarity through latest technology. A little different study on acquisition of ERP software was conducted by Dr. Tariq Bhatti (2014)\textsuperscript{18}

In his thesis, “Acquisition (Purchasing) of ERP Systems from Organizational Buying Behavior Perspective”, Bhatti D. T. (2014)\textsuperscript{18} study to investigate the important phases of ERP acquisition process from the organization’s point of view. Nowadays, most of the organizations intend to purchase Enterprise Resource Planning (ERP) systems to
improve internal business processes and satisfy their customers by providing better services.

The process of buying technological products such as ERP is bound to be a complicated decision thus require a proper homework by the customer at the same time, proper positioning is needed from the marketer side. Thus it is necessary to take into consideration the long term effects of a purchase decision especially if the product is being bought for an organization. Buying organizations consider various components as a business point of view such as vendors, consumers, competitors and regulations. Initiation, selection, final choice and negotiation are the important phases of ERP acquisition process.

Every phase consists of multiple activities which are important for the acquisition process. The significance of this study lies in the fact that no previous research has empirically investigated these activities. In the information systems and organizational behavior literature, more or less similar activities have been identified for the acquisition process.

It has been observed that ERP systems are complex and require major investment. In order to choose the right system, acquisition team has to spend lot of time, efforts and resources evaluating various systems. In short, the researcher focused his attention on the widely accepted acquisition process, the success factors of the ERP system, after analyzing the past literature the researcher proposed a model which can work for acquiring ERP resource and other similar systems in future. A different methodology was adopted by Muassam Khan (2014) to study mobile phone buying behaviour.

In the thesis entitled: “A Study on Mobile Phone Buying Behavior Using an Image based Survey”, the researchers Muazzam Khan, work with the following objects:

i) to identify the brand parameter in mobile buying decisions create similar perceptions when queried through text based and image based surveys,
ii) to statistically validate any significant difference in the three drivers of purchasing decision.

This study concentrated on the forces that drive the mobile phone purchase and the factors that are responsible for making the final purchase of the mobile phone by the customer. The population under study was college going students in Pune city. The researcher utilized online questionnaire as well as image based questionnaire for collecting the responses. The study mainly took only three critical factors ie. Price of the product, brand perception of customer about the product and the brand ambassador.

For first objective, it was analyzed that the average of brand preference in mobile buying decision through text based question and image based question will be same but the means of responses in two methods are different. For second object, it was found that intra-group similarities of means can be attributed to the specificity for informed responses when audience is subjected to image based questions instead of text based questions.

Amongst the drivers considered under study it was noticed that the informed responses for the questionnaire of responses in image does not show price as a deciding factors but brand name and brand ambassador does.

Kalpesh B. Prajapati, Revati C. Deshpande (2014) studied car buyers consumer behaviour in their thesis, “A Study On Pre-Purchase Behavior Of Prospective Customers With Respect To Entry Level Cars of Ahmedabad City”, stated the importance of pre-purchase behavior of prospective customers.

For selling any good or service a marketer need to find out and study customer’s behavior. In this research a sample of 116 qualifying people, who do not have a car and intend to buy a car in future, from Ahmedabad city has been taken. According to the research it has been observed that consumers mostly purchase a car for their family.
While choosing a car they prefer small and medium sized cars with better mileage, acceleration and better parking convenience; good after sales service and low maintenance of vehicle are the additional factors. Safety is somewhat ignored by other aspects. Brand name also matters while selecting car such as Maruti and Hyundai. Buyers are curious about purchasing of car so they collect the required information from friends, relatives, dealers and other sources.

People want to have a better alternative fuel but presently it seems that they cannot find one in LPG and CNG. The research concludes with the note that customer behavior gives the tips for improving their products and services, setting price, devising channels etc. so to understand pre-purchase behavior is one of the important aspect for the company.

Pre purchase behaviour of a consumer may get influenced because of various factors like price brand image and advertising (as given in various researches quoted) but the real purchase may take place from a time different from the time of making a decision. Thus, time gap between the two stages, product availability sometimes gain importance.

3.2: Influences on Consumer Behaviour

In the thesis entitled: “Influences on the buying behaviour of purchasing commercial housing in Nanning City of Guangxi Province, China:; the researcher Qiuxue Luo and Paul TJ, (2013)\textsuperscript{92} James have the aim of the research to study the impact of following objectives on consumer buying behaviour on purchasing commercial houses,

i) external objects like philosophy, nation’s policies, promotion events and reference groups, ii) internal objects like awareness, attitudes, knowledge, inspiration and feelings, iii) self-concept and lifestyle iv) how the consumer makes his purchase decision

An study of real estate purchase behavior with reference to commercial household property purchase behavior has been done in the Guangxi, city of China. It was analysed by using various different methods / processes to achieve the aim of the
study. All the eleven variables such as philosophy, nation’s policies, promotional activities, reference groups, awareness, attitudes, knowledge, inspiration, feelings, their own thinking about themselves and living style are important in regard to consumer houses buying behaviour and these variables can be explained 35.9 percentage of the differences with consumer house property purchasing buying behaviour with an Regression result of 0.359.

According to their findings, the research is well-timed and helpful considering the rapid urban development of the Guangxi province, China. As buying homes is an important phase of life. It is difficult to understand the perceptions and behaviour of home buyers and while constructing the homes the expectations and requirements of buyers should be realized. This research is also helpful for property developers also, it will enable them to gain competitive advantage. Property market is highly competitive and day by day living cost, standards are changing as per consumer’s demands. Hence, it is essential to study the current trend of consumers’ needs and wants. Perhaps this research is not one-time research it should be on-going for such reason. It has been also suggested that this is a very important area where researchers need to examine the implications in regard to business transactions / dealings. Further research will give valuable information about all related supply chain industry as well as future housing and taxation policies of government.

Dr. Mahabir Narwal and Dr. Geeta (2013)\textsuperscript{45} Sachdeva studied the “Impact of Information Technology (IT) on Consumer Purchase Behaviour”, the researchers trying to focus on the influence of IT on consumer purchase behaviour. It has been stated that the various business processes for instance taking crucial decisions, providing service, formulating strategies related to market operations and even human related aspects in the organizations are being dealt with the technology. With the use of IT you can store, protect, process, secure, transmit, receive and retrieve information as and when required. Hence, considering the various benefits of IT, technology, to a very high level
have an impact on how a consumer will and should buy in the competitive market. Due to fast expansion of internet, many people prefer to purchase products or services online. In view of consumers IT has another multiple use such as consumer satisfaction, cost saving, effective buying decision, reasonable price, timely delivery, maintaining records etc. Hence, IT helps to increase no. of online buyers. IT has a prospective source of the competitive world. The marketers need to understand what motivate consumers to purchase online to expand their business. The researchers argued that this study can serve as a base for the strategist to formulate right strategies which will hit the right target in the market.

Kumar Ratnesh, (2014) took a holistic view of all the factors which affects the buyer’s behaviour, in his research, “A Comprehensive Study of Factor Affecting The purchasing decision of a consumer i.e. consumer’s buyer’s characteristics and consumer’s buying decisions. Buying Behaviour of Telecom User: A Case of Telecom Market in Uttar Pradesh” find out the targetaudience and the different psychological factors which have influence on the customers from rural, semi urban and urban areas. Uttar Pradesh has the largest no. of mobile subscribers in the country. There are two main stimuli that effect the Indian Telecom sector is the fastest growing sector and its market is second biggest market in the world after China. After the liberalization and privatization of this sector the competition has become very tough hence it is important for the marketers to understand the consumer behaviour.

According to the research study the author concludes that majority of users in urban and rural areas are male category. In urban area majority of users are unmarried where as in rural area, majority of users are married. Majority of users comes under the age of 18-42 years. The qualification, occupation and income groups are the major differences in the demographics of the rural and urban users. In urban area, majority of respondents are graduates or post graduates, salaried and having the annual income of Rs. 2 to 4 lacs and Rs. 4 to 6 lacs. In rural area, majority of users are either 10th or 12th passed or less than 10th, self-employed and having annual income of less than Rs. 2
lacs. In regard to psychological influence, the perception of the users affects their buying behaviour. There is hardly any difference between the services used by the users of rural and urban areas.

It has been stated that they are using mobiles to connect with others and maximum use for calling and internet services. The customers expect best network, quality and economical services from their service providers. To sustain in such tough competition, service providers must understand customers’ behaviour which will help them to plan better marketing strategies which could lead to an increase in market share and profitability.

Shah Johir Rayhan, Sajeeb Saha and Mohammad Masudul Hassan (2014) found that price is the prominent factor that affects the buyer’s behaviour to a larger extent. In their study, “Factors Affecting the Customer Buying Behaviour in Relation to Readymade Garments in Bangladesh”, the researcher attempted to describe the existing situation regarding Bangladeshi customer’s buying behaviour about readymade garments. Customer buying behaviour is complex. To achieve success in the marketing it is very important, to understand consumer behaviour. It includes all the physical, mental and emotional processes and concerned behaviour, before, during and after every purchase of goods and services. The readymade garment industry of Bangladesh started its journey in the late 1970s and become an outstanding contributor in the economy within a short period of time. Thus, it plays an enormous role in the economy of this country. In Bangladesh readymade garments manufactured divided into two categories such as woven and knit products.

For the research purpose, primary data was collected through questionnaire from 120 respondents adopting random sampling method. It has been examined that consumer
buying behaviour is influenced by five factors namely price, style, comfort, quality and availability. To formulate the marketing strategy, you need to understand consumer

3.3: Women Inner Wear: – Margee Hume (2013)\textsuperscript{61} In his paper tried to find out in qualitative terms the psychological perspectives of women as a consumer in luxury fashion innerwear garments in purchasing luxury products. Female Lingerie fashion buying, with explicit inspection of if this no much researched field or remained unremarkable. It was an attempt to find if the theses luxury fashion innerwear purchase behaviour depicted by female consumer are in alignment with the behaviour shown by ladies in other luxury item purchases.

To arrive at the results the author used a mix of various approaches of multiple qualitative techniques. The study employs an interesting methodological approach using multiple qualitative data collection tools which includes personal interviews, consumer forums, and narrations stated by the consumers, the study tires to relate the branding related issues with the female innerwear buying in the dynamic fashion world. It was found that the female consumers buy inner wear not only as per their self-image, but also as per their perceived self-image and also on the basis of motivation level. The study was conducted on 119 ladies between age of 18-60 who buy luxury innerwear.

Partially the research conducted by Margee was supported and in line with the previous researches which states that and reconfirmed that the any specific female consumer behaviour is the outcome of the perceived association of self-image and their image of brands. The earlier researches also claim that this theory is applicable in case of applied to noticeable products and social consumption and may not be true for all products.

Though the research conducted by Margee confirms that self-image is associated with discreet fashion, and related the discreet products are consumed in private and are
related to self-esteem of the consumer and their perception of their own life. He also suggested that for intimate wear the marketing need to be very effective and reliable.

The items of consumer needs should be in alignment with the designers view, and retailers requirement and should suit the customer personal style and its self-image. The research identified many neglected parts of fashion consumptions and helped in understanding the motivating factors importance in – This research examines several neglected areas in fashion and consumption research, and contributes to our understanding of key motivational elements important in the consumption of discreet fashion.

Wai Jin Lee (2013)\textsuperscript{153} based his study on the attitude that customer depict at the time of buying branded underwear (local brands and international brands) He conducted his study to find if the highly ethnocentric consumers are different form their lower counterparts. The study was conducted in Australia, the data was collected from the malls and the data collection tool used was self-administered questionnaire. The author used Fishbein's Multi-Attribute model as a measuring tool T-test and for repeated measures ANOVA was also used for the study. The study concentrated on the attitude of customers and tried to find out the difference in attitude as portrayed by the customers for different country labels. The country labels selected for the study were, “Made in China” “Made in Australia”, “Made in the USA”,

Interestingly Lee found that there does not exist much variance in attitude among high ethnocentric and low ethnocentric purchasers for the underwear that are made in Australia and the one having label of Made in USA. Though the consumers high in ethnocentricity were of the opinion that domestic branded underwear were more durable, comfortable, reasonably prices, offer better variety and colours and seems to be more fashionable. They also view the local brands have stronger value proposition to offer, give choice for the occasions and stylish. Foreign brands, made in Australia were believed by the customer as fairly priced and easy to care for.
Lee also suggested that Chinese underwear were not very much appreciated by the Australian consumers, these products could not match the quality offered by the developed nations' products. There exists a need for China to improve its image to expand its underwear market in the western world. He also suggested that American underwear brand can also think of entering Australian market owing to strong demand of such innerwear brands in Australia.

Derry Law (2012) investigated the association among visual retailing elements and shopper emotional response by basing his study on a utility-driven innerwear product. Derry gave a diverse viewpoint on visual retailing. He took a variety of retail outlets of innerwear, like those who concentrate on fashion products, those who look for mass market and the one who look for fashion forward. The exploratory study was conducted in Hong Kong young female consumers between 25-35 years of age. It was a quantitative study which used the grounded theory. The study adopted focus group interview technique to gather data from the sample of 65 consumers.

The purpose of the study was to discover consumer's emotional response towards visual display in retail outlets by taking into consideration, the visual, figurative and cultural perceptions of a utility driven products, innerwear garments. The previous literature concentrated on the interface between visual display essentials such as lighting and colours schemes with customers. Though, the nature of the product (innerwear) and its symbolic meaning was not considered for the study in depth. Because of great market development in the East the theories of the western world cannot be used without any modifications in the eastern countries. The cultural requirements and perceptions may differ; thus, the study holds its importance. Therefore, the study serves as a bridge between the two types of cultural values by taking into consideration both the eastern value and the product nature on affective responses.

Derry found that customers generally have two lookouts while appraising displays, firstly they look for the utility form the product and secondly hedonic aspects. The one who
look product utility will see the durability of the garment, garment occasion fit and seasonal texture requirements of the product. On the other hand, the hedonic aspect, describe that a perceived personal image drives the desire to purchase some products and also determine the acceptability of visual display. The study also came up with the findings that the need to be feminine sets the guidelines to evaluating visual stimulus in stores. The visual display props like mannequins, colour schemes, light arrangement, stimulates feminism of the female consumers and trigger their responses in form of final buy of the product.

Holmberg, J., & Öhnfeld, R. (2010). Did his study in Sweden fashion market? He explained that Sweden fashion market is highly competitive and firms are fighting for market share in the present scenario. Whereas big players are nominating the market H&M, Lindex and Kappahl are few names. This sever competition is posing strong and unavoidable threat to the small retailers the market is full of cheap goods available specially in the female garment segments. This situation makes the author to examine the situation. His research focused on the female apparel shopping behaviour in order to provide real time research results to the small retailers which are suffering lesser foot falls.

Holmberg, J, divided his study into two parts, he studied one group inside the city shops where as the other group was observed outside the city shops to find out female consumer behaviour. Interview method was adopted for data collection, and secondary data was collected from the published online and offline material. A theoretical background was created for the study giving reasonable amount of theory to understand female consumer behaviour

The survey was conducted to have a quantitative information about the female consumer behaviour and to test the hypothesis. To gather a deeper knowledge about the consumer behaviour of female consumer, in-depth interviews were also organised. In the beginning the approach was kept exploratory so as to obtain the basic knowledge
and understanding of the subject to create a base for the entire study the descriptive method was adopted later in the study.

He found that the female of go Gothenburg in general are fashionable. He argued that the city lacks in approaching the female customer at the right time and in an appropriate manner. Still there lies a great potential for the city to hold and expand its market of female garments. The need is to make a proper strategy to approach right.

3.4: Consumer Buying Decision Process
Consumer purchase behaviour is a term given to the process adopted by a person towards his/her intentional purchase transaction at three stages i.e. before the actual purchase takes place, at the actual time of purchase and post purchase. Consumer decision is the consumer response to a given problem, thus the behaviour differ from consumer to consumer depending upon his/her approach to problem solving Solomon (1991)\textsuperscript{146}. Schiffman and Kanuk (1993)\textsuperscript{74} were of opinion that decision making involve selecting the best possible alternative from the given alternatives, thus there has be more than one solution to the problem.(Kotler 1996)\textsuperscript{77} state that the process of buying is the grand total of the possible solutions to the problem, decision related to purchase and the evaluation. To solve this problem of marketers, (Kotler 1993)\textsuperscript{74} has suggested a Five-Stage Model of the buying process. This process may differ a little for product and service but it in general passes through the given five stages. The study of decision making process facilitate consumer purchase decision analysis for a complex product. These decisions become more difficult when the product is high involvement product and demands a good and large data to base the decision upon (Kotler & Armstrong, 2002)\textsuperscript{74}. 
Consumer Decision Making Process

01 Need Recognition
The first step is to realize/recognize the need.
For example: Communication is a need.

02 Search for Information
Check what kind of products can be used to satisfy the need.
For example: Need for communication can be satisfied with an old schooled mobile phone or a smart phone.

03 Evaluation of Alternatives
The consumer now evaluates all products and brands which satisfy his need.
For Example: Smartphones are expensive but satisfy various needs, while old-schooled phones are cheap.

04 Purchase Decision
Make the appropriate purchase.
For Example: The consumer needs a durable cheap phone. Hence he would purchase a simple Nokia phone.

05 Post-Purchase Evaluation
After the purchase is made, the consumer analyzes if he has made the right decision. In case, if he realizes that he has made the wrong decision, he faces Cognitive Dissonance. If he has made the right decision, he faces delight.

Figure: 3.1 Decision making process
Source: https://visual.ly/community/infographic/business/consumer-decision-making-process

3.4.1: Problem Identification
Right form the point individual becomes aware of his or her unsatisfied need or requirement, the process starts. The very first stage of the purchase decision making process is very crucial for the reason that need identification is a prerequisite of converting need into demand. This stage of problem identification is also called need recognition. It is the situation when the customer is little confused and struggle to find out what he actually needs. It is a situation when the consumer finds a gap between the desired state and actual state (Schiffman, Lazar & Hansen, 2008)\(^{135}\). The consumer will feel dissatisfied and uneasy is the actual state does not meet the desired state i.e. the product fails to bring the desired satisfaction. Further the customer is expecting something new the customer is more aspire to reduce the gap between the desired state and present state (Kotler & Armstrong 2002)\(^{75}\).

3.4.2: Information Search:
The second stage after need identification is searching relevant information. The consumer collects the information to find solution to the identified problem or the need so identified. He recollects the problem-solving methods he adopted earlier to solve problems, this process of solving present problem on the basis of past experience is termed as nominal decision making. The other way is to seek help from friends and knowledgeable person in the field or visiting the market to gather more information, this is called limited decision making.

Once the need is recognised the consumer start searching the information about the products that can satisfied the need. More is the drive to acquire the product to bring satisfaction more the Consumer dig information and do an extensive research (Bruner & Pozmal, 1988)\(^{25}\).

The information search is being done to minimise the risk of buying the wrong product leading to dissatisfaction. Thus, consumer experience a high degree of ‘cognitive’ action
and also put in more efforts in making product evaluation and comparison prior to taking a purchase decision (Bruner & Pozmal, 1988)\textsuperscript{25}.

Cues also plays an important role in low involvement products, and only serves as ‘fraction of information’ in a processing of information so collected (Steenkamp, 1989)\textsuperscript{149}. In the process of decision making the features of a product is one of the elements not the only element which influence consumer decision to buy the product. Moreover, all products do not involve equal level of customer interest and involvement in information search (Kassarjian 1978)\textsuperscript{56}. Though, these theories cannot be applied as it is in all purchase decision making situations Hoyer (1984)\textsuperscript{60}.

3.4.3: Alternatives evaluation

Next step in the process is evaluating of alternatives. The consumer develops various evaluation criterion namely features, characteristics and utility that a he/she is looking for in a product or service. It is assumed that the utilitarian value of a product is the deciding variable for making a purchase decision. From the given range of alternatives, consumer selects the most appropriate one which suits his/her requirements.

The consumer evaluates the product in comparison to other products. The valuation and evaluating alternatives is essentially different for product categories (Kotler & Armstrong, 2002)\textsuperscript{75}. To arrive at a right decision of buying specific product, consumer evaluate the product on various criteria ranging from product choice to store choice (Boone and Kurtz, 2006)\textsuperscript{21}.

Different consumer looks for different attributes in a products Kotler (1996)\textsuperscript{75}, Thus it is beneficial for a marketer to understand the attributes consumer looks for in a product to attract more and more customers. Evaluation of product can be made on the basis of price, quality brand name, features and utility (David et al 2004)\textsuperscript{124}. This process is especially useful in creating an impact in the minds of customers mainly when the customer already knows about the product, they tend to acquire a shorter decision process and compare limited number of brands (Schiffman et al., 2008)\textsuperscript{134}. 

3.4.4: Purchase Action
The next step is to make decision about the place and time of purchase. The consumer make decision on the basis of retailer’s reputation, location and convenience etc. Generally, people like to purchase from a nearby outlet for regular shopping but for a white good or an expensive purchase they don’t mind exploring the far away locations. After deciding about the time and outlet the actual purchase takes place. Again, at the time of actual purchase many other factors come into action and the chances of consumer distraction get increased.

In the opinion of Bruner and Pomazal (1988) \(^{53}\) a consumer makes purchase only after recognition of his/her need and find a solution to that need in the product. And to make an actual buy there need to be a well-defined problem. Then the final purchase is made on many considerations like store location, price of the product personal image of the outlet and variety etc. (Boone and Kurtz, 2006) \(^{21}\).

Kolter (1996) \(^{77}\) came up with five purchase sub division in his book Marketing Management. In actually performing the purchase action these are choice of the product, choice of a brand, choice of a dealer, choice of purchase time, and quantity of purchase. The consumer himself question ask questions as to which product to buy what is the intention of buying the product. Which all brands to look for. There is possibility that the consumer is ready to pay higher price for his/her preferred brand or the store of their choice to make purchase.

3.4.5: Post-Purchase Evaluation
Throughout the purchasing process the consumer experience a kind of satisfaction or dissatisfaction. The customer tires to evaluate his/her experience (in case of service purchase) or trial. Product meeting the expectation leads to customer satisfaction and vice versa. Therefore, customers generally evaluate the product before formation of expectations. Schiffman (2008) \(^{134}\). This evaluation results in one of the three conditions i.e. performance matching the expectations, performance exceeding the expectations
performance falling short of expectations. The level of dissatisfaction is the function of the size of the gap between the two (Kotler, 1996).  

After the purchase is made the process of post purchase evaluation starts. A positive evaluation leads to customer satisfaction whereas a negative evaluation means dissatisfaction with the purchased product. The level of satisfaction is directly related to the perceived performance of the product. Before the purchase only these expectations are being created in the mind of the customer and once he/she uses the product he/she start comparing the expected performance with the actual performance. If the two matches, the customer become satisfied and whereas the gap between the two leads to customer dissatisfaction with the product. Belk, R.W., (1988). The ill effect of such dissatisfaction is that the customer refrain from either buying the product in future or does not buy the product from that outlet. Further repercussion could be the spread of bad word of mouth by the consumer about the outlet or product.

3.5: Factors Affecting Consumer Buying Behaviour
There are various factors that have an impact on the consumer buying behaviour. These factors range from very personal to social and cultural.

3.5.1: Social Factors
Every individual belongs to some social group. His/her earlier learning and experience is the result of interaction with these groups. These social group could be close family neighbour’s colleagues or any other community an individual interacts with Boone and Kutz (2006). The member of a group gets influenced by the other members in the group and ultimately impact the purchase behaviour of an individual. These groups have their own values, attitude and behaviour that every member need to follow and obey thus it is observed that people generally takes decision on the basis of what their peer group members think and advice.
Social factors are the factors that pressurise the consumer from outside world. More specifically it is the other people who influence the decision on an individual. These are social
factors, these includes culture and subculture, social class and reference group (Belk, R.W., 1988). Cultural factors should be studied under three heads i.e. Culture subculture and social class (Durmaz and Jablonski, 2012).

3.5.2: Cultural Factors
Culture is the vital and inseparable part of a society that give a society its unique identity. One culture differs from other cultures in many ways. These differentiation in culture is the function of its values, language, rituals customers traditions and art facts that are transmitted from generation to generation. (Lamb, Hair and Daniel, 2011). Culture forms the behaviour of the person and also design its wants and desires.

Animals are driven by their instincts but human learn how to behave. In a social set up, a human child is raised under some core values perceptions and norms. He gets a chance to socialise and make friends here only he learns the social institutions like family and peer group. The child born in different cultural set up develops a unique habits and values of that culture. A child brought up in American culture is bound to adopt the values like Accomplishment and victory, freedom, individuality, freedom, etc (Pandey and Dixit, 2011).

Every culture has its defined structures: cultures are often inclusive. It requires all the components of culture to fit in the broader framework in a logical manner. Just like bowing heads is a part of quite a few cultures as a symbol of showing respect to others. Cultures are learned; It is learned with the kind of brought up one get the environment in which individual is kept and the exposed to. For instance, Indian society is more of formal where in public places and in offices people are supposed to wear office suit and formal dresses where as American society is more open and casual wear are very much acceptable in the offices and other public places. Failure to adhere to the norms of a culture can lead to various problems ranging from rejection from the peer group members to compulsion to leave the group. An American spy got caught by the
German army during the time of world war just because of the way in which he kept his fork and knife after having food. Cultures are static and dynamic both; It depends upon how quickly the culture adopts new ideas and ready to accept change. Some culture accepts fast changes while others are slow in accepting and adopting changes just like Arabian culture changed a little since 1950s where as American culture has adopted a whole lot of changes in the same time period (Perner, 2015)\textsuperscript{111}.

Subculture; Within the culture other smaller sub groups are formed on the basis of similar values and behaviour is called sub culture. These subcultures are very common in every culture, thus is important aspect of culture the marketers need to understand. (Durmaz, Çelik and Oruç, 2003)\textsuperscript{47}. Marketing research needs to give due importance to these subcultures for a simple reason that a proper analysis of subculture allows a marketer to find a new and good market segment to expand market. But the marketers need to understand that a particular subculture’s common belief and values deserve special attention or not, then only action should be taken. (Tyagi and Kumar, 2004)\textsuperscript{151}.

Subcultures are important from marketer’s point of view because it influences the buying behaviour of the customer and also is the representation of how the market communication is absorbed by the target customer. Some research found that in Canada French-speaking people more concentrate on the message source or the person/organisation giving the advertisement, whereas English speaking people in Canada are more focussed towards content of the advertisement (Smith, 2003)\textsuperscript{8}.

3.5.3:Social Class:
Every society is divided into social classes. These social classes are important to be studied by the marketers because the members of a social class behave in similar fashion. And it is extremely important for a marketer to identify these social classes and design the marketing activities catering to the needs of various social classes. Social classes are mainly determined on the basis of income of individuals in a society but there are some other parameters also on the basis of which social classes are being determined like wealth, educational status, occupation etc. (Shah, 2010)\textsuperscript{62}.
There are six classes in the social setup of America in US cities (W. Lloyd Warner, 1949)\textsuperscript{156} these are; the upper-upper, upper middle, upper lower-and lower-middle classes, working class and lower class. Class can be ranked on the basis of demographic variables (Boone and Kurz, 2010)\textsuperscript{21}. Engel et al. (1969)\textsuperscript{48} There are numerous examples of which prove that consumer behaviour is designed by the social class thus understanding social classes could be of great help to the marketers to predict consumer behaviour. More specifically social class is proven to be useful in the studies related to consumer preference of quality style and affordability in apparel home furnishing, white goods, durable products, automobiles most importantly use of credit cards. Social class is useful in identifying patterns in use of media, language, credibility of source and buying behaviour (Baker, Graham and Harker, 1998)\textsuperscript{12}.

3.5.4. Psychological Factors
Psychological factors are the internal to the consumer. He takes his decision about buying a product based on his values perceptions learning and motivations. These all internal forces put together are called psychological factors. (De Bono, K. G., 2000)\textsuperscript{31}

3.5.5 Personal Factors
Every individual is unique and possess its own set of values, personality and beliefs that form the attitude of the person and accordingly his behaviour is shaped. Everyone has its own desire and anxieties that influence individual's behaviour. This very understanding facilitates marketers to take help from the psychology as a body of knowledge and influence the customers at the emotional front. Each individual has its own unique personality and distinct psychology this is precisely the reason of different behaviour as depicted by different person in the market setup. Thus, personal characteristics has an impact of the buying behaviour and the decision making of an individual.

Thus, personality and self-concept are being studied by the marketers to predict the consumer behaviour for given goods and services (Armstrong and Kotler, 2008)\textsuperscript{75}. By
studying consumer behaviour, the sellers can foresee the way consumer is expected to behave in the market. Apart from personality and self-concept, the marketers are required to know the process of decision making of consumers and the way people buy and use the product.

According to S. Tara (2012), it is the individual’s specific features that are unique to him which make him different from others in the group. These features may be in form of his/her decision-making style, his/her likes and dislikes, interest and thinking patterns. Personal factors are sometimes so strong that the decision making entirely depends upon this factor and does not get influenced by age gender or other personal parameters. For example, some people like eating chocolate, this interest of theirs has nothing to do with their age, gender, qualification or any other factor.

There are certain aspects unique to an individual, that influence his purchase behaviour. These factors are demographic variables, lifestyle, and situational conditions factors (Bloch, P. H., Brunel, F. F., & Arnold, T. J., 2003).

3.6: Intimate Wear Purchase Behaviour

In the modern era designer intimate wear is no more a dominating sector of women only, now men have also increasing the market for fashion innerwear (Dholakia et al. 1995). In his study about the factors influencing the purchase behaviour of men’s innerwear products, Dholakia found that gender plays an important role in influencing men’s innerwear purchase. Though both male and female purchase innerwear but it was noticed that men generally buys inner wear for themselves whereas female usually buys it for others. The repeat buy of the same brand for men by a female could be the result of brand loyalty of male or the simply other factors like price, convenience or packaging. Male buyers are also likely to get influenced by the mentioned factors but their behaviour differ in different decision-making situations (Palo et al, 2005). Like the image on the packaging might appeal a female to buy the product but the same image may divert the purchase in case of male buyer. He conducted a study on the focus group of men and women to find the impact of packaging of men’s innerwear on
the purchase behaviour of the consumer. He divided the entire sample of individuals into two different categories of men and women. Palo’s findings of focus group study show that the picture of a male model on the packaging was perceived to be discouraging for some males which, in their opinion, is very revealing or does not suit them because of their age group. As they belong to a different age group.

On the contrary, women respondents liked the photograph on the packaging and revealed an opinion that they perceive that others will also look equally good in the innerwear. The same study also came out with the results that both male and female buyers tend to buy the same brand which they were already using for quite some time, they generally show brand loyalty and switch the brands only in case of unavailability of the brand at the outlet. Female group was found to be more interested in the colour print and texture of the innerwear. The women customers were also found to be more responding to the hanging and folded garments at the shelves because this is how they buy their own lingerie.

Men, on the other hand, were more interested in the shape of the garment and were found to be very specific about the product and generally hold set criteria for particular product. Male were found to have product based criteria such as stalk style or moisture absorbing quality. The buying behaviour of men and women behave in a specific manner depending upon the society they belong to.

Laroche (2003)\textsuperscript{87} in his research arrived at the conclusion that since childhood men and women receive a different kind of upbringing mainly because of social pressure. The pressure grooms the two genders in a different manner. As women is generally given a purposive training they are generally proved to be a better buyer moreover they also enjoy variety of products and experiences.

Hogg & Garrow, (2003)\textsuperscript{58}. Men were more heuristic in processing information and often miss the important clues in the advertisement in and are more self-focussed as oppose to women who are generally more aware and concern about her own needs as well as
the needs of others. Information processing is a heavy job for women simply because they are more involved in the buying process. Women rely on their intuitions and very subjective at the time of taking important decisions, this facilitate a woman to choose the product easily. For men experience serves as a confidence booster at the time of taking purchase decision and also help in evaluating the available alternatives and suggest the brand choice; (Laroche, 2003)\(^87\). The study also reveals that evaluating products is a difficult job for a woman as the like to have a gender deal of information available with them to take the decision. Thus, the experience of decision making differ from men to women.

Buying decision get influenced not only by the gender and personal factors of individuals but also get affected by the external environmental factors like political persuasion and also depending upon the income level of the buyer; Slama & Tashchian, (1985)\(^145\) conducted a study in which he studied the family collective buying decision making process in a high-class society. His study shows that the higher income people generally are liberal in their perspectives, and these families have more influence of women than of men in the purchase decision. Middle class families also have more influence of female members in the purchase decision making process, especially when the product under consideration is a household product. The study found that the lower income families practice equal participation of both the genders in the purchase decision making process. (Slama & Tashchian, 1985)\(^145\).

Slama suggests that younger people are more open minded and carries liberal beliefs thus in the families where the members are of below 35 years of age allows both the genders to equally participate in the decision-making process. Whereas the age group of 50 plus people there is a mix of liberal and orthodox purchase decision belief. Purchase decisions are also based on price and promotion of the product and this also get influenced by the gender. Females are found to be more price conscious than males. Mohamadou, Sukant, & Octavio, (2005)\(^49\). Apart from changing gender roles, pressure of time, level of self-awareness, value perception, increasing home oriented lifestyle are
few things that affect the consumer decision making process. (Harmon & Hill, 2003; Laroche, 2003)\textsuperscript{87}.

Wolin and Korgaonkar (2003)\textsuperscript{159} noticed that different gender behaves differently while using internet. He found that men generally buy entertainment and electronic items from online purchase sites and use the internet for functional purposes, whereas female mostly use internet for shopping. Thus, in case their choice of linger is not available on shop there are great chances that these ladies will shop it from internet. Pullins, Reid, and Plank (2004)\textsuperscript{124} tries to relate consumer perception about the salesmen credibility to gender. There was no significant relationship found by him. Thus, it was also concluded that the gender of salesmen does not matter to the consumer at the time of buying innerwear products. Both females and males were comfortable in buying innerwear products from the opposite gender. It is also worth noticing here that as more and more people are diverting towards online buying; the gender of the seller has become irrelevant.

The researches pointed out that women are more interested in trying the new innerwear products as compare to males; Sawhney, Mohanbir (2006)\textsuperscript{130}. Men and women showed a different level of involvement in the product purchase. The level of involvement in the product varies due to the reason that men generally purchase innerwear for themselves and they are in a better position to take the decision as they are aware of their own requirements. Till year 2000 60% of the men use to buy their own undergarments the figure rose to 80% by the year 2005. Whereas in case of women they buy both or themselves and for others.

Thus, they ought to have a different level of involvement than men. Many times, women buy innerwear for men and looks for various feature which sometimes she is also not aware of the needs fully. Women innerwear are generally found hanging at the shopping place and allows more visual and tactile appeal, which makes its obvious for them to admire colour and touch feel the fabric. Thus, at the time of buying men’s innerwear also, women look for the texture and colour of the product more than its fit;
Dittmar, Helga (1995). Earlier purchasing was assumed to be an activity performed by women of the family; Kacen (2000). With the passage of time the trend has changed and the products once exclusively meant for female are being bought by male, some such products are bleach cream, fairness cream, cleanser, toner etc other cosmetics. In the changing time the male body is also being used by the advertiser as a sex object which was earlier the case with female body.

Figure: 3. 2 David Beckham for Emporio Armani Underwear Ad Campaign
Source: https://www.thefashionisto.com/men-underwear-campaign-pictures/
Lowry (1997)\textsuperscript{89} This obsession is due to the increasing desire among men to look like a model in the innerwear they wear. Lowry says ... “Men are the new babes” Companies are more and more projecting innerwear not as a product but a seductive material to be used by men. (Figure 3.1, is one such advertisement of Emporio Armani Underwear) In the society there was always a fight between the two genders for superiority, and ladies, to show themselves equivalent to male? to men use to take pride in wearing men’s attire. In the same race few companies are concentrating on men being a general man not a hero or a sex object to connect more to the existing realistic customer. Calvin klein is one company who dared projecting common man its underwear advertisement. (see figure 3.2)

Now with the changing times men and women are treated equally and the intimate wear has also crossed the gender line where women are proudly wearing boy’s brief of Hanes and men in ‘g-strings’ and its now ok to see a man in (once considered feminine colour) pink floral print underwear of Ginch Gonch. Moreover, the product features that
used to be important for female to consider at the time of buying intimate wear has become equally important for men as well. But it is not established till now that these features serve as a parameter of purchase decision in men’s innerwear category.

Axelsson, Tatiana et al (2016)\textsuperscript{10} found that low a high ethnocentric consumer possesses similar attitude regarding underwear that are produce and bear a mark of Australia as well as Untied States. It was noticed that ethnocentric people as consumer thinks that locally made and branded innerwear are durable and easy care, cheaply prices and offer good colour variety and gives attractive prints and shapes and offers more fashionable look. These brands also give products suitable for an occasion and give an assortment of choice. Locally made but carrying foreign brand-named innerwear are being viewed by the consumer as easy to care and reasonably priced.

3.7: Women Innerwear Market and Consumer Behaviour:
The report by Daedal Research Lingerie Industry in India (2014- 19)\textsuperscript{30} revealed that in India women lingerie market is fast growing in India and has good scope of expansion this opens a door of franchising foreign brand and shows good opportunity for online marketing of innerwear products. There is an increasing demand for premium lingerie products the report suggest that this is mainly because of rising disposable income of Indians in the near past. Lingerie industry was having a turnover of $ 1.5 billion in the year 2011 which increased to $ 3 billion in the year 2015 showing a big leap of 100% increase in the turnover in short span of 5 years.

In views of Brakus J J et al (2009)\textsuperscript{23} consumer views the brand experience as a combination of sensations the brand can create, the feelings towards the brand, cognition and finally the response of the consumer in form of behaviours. These behaviours of consumer are the result of evocation made by the media mix of the product brand. Here the design packaging and environment in which consumer is living also has a role to play. In his study Brakus distinguished various consumer experiences and angles that forms a brand experience. The author constructed a four-dimensional scale which has sensory influencers, intellect, behavioural aspects as a scale to find the
brand experience of an individual. He found in six consecutive studies that customer satisfaction and brand loyalty is being indirectly affected by the brand experience. Thus, brand experience plays a major role in buying behaviour of the consumer. He found this scale to be valid and dependable and different from other measures used for brand evaluation. He suggests that consumer involvement in the brand, the level of attachment with the particular brand, the approach of the brand towards customer delight and the how the customer associate with the brand also are important in forming an opinion about the brand which finally get converted into buying behaviour of the consumer.

Sharma et al (2014)\textsuperscript{128} says that product advertisement has a major role to play in forming the consumer attitude towards a product brand in the modern world. These advertisement form alter perceptions of consumer who is a part of the society. He found a positive and strong correlation between advertisement viewing and perception formulation of an individual towards the product. He suggests that consumer get more affected because of product advertisement than his/her own perception about the product at the time of actual buying. This is because the perception, though is related but has a weak relationship with the buying behaviour.

Madni, Abdul Rehman et al (2016)\textsuperscript{94} conducted a study to find out the buying innerwear buying habits of female consumers in Pune city of India. He identified factors that are important for a woman to make her choice about a lingerie product brand. Apart from this his research also focused on the pattern and format in which this innerwear is bought. Which and Why a brand is preferred by a consumer. He also tries to find how a positive brand experience can be created. Who is the market leader in various categories of lingerie product? He found that the advertisement designs the perception in the minds of consumer and this perception finally converted into the behaviour by the consumer after evaluating the alternative brands available to choose from.

Malik et al (2014)\textsuperscript{96} also supports the study conducted by Sharma et al (2013)\textsuperscript{128} and agreed that advertisement influence consumer perception and ultimately the consumer
purchasing behaviour. He said that the factors that matters are the quality of the product and uniqueness that a product can offer. If these two factors are weak in an advertisement it cannot change the perception of the consumer thus it is vital for an advertiser to add these flavours to advertisement to form a positive perception about the product. He also emphasised on the punch line of the advertisement. As the punch line attracts the customer attention and is often the first interaction of consumer with the product. Figure 3.4 depicts one such advertisement being created by triumph

Figure: 3. 4: Women innerwear print advertisement
Source: Times of India, Pune times 12th March 2017

As per (Mintel statistics) with respect to the UK underwear market, which states that for men underwear is a part of dress and constitute fashion wear. Men use this as a part
of dress which is used to enhance his outerwear looks. But only recently women have started seeing innerwear as part of their dress which should be used properly to enhance her outer garment’s appearance. Thus, it also is a symbol of social status of a lady.

3.8: Generation Z Purchase Behaviour:
Though its not easy for the sellers to know the buying behaviour of this segment. But it is increasingly important to focus on this this segment. Generation Y plays a major role in the choice creation procedure of buying goods and services. To gain more clarity about the generation Y buying behaviour, Sullivan et al performed a study keeping fission involvement as a basic influencer on the purchasing behavior of Gen Y.

The study also focusses on perceived experiential value of the goods in the minds of customer which make them buy a apparel brand and product in particular. Purchase behavior of New Generation: The generations keep on changing from time to time, the young generation consumers always have been a topic of interest to the marketers. The buying power of new millennials is growing with the time, which makes them even more relevant for the marketers to tap this segment of consumers.

These new generation consumers are techno savvy and have greater purchasing power in form of credit cards which either they possess their own or get it from their parents. This generation also earn their pocket money from part times jobs, Baker (1998)\textsuperscript{12}. It has been experienced that this generation people spent major share of their income on buying apparels and beauty and cosmetics.

It is well established in the previous researches that social factors affecting the purchase behaviour of the customers. McKinney, Letecia et al (2004)\textsuperscript{97} with the intention of finding out the impact of certain social factors on clothing purchase behaviour and the purchase pattern. The study was focused on the back college going students. The study took into consideration 333 respondents from 2 Universities in United States.
They found that the store loyalty is created mostly because of social participation. There was not difference in the loyalty behaviour as shown by the group. Involvement in the social groups, social environment and in fashion trends, the benefit one looks for in an apparel. Mohamadou L Fadiga et al (2005) also conducted their study in United States.

Their study was about the growth of demand of apparel in American market and to point out the source of their demand. The study took demographics, region and features of a product as a basis. They identified that most of the demand so created for such products come from young generations living in posh locations of America.

The apparels that created good demand found to be from international brands and those which offer better quality. Goldsmith, Ronald E. (2005) stepped ahead and found the consumer behaviour of online apparel buyers. The study was conducted on 357 United States, college going people. The style inventory was used as a base for the study.

The study determined that There is a positive correlation with the online shopping of apparels and the brand consciousness. In other words online young shoppers were observed to be brand conscious. They were also fashion conscious and are self-indulgent for online shopping of clothing. These young chunk was found to be impulsive buyer and more interestingly these young buyers who buy online were mostly brand loyal also.

These are not price sensitive consumers. Wai Jin Lee et al (2013) conducted a study in Mexican college to discover the influence of generally accepted variables impacting consumer behaviour such as normative relational impact and brand awareness and variables that are unique to a brand such as emotional attachment with the brand and perception about the quality of brand on the actual buying of the product.
In contrast to Cowart’s findings the study on Maxican students the study found to have no association among the brands consciousness of the students and his/her purchase behaviour. Though brand emotions were found to have an influence on the buying behaviour of the young consumers. The perceived quality was seen by the consumer as a force that actually create a kind of pressure in the minds of consumers to take a positive decision about the brand.

Individual self-concept is something which has been investigated by Kumar, Archana et al (2009)\textsuperscript{81}, to discovered its direct and indirect effects on the variables that are specific to a product. The variables considered for the study were The need of consumer to appear unique and their personal clothing styles. The study also considered variables that are specific to a brand such as emotions attached with the brand and the perception about its quality in the minds of consumer.

He concluded that younger consumer does not feel very emotional towards a brand unless and until it really gives a powerful message though the brand perception plays a role the time of making the buying choice. The study identified that personal factors that are unique to individuals have a superior impact on the buying decision instead of other indirect factors.

Kaushal, Shailesh K. (2011)\textsuperscript{71} did a similar study in Lucknow teenagers, to find out the their purchase intention towards the fashion wear. For the study the researcher took a sample of 700 teenage students and were surveyed for their attitude towards fashion apparel purchase. Both exploratory and positive factor examination was employed to established the relationship among different variables.

**The Millenials:** Generation means a group of people which is based on their birth year. Thus the group shares similar believe, have similar thinking, have same type of attitude and behaviour (Pichler 1994)\textsuperscript{50} A great amount of importance has been given to generation studies in the this century and last century for a simple reason that every
generation has its own set of needs which they ask the marketers to fulfil for them. To start with let's understand what is Millennial generation.

In simple words millennials are people who were born between 1980 to 2000 they are said to have distinctive consciousness. In the year 2017 the oldest millennial is of 37 years and the youngest is of 17 years. Needless to say that in the years to come this generation is going to define the society operations, the social infrastructure will be designed by this community thus it is empirical to give due importance to them by the marketers. (DeChane 2014.)

Only one generation has been study in the present research has taken its base from the theory by generational theorist Mannheim, Mannheim has developed a full mechanism for the treatment of a generation. In the year 1923 he developed an idea of generation form social angle. He discovered that history has its influence on individual and ultimately on the generation formation.

He also focused on the impact of past happenings on the present generation of people, it appears that the theory has connections with cause and effect theory. Thus it will not be wrong to say that Millennials get influenced by the past generation and are also characterized by the previous generation and also from their history.

An analysis of this generation keeping this model as a base will allow oneself to assume that this new generation is the result of the set of movement and step by step progress made by their ancestors. As per the previous literature and Mannheim himself, A society is being constructed by the individuals in the society and on the other way individuals are formed based on the society they are born an brought up.

Thus there is a “dialectical relationship model” which means individual gets influenced by the society at the same time influence the society by his own doings. A historical situation can have a varied impact on different individuals and they may react
differently to the situation depending upon their social upbringing belonging to same generation Thus it is logical to stratify generations. (Tom, and Pilcher 1998.)\textsuperscript{152}

An in-depth study of millennial generation would be of great help to the marketers to plan their marketing strategies not only for a generation but also for the divides of the generation to be more relevant. Though the present study took a holistic approach to the generation, further study of sub groups would be highly beneficial to the marketers to plan their activities accordingly and to design the marketing channels and tools.

The study would be of utmost importance to the sellers but still a further in-depth study on the generation divide is highly recommended for further study. Various writers and organizations defined millennials differently, The Atlantic, most watched media channels web site defines millennials as someone who is born between 1982 and 1999 according to EliteDaily and ZeroHedge(2013)\textsuperscript{176} millennials are born between 1980-2000 their views are also supported by the report of The Case Foundation, the foundation published a report in the year 2015 bout the millennial “The 2015 Millennial Impact Report”; the report suggested a short period of time, the person born in this period is called millennial. i.e. 1980-1996 according to the organization. The New York Times suggested a time period of 1980-1996.

In view of Pew Research Centre, the time limit within which if a person in born can be called as millennial is 1980-2001 The research Centre has a separate wing for studies related to millennial. Forbs defined the time frame of 1980 to 1985, a very short span of time to be called as millennial. Many research articles defined millennials on different time frame but all agree to a roughly 1980 as the year the person born can be called as millennial.

The Centre for Information and Research on Civic Learning and Engagement used 1984 as a lower limit and 2004 as a upper limit of years in which millennial must have born. Keeping in view the above mentioned definition and time frame given by various
writers and organization, present study considered a time frame of 1980-2000 as mark years of millennial.

The approach is in confirmation with the views of Rosow (1978) who, in his research study “What is a Cohort and Why” discussed the problem of deciding the years of birth of individuals to mark it a new generation. In his opinion the fast moving time has increased the pace of change. And in this rapid changing society, it is really difficult to clearly demarcate different generations, they often overlaps.

Thus its always better to divide the generations on the basis of year of birth. e information throughout the thesis For the sake of simplicity in the entire thesis, millennial word is used to refer the entire demographic group belonging to the given years of birth. And to indicate an individual from this group, the word youth or young is being used.

**Millennials personality:** To have a general description of a generation is difficult but is a must to draw research results,. Thus life circumstances analysis can be of help. In other words a commonly experienced phenomena can be identified as a characteristics of a generation. Rosow (1978) On the basis of plethora of research on the topic chosen, the researcher collected information which can describe the millennial on the basis of personal traits and also the inherent features form the previous generation. The awareness about every topic and social issue among millennials is phenomenal.

They are very well connected and have a very strong network (OECD 2007). This is the generation that has a very small span of attention and quickly move from one topic to another they are not attentive and poses a casual attitude , Pew Research (2010).

It is not that this generation is insensitive to the social issues, it has been observed that during the time of this generation the non-profit organizations are flourishing and are becoming visible. The millennials are getting involved in such activities which shows that that they are caring, and engaging at both student and work life.
It's very clear that Millennials has redefined the voluntary engagement and actively taking part in such activities in a manner that gives a message that their involvement is a must for enhancement of their own interest area. Interestingly millennials are of the age where they are not too young to just ignore the problems and not too old to let it go.

They are at the stage where they are not getting influenced by the already set patterns of social thinking but for form their own and form a society of their own dreams. They are equipped with technology which is giving them voice to make people listen they are capable of reaching the right set of audience on a click. They are empowered they are self-organizers’, and are collaborative groups beyond traditional government setups.

They are ready to work with organisations which allows them their own space. They look for place where they are heard and given importance else they don’t mind quitting the organisation and follow their dreams. (The Case Foundation 2015.) Despite of being criticised on many fronts, Millennials are quite creativity and openly use their this skill in every sector, and area and also paving a way for Generation Y to get creative and to practice self-expression. Wasteful traditions are complete no to them. They are not ready to accept the unnecessary norms.

They are disillusioned but at the same time optimistic. Technological knowhow paired with self confidence is the key to their success. They want to bring real changes which are good for the society. They does not need any kind of affiliation with any institution to bring changes but believe in themselves to do so.

Pew Research Center (2010) Not accepting the hierarchal authority in the company is an example of being self driven individuals. They are ready to abandon any organisation, institution or society which stop them from gaining what they aim for. But it is also true that this zeal of young millennials is of limited use and may not be able to achieve success if it does not find likeminded community striving for change, Allis (2013) Millennials adopts both direct and indirect ways of attracting other millennials to join their band wagon.
Millennials being role model to others indirectly hit the target of attracting youth whereas though the peer group and networking they go for directly approaching the target audience. And off course the technology plays an obedient servant to them. Feldmann et al. (2015)\textsuperscript{164}. These millennials does not mind sharing their personal information with others unlike their predecessors.

In a survey conducted by Aimia Inc (2015)\textsuperscript{161} it was found that 62\% of the young people were ready to share their personal information on social media where’re as 80\% already have their profile on social media, As compare to only 41\% of the Baby Boomers who agreed to share their personal information on any social platform. They believe in quick exchange of information and demand quick transactions, this attitude lists them in the category of most impatient customers.

They want things to be transparent, be it the shopping or work place they need things to be shown clearly. Thus to gain confidence of this generation, the loyalty and quick and proper flow of information is a prerequisite. One cannot expect a long term relationship with millennial unless and until he/she ensure proper transparency in working. (Feldmann et al. (2013)\textsuperscript{164}, and Pew Research Center (2010)\textsuperscript{170} After a bitter experience of government as well as private sector failing their expectations of solving the pressing problem to them, they sort of taken the responsibility on their shoulders to bring change in the system.

They utilize their own networks to bring required change They does not want to get associated with some institute to initiate change but believe in their own leadership skills to bring about the change. This is their style of working that they want to bring their real change through doing the things on their won with complete transparency taking full authority of results. This is one of the examples of innovative approach to solving the problems by the new generation millennials.
They do not believe in any system but the work, Feldmann et al. (2015)\textsuperscript{164}

Why Millennials are important to marketers One of the major reasons of growing importance of millennials for the marketer is growing numbers of millennials. It constitute the biggest generation in US ever. Goldman Sachs (2012)\textsuperscript{169}. India also witnessing a huge population belonging to this generations.

This well connected generation is spread across the globe. The number of people belonging to this generation is so huge that it is next to impossible for any marketer to ignore it. Approx. 1.7 billion population of the world belongs to this generation Ferguson (2012)\textsuperscript{165}

The other reason of marketers giving due importance to millennials is the growing purchasing power of the youth. As per some estimate the youth spending power is close to $300 billion in the world, out of which a around $ 62.7 billion is not restricted. Apart from this the young adults are getting on an average $41 trillion worth ancestral properties as a result these young adults are looking to park their wealth in some investment opportunities. These millennials are spending on everything ranging from household items to real estate.

The marketers, if deliberately design their marketing plans can tap these young spenders. This is the generation that is going to lead and decide the future of the organisations in the time to come. The organisations which are spending on value creation and give due respect to the customer’s interest are will survive in the long run and gain from their investment.

(Case Foundation 2013, 14 and Millennial Impact Report 2015.) Another reason why marketers bother about millennials is their culture of setting trends. Though this reason is often overlooked and is not accepted as fact by the businesses now,(US Chamber of Commerce Foundation 2012). Undoubtedly the millennials with purchasing attitude, possess their own set of unique features.
They are not only buying products of their own choice but also making others aware about the product and thereby setting trends. They are not only making others buy but also nurturing the habits of buying among their previous generation. The information spreading and dissemination of knowledge in promote the millennials in the globalised world convert the trends spread by the millennials into habits and behaviours of other generations.

The trends so set by the millennials need an in-depth study by the marketers to make their marketing pitch more appropriate and effective. Pilcher (1994)\(^{171}\). With the increased reach of millennials to other generations and with the surge in comfort level of older generations with technology, the aspirations of millennials which are not limited to this generation only will soon become the aspiration of the greater number of individuals belonging to other generations also Forbes states (2014b)\(^{167}\).

This new breed of customers’ demands a unique method of marketing to them and also demands modern business models. Organisation cannot afford to have marketing just as a single department in the organisation just like finance department and HR department rather they have to serve the customer from the core of their business and make customer realise it. It should also have its ethical angle developed.

As per need of the hour many novel business models came into existence. These new models give more emphasis on the core values of the organisation like social responsibility, environmental responsibility, cause based products, sustainable development etc. Arnold (2010)\(^{163}\) and Polizzotto (2015)\(^{172}\).The new generation is very well connected, thus it is empirical to offer them the product in their way.

The marketers need to innovate marketing tools and channels and integrate them. The marketing communication should be proper. The complex nature of marketing communicating which include many media and methods by any given means to any stakeholder should be made more simpler and effective. Thus is advisable to maintain proper marketing channels for the appropriate and timely communication of the message to the buyer which is key to success in this well connected world. The
Communication channels transfer the given message keeping in mind the final objective of the communication clear i.e. making the customer generally purchase the product. These tools are basically used to make an effective communication. The communication includes various methods techniques and promotional materials used for market penetration. Marketing research is one of the commonly used tool to get basic knowledge about the market and customers.

At the same time it is utmost important to keep the tools as per the requirements and keeping the end customer in mind. Similarly it is also very important to keep an eye on social tendencies of the demographic location so as to make proper use of the tool used. “Influences on the buying behavior of purchasing commercial housing in Nanning City of Guangxi Province, China; the researcher Qiuxue Luo and Paul TJ James (2013) have the purpose of the exploration was to study the influence of following objectives on customer buying behavior on buying commercial houses,

i) external objects like culture, government policies, marketing activities and reference groups,

ii) internal objects such as perception, attitudes, learning, motivation and emotions,

iii) self-concept and lifestyle,

iv) decision making process of buyers.

(Jain, Varsha, 2014) Generation Z is known for its digital expertise and they are modern consumers who relish a different taste hold their own personal choice and opinion, they believe in their own attitude and behaviour accordingly. They also differ in perception from other previous generations. It is very interesting as well as important for marketers to know what they play and how they play get mingled with their close groups, what brands they admire and what they demand. This generation is very fashion conscious. Generally, believe in buying high end products and are very brand conscious especially when it comes to buying apparels. Jain’s study explained the driving elements of purchase behaviour of luxury apparels by the new generation. His study recommended the marketers to be more innovative and unique in approach to grab this new market segment. The marketer needs to get engaged with this generation
not only at point of purchase and through their media mix but also at the digital platforms where these people are always connected.

Stacy Wood identified four likely trends which can capture the response of the new generation consumers
1) Innovative approach
2) Emphasise on convenience,
3) A secure feeling
4) An inclination towards diversion.

Figure: 3.5: Generation Z consumer purchase behaviour
Dongjin Li et al (2009) investigated the consumer attitude towards money and how this attitude form or shape or compel a young consumer to buy. Dongjin conducted his study on 303 young individuals attending undergraduate college in the city of Tianjin and Ningbo, which constitute the major cities of China. The study was a questionnaire survey which found that the attitude towards money is the basic factor that affect the Chinese consumers profoundly and also create a compulsive buying habit among young consumers. They also concluded that it equally affects male and female consumers whereas power and prestige is found to have more impact on male buyers then in female buyers similarly he also found that male buyers get more affected by the quality of the product in comparison to their female counterparts.

Yingjiao Xu, (2008) also conducted a similar study to find the tendency of compulsive buying among youth but his study concentrated on the psychological and motivation of the consumer. He stepped further more to investigate the compulsive buying behaviour of young consumers and investigated the impact of public self-consciousness. As the materialism is something which is very common among youth he also tried to relate materialism with compulsive buying. For study he chose Mid-Western university and did a questionnaire survey among University students. He employed structural equation modelling to test the hypothesis and checked the questionnaire validity and reliability with factor analyses. His study results confirmed the strong cause and effect relationship between materialism and compulsive buying tendency among youth. It was also established through his study that public self-consciousness also leads to the tendency of compulsive buying in young consumers. This public self-consciousness and tendency of youth to make a compulsive purchase was mediated by materialism.

3.9: Role of Demographics in Consumer Behaviour:
Sunil Agrawal (2014) in his research. “A Study of Consumer Behavior at the time of buying of Fast Moving Consumer Goods Product in M. P.”, has carried out the research work with an object to study the demographic difference in consumer behavior about the population in M. P. in relation to buy the FMCG products.
It has been found that if the firm could thoroughly understand the needs of customers then only they can satisfy the customers. To achieve this object a survey has been conducted across some part of Madhya Pradesh. The findings got that the factors of branded product in the market were influencing on consumer behavior.

The study of consumer behavior is very essential for all companies. There are various critical and various different activities are involved. The comprehensive study of such activities will be helpful for companies for their economic success and time saving.

The research of Sunil Agrawal (2014) concentrated on the population of M.P. concluded that MP people are more brand conscious where as in a similar type of research which is conducted by K. Vasanthi Kumari, G. Venugopalan (2012) on the rural consumer suggests that there lies difference in rural market and urban market consumer behaviour. In the research entitled : “Impact of Rural Consumer Purchase Behavior to Ready-To-Eat Food Market”, the researchers have focused on mainly FMCG rural markets. Nowadays, rural market is developing by size, growth rates etc. In last year, FMCG market had grown by 23% and consumer durables by 15% in rural India.

Due to increase in literacy level, standard of living, media and improved transport facilities people believe on FMCG products. As a result of that, ready to eat products are capturing the rural market. This study highlights the factors like potential of ready to eat food products, reasons for improvement of business, rural RTE market contribution to All India Market, which influencing consumer buying behavior of rural market. The researchers also suggested that the promotional activities need to improve, to suit the expectations of the RTE rural market by using van campaigns, films, mouth publicity, colorful wall paintings etc. Not only India and China, but also at international level a lot of debates and discussions have been going on as to whether the systems and
processes of rural market is different from that of urban one; whether there exists a significance difference between rural marketing strategy and urban marketing strategy and also many more relevant issues and challenges have been the points of attention of academics and management practitioners too. Demographics does matters at the when it comes to buying the product, at the same time form where the consumer is buying the product may also have some importance.

3.10: Consumer Behaviour as per Place of Purchase:
In the research entitled: “Consumer Behavior at Malls: A Case Study”, the researchers Dr. Suresh Reddy, Jakka, Sita Ramanjaneyulu Mantha, (2013) attempted to understand the behavior of customers and their preferences while purchasing the goods from the shopping malls at Hyderabad and Secunderabad. Currently shopping malls are increasing very fast in a central part of urban area and these malls attracts many people, but are not able to convert in purchases. Hence, the mall management needs to know the consumer's behavior to rise their revenue and profits. A sample of 100 customers (20 customers from each mall of total 5 shopping malls) has been taken by using a convenience sampling method for data collection.

A standard questionnaire has been prepared and data has been analyzed by using the appropriate statistical tools like mean, chi-square test etc. Further, researchers stated that nowadays retailing sector become a cash cow for many big organizations. The recent central government decision is permitting Foreign Direct Investment (FDI) in retail sector made many of the multinationals to think of Indian retailing sector. Hence, in the changing scenario, it is the challenge for all mall management to retain the customer and increase the new customers.

For this purpose, mall management needs to understand customer's interest in products and services. They must adopt new strategies and provide the services accordingly.
Researchers further suggested that malls can adopt win-win strategy like co-operation. It’s a business strategy which is combination of collaboration and rivalry so that it will be beneficial for business competitors when they work collectively. Dr. Suresh Reddy Jakka, Sita Ramanjaneyulu Mantha (2013) \(^{138}\) talked about mall consumer behaviour where as Gianie Abdu and Purwanto (2013) \(^{53}\) conducted the research to find out the consumer behaviour in convenience stores, in the research entitled: “Analysis of Consumer Behavior Touching Consumer Readiness to Buy from 7-Eleven Convenience Store”, the researchers Gianie Abdu and Purwanto has carried out the study of 110 of 150, 45 average population from Jatiwaringin, Jakarta to establish the relation among consumer behavior variables such as cultural factor, social factor, personal factor and psychological factors to the customer readiness to buy a product from 7-Eleven convenience stores. Quantitative analysis has been used. It has been noticed that some variables that found to have a relationship but not affecting the readiness to buy a product.

Social factor is one of the factors / variables which is more affecting on the consumer inclination to buy. According to the analysis and interpretation, the findings are as follows: Jakarta is diverse country in Asia so cultural factors may seem diverse and people are living together in difference. Hence, the cultural factor is not that much significant in regard to customer’s inclination to buy in 7-Eleven. The social factors have a great significance in regard to the customer’s willingness to buy in consideration to their social condition. In Jakarta, customers are willing to buy expensive product because they want to fulfill their social needs.? Personal factors have also a relation with readiness to buy the product but don’t have an important effect. There is no any age limit for the customers when they are coming to have a hangout as well as 7-Eleven’s lounge that means 7-eleven convenience stores provide a product for all age group and their life cycle.? Psychological factors like customer’s motivation, perception, belief and experience towards the product influence on the customer’s willingness to buy.
It has been also experienced that the customer has their own perception and they inspire to buy product from 7-eleven as associate to other convenience stores. The researcher in the study tried to test the customer’s willingness to buy from 7-eleven by using several variables. Out of these variables, social factors are the most leading factors that influence and giving an important relationship to the customers’ willingness to buy.

Anna-Maria Saarela (2014) study the consumer behaviour in the supermarket environment in her thesis, “Change of behavior while picking food items in a supermarket setting after reminding consumers regarding weight management” The research was carried out with an objective to explore how the behavior of consumers altered at the time of selecting food 46 products in supermarket in regard to the awareness of weight management.

This research is carried out from the viewpoint of selection criteria, reading of package labels, nutritional value of the items picked and time spent on picking a product. 36 consumers were enlisted from a sample of 367 super market customers. A shopping list of 11 food categories were given and asked to think about a product from each class usually they buy and an item they will use for weight management.

The data were gathered through interviews and verbal analysis. The researcher observed that the customer’s behavior changed radically after they tole regarding weight management. Generally, consumers do not think about nutritional issues or read package labels while choosing food products regularly but when the motivation of weight management is awakened by reminding consumers. It has a noteworthy impact on their food choice behavior.

In the first go, taste and acquaintance were the key food choice criteria while in later
selection, fat content, nutritional value of the products and intentionally analysis of package labels have been focused, time also increased while selecting product. It has been revealed that, only by reminding consumers regarding weight management, there was an important impact on their food selection behavior.

Marketing communication should be developed which quickly and easily promotes consumers’ awareness of healthy food in super markets. In view of the social context, the improved nutritional value a product offers benefits the welfare of consumer and society, as well as improving society’s economy in the long run by decreasing the costs of health care.

Dr. Kalpana Agrawal (2014) in her thesis entitled: “Growing Mall Buying Behavior: An empirical Study of Indore” examines the impact of demographic variables of customers on shopping convenience and shopping behavior in malls in Indore city. The shopping malls are flourishing day by day. Compared to traditional markets, shopping malls are contributing in economic and social level more significantly. Shopping malls attract customers because in shopping mall people can get leisure time for selection and they can also enjoy recreational means of shopping. In this study, only two demographic factors were taken i.e. age and gender.

As a result of this research, it is found that the age and gender interaction of shoppers makes an alteration on perception of customers for shopping convenience and shopping behavior in malls. Age had significant effect and gender did not have significant effect on the mall buying behavior. The youngsters enjoy the mall place where they can spend leisure time, use various facilities such as sit, rest, eat food, entertainment, clean toilets, smoking areas, etc. Due to this, the organized sector of retail industry will grow rapidly.

This has also found that 24% of the respondents shop from malls, 8% from local market and 68% from both. The researcher concludes that organized retailing in Indore is
surely poised for a take-off and will provide many pleasant experiences to people with different demographics. Many researches were conducted on different market setups and on different products, if the place of purchase really matters, one also need to understand how the consumer behaves while purchasing products in online market.

3.11: Research Gap

Generation Z consumer differ from their previous generation consumers in many ways, they are more brand conscious, they are techno savvy, they are independent and have compulsive buying tendencies. It is because the nature of generation Z market is different from that Generation Y market. (Jain, Varsha, 2014)64. Generation Z customer differ in perception thus require specific attention on the field of study. The studies which are done in the field of fashion and luxury products also has touched the nature of customers’ desired value change and related contextual conditions, Margee Hume (2013)60 and post purchase customer satisfaction with these luxury products. Wolin and Korgaonkar (2003)158 the genders behave differently and they also respond to the advertisement according to their own perception.

Hosiery innerwear marketers needs to understand which factor they should focus on to so that they will be able to develop a more efficient communication strategy; Johnston and Bonoma (1981)67 Many researches have been conducted for apparel in various countries but the researches concentrating on the innerwear are very limited and lacks require depth. The researches which are focusing on innerwear consumer behaviour are not conducted in Indian scenario. India is a country having various sociocultural aspect require a unique study which can be utilised by the marketers in India a position their product in the diverse and unique market of the country. Not only this the Men and women behave differently while buying intimate wear. Thus, it is crucial to study this difference buying behaviour because of the gender differences.

More over various studies found in the literature review has touched upon the gender issue but has not talked about the age factor. The age being a deciding variable needs to be studied in detail to arrive at a workable solution. As with the age the preferences
changes. Furthermore, the upcoming generation which is popularly known as generation Z has joined the buying population of the country. Thus, it makes sense to study this new addition to the consumer category.

Brand plays a major role in forming perception about brand of a product but has not been studied in detail about the Indian consumer approach and impact of brand name on the final purchase of the product.

Thus, present study proposes to study the above-mentioned gap in the already existing literature, and tries to find out the role, gender plays in forming the buying behaviour of the customer. The study also establishes the relationship between the brand name and purchase behaviour of the customer. The study also finds the impact of age on the buying behaviour of customer toward inner wear products.