CHAPTER 9
SUMMARY AND CONCLUSION

The basic question this research addresses is how do consumers choose among a large number of alternatives? To analyse this, five steps of consumer decision-making are examined: 1) From where do consumers get knowledge of various alternatives? 2) How various determinants of information search influence the information search behaviour of consumers? 3) How do consumers choose brand? 4) Why do they repeat purchase a brand? 5) Why do they switch to another brand? In the present study, the analysis is made in the context of fast moving consumer goods (FMCG) in the Indian scenario. Various managerial implications are suggested to marketing managers to retain the consumers.

OBJECTIVES

The overall objective of this study is to evaluate the consumer choice process for FMCG products. In order to accomplish this broad objective, the following sub-objectives are studied:

1. To examine the sources of information influencing the consumer choice process while buying FMCG products.
2. To determine the influence of various determinants of information search on amount of information search made by consumer.
3. To examine the varying usage of sources of information among the three groups of respondents segmented on the basis of involvement.
4. To discuss the role of marketing mix variables, brand specific attributes and demographic traits in brand choice behaviour of the consumers.
5. To identify the determinants of repeat purchase behaviour of the consumers.
6. To find the varying effect of value for money, brand familiarity, brand trust and satisfaction on loyalty to identify the factor bringing more variation in loyalty.
7. To identify the reasons of switching brands amongst the consumers.

8. To determine the overall choice process of consumers and to find a link between information search behaviour and loyalty process of the consumers.

**METHODOLOGY**

To achieve the objectives of the study, research is carried out in the major cities of Punjab. A field survey is conducted in northern part of the country covering Amritsar (27%), Jalandhar (24%), Ludhiana (26%) and Chandigarh (23%). A sample of 414 respondents is selected on the basis of judgement cum convenience sampling. As far as possible, the respondents were approached in the market place outside the major shopping centres of the four cities. They were requested to participate in the ‘not for profit’ survey relating to the FMCG products. If they agreed, they were asked to fill the questionnaire. Due care was taken to give appropriate representation to gender and age. Finally, 383 questionnaires have been used in the analysis. Biased and incomplete questionnaires have been removed from the study. Finally, 383 questionnaires are used in the analysis. Biased and incomplete questionnaires are removed from the study. Appropriate representation is given to various demographic traits like age, gender, marital status, education, occupation and income. Two products belonging to FMCG category is selected that is, toothpaste and packaged tea. Data is collected with the help of non-disguised and structured questionnaire.

The questionnaire consists of questions relating to brand usage, brand intention, time since brand is being used, reasons of switching, influence of sources of information, total amount of information search, determinants of information search, response towards marketing mix variables while purchasing brand, response towards brand-specific attributes, determinants of repeat purchase. The respondents are asked to rate these statements on seven-point Likert scale.

Multi-scale items for each of the constructs mentioned above are borrowed from the previous research. However, as these scale items have been used in context of different products and environments (country), thus, validity and reliability of items is also checked. Reliability is checked with the help of coefficient alpha. Validity of scale
items is checked through content validity, construct validity, convergent validity and discriminant validity.

To have accurate and reliable results, quantitative approach is used for analysing. Models are built for each step of consumer choice process and estimated accordingly. An influence of sources of information is analysed with the help of weighted average score method. To find the relationship between information search behaviour and determinants of information, multiple regression is used. Further on, varying usage of sources of information among the three groups of respondents segmented on the basis of involvement that is, low, medium and high is analysed through z-score, one-way ANOVA and correspondence analysis. In order to analyse choice decision, repeat purchase probability and switching behaviour, binary logit is used. The varying effect of value for money, brand familiarity, brand trust and satisfaction on loyalty is found with the help of step-wise regression method. Further on, to draw an overall choice model and to discover a link between information search efforts and loyalty behaviour, structural equation modelling is used.

SALIENT FINDINGS OF THE STUDY
The major findings of the study are as follows.

Influence of Sources of Information on Information Search Behaviour
In order to determine the influence of sources of information, the various sources examined are: 1) TV advertisements, 2) radio advertisements, 3) newspaper, magazine advertisements, 4) past experience 5) manufacturer’s pamphlets inserted in newspapers 6) salesperson and shopkeeper’s advice 7) friends and family’s advice, 8) window shopping through store visits, 9) manufacturer’s websites, 10) point of purchase advertisement, 11) advertisement in public transports i.e. buses, railways, 12) cinema advertisements, 13) road side bill boards/hoardings, 14) direct mail, 15) Internet. Weighted average score is used to determine the influence. No major differences are observed in the usage of sources of information between toothpaste and packaged tea. For both the products, TV advertisement is the most influencing source of information and thus ranked as one, TV
Advertisements possess the capability to demonstrate a product in use, and especially in case of products such as tea and toothpaste, individuals are able to see and hear a product being used, identify with the product’s users, and imagine using the product. Past experience with the product is equally important for the consumers of toothpaste as well as packaged tea while taking buying decision. Positive word of mouth (WOM) spread through friends and family and salesman, point of purchase (POP) advertisement, window shopping through store visits, newspaper, magazine advertisements, manufacturer’s pamphlets and websites, roadside bill boards/hoardings also influences the purchase decision. However advertisement in public transport i.e. buses, railways, cinema and radio advertisements, Internet and direct mails less attract the consumers.

Examining Information Search Behaviour and Varying Usage of Sources of Information among Three Involvement Groups

Marketing managers wish that their brand should be in the purchase list of the consumer. This is possible only if the consumer is informed about such alternatives. Once he/she is informed about the existence of the alternatives, his/her chance of considering that alternative can increase on the next purchase occasion. Thus providing appropriate information to the consumers is a difficult task. In this study, total information search is taken as simply the summation of information obtained from each of the sources of information viz., TV advertisements; radio advertisements; newspaper, magazine advertisements; past experience; manufacturer’s pamphlets inserted in newspapers; salesperson and shopkeeper’s advice; friends and family’s advice; window shopping through store visits; manufacturer’s websites; point of purchase advertisement; advertisement in public transports i.e. buses, railways; cinema advertisements; road side bill boards/hoardings; and Internet to determine the extent of information search made by consumers.

Twenty one statements are identified from prior literature relating to the determinants of information search and satisfaction. Further, these statements are factor analysed. Rotated component matrix with varimax rotation is used to extract factors appropriate for examining the amount of information search. The analysis reveals the
presence of four components in which all variables showed strong loading greater than 0.5, which is above the recommended level (Hair et al. 2005). Each component is assigned an appropriate name which is based on prior literature. These components are labelled as product class knowledge, product class involvement, benefits of search and satisfaction. Other factors which are assumed to influence the information search behaviour are time since the brand is being used, gender, age, marital status, education and income. Time since the brand is being used carries the value of 1, 2, 3 and 4 based on the time since the consumer is using the brand. Gender and marital status are taken as dummy variable. Age is a continuous variable. Education and income are categorical variables.

Multiple regression is used to analyse the results. The model constitutes good $R^2$ confirming good model fit. All the above stated variables are also found to be significant and have signs as expected except education which has negative sign meaning thereby that increase in education level of the consumers decreases the urge for making more information search where as on the basis of past literature, it is hypothesised that increase in education leads towards more information search.

In case of toothpaste, the most significant variable affecting information search behaviour is product class involvement. The more the involvement with the product, more is the search for information whereas experience of the consumers is the least influencing factor in determining extent of information search as it has the least coefficient value. In case of packaged tea, age influences information search the most with the highest coefficient value and product class knowledge has least influence on the extent of information search.

The various variables analysed in the study to determine the extent of information search carry positive as well as negative signs. Results revealed that product class involvement and benefits of search have positive signs of coefficient which means that if a consumer is more involved and perceives more benefits from search, he/she conducts more information search. Whereas more product class knowledge reduces the information search efforts. Further on, information search decreases if the consumer is using the brand since a long time and he/she is satisfied with the brand.
A relationship of demographics and amount of information search reveals that females, 18-30 years of age respondents, unmarried, more educated, high income earners conduct more search for information.

Further on, in order to determine the varying usage of information sources by the consumers who have different levels of involvement, various sources of information are studied. The various information sources examined are past experience; friends and family’s advice; TV advertisements; point of purchase advertisement; newspaper, magazine advertisements; window shopping through store visits; manufacturer’s pamphlets inserted in newspapers; salesperson and shopkeeper’s advice; advertisement in public transports i.e. buses, railways, road side bill boards/hoardings; radio advertisements; cinema advertisements; manufacturer’s websites; and Internet. Respondents are to state on seven-point likert scale to which extent these sources of information influence their purchase decision. The seven-point likert scale is 1) Strongly influenced, 2) Influenced, 3) Influenced somewhat, 4) Neutral, 5) Not influenced somewhat, 6) Not influenced, 7) Strongly not influenced. These seven point Likert scale are converted into values of 7, 6, 5, 4, 3, 2 and 1 respectively for the purpose of analysis.

Level of involvement of the consumers is evaluated on the scale of product class involvement, using five multi-scale items out of which one statement is already deleted because of less value of coefficient alpha.

Further on consumers are segmented on the basis of Z-score of product class involvement (PCI) which is calculated by combining the four items of the construct. After calculating Z-score, frequency distribution of Z-score is calculated. As per frequency distribution score, Z-score of total 383 respondents is divided into three groups, each representing 33.3% of the total. Thus the three groups are low (n=127), medium (n=128), high (n=128).

Further on, mean value of score value assigned by the respondents to each source of information is calculated for each group of product class involvement. These mean values are then ranked to identify the source of information more often used by each group. The one-way ANOVA (F-test) performed on the score values of sources of information for each group of product class involvement depicts the varying usage of
information sources.

Results depict that in case of toothpaste, low involvement group relies more on manufacturer’s pamphlets inserted in the newspapers; manufacturer’s websites; point of purchase advertisements and cinema advertisements. Medium involved groups assign higher ranking to radio advertisements and Internet whereas high involvement consumers provide higher rankings to websites and cinema advertisements.

In case of packaged tea, low involved consumers give high rank to radio advertisements; newspaper and magazine advertisements; manufacturer’s pamphlets inserted in newspaper; salesperson and shopkeeper’s advice and manufacturer’s websites. Medium involved consumers allocate higher ranks to friends and family advice; window shopping through store visits; advertisement in public transports i.e. buses, railways and Internet. On the other hand, high involved consumers give high ranks to manufacturer’s websites and point of purchase advertisement.

Finally correspondence analysis is performed to understand the link between usage of sources of information between three segmented groups. Correspondence analysis shows that in case of toothpaste, low involvement group uses mainly cinema advertisements; middle involvement groups use manufacturer’s pamphlets inserted in newspapers, window shopping through store visits and road side bill boards/hoardings. On the other hand, high involvement group concentrate on manufacturer’s websites, advertisement in public transport i.e. buses, railways and point of purchase advertisements.

In case of packaged tea, low involvement group uses TV advertisements, salesperson and shopkeeper’s advice, manufacturer’s website; manufacturer’s pamphlets inserted in newspapers and road side bill boards/hoardings. Medium involved group uses past experience, advertisement in public transport i.e. buses, railways and friends and family advice. High involvement group uses window shopping through store visits, point of purchase advertisements and cinema advertisements as sources of information.
Brand Choice Behaviour

Brand choice behaviour of the consumers is analysed for toothpaste and packaged tea. The probability of buying the most preferred brand is calculated. Most preferred brand is that brand which has been purchased mostly as stated by the consumers of this study. Thus, the brand which has having the largest share is regarded as most preferred brand. The behaviour is analysed for various brand-specific attributes, marketing mix variables and demographic traits. Brand-specific attributes are related to the particular brand of toothpaste/packaged tea being used. Seven attributes are used in case of toothpaste and five are used in case of packaged tea. These attributes are factor analysed which resulted in only one factor for toothpaste as well as packaged tea. Factor score of this variable is used for further analysis.

Marketing mix variables examined are discount, free gifts, feature advertisement, celebrity advertisement and store display. Discount is measured by asking the respondents, ‘The present brand of toothpaste when purchased was available on discount’. For measuring free gifts, respondents were asked, ‘The present brand of toothpaste when purchased, offered some free gifts etc.’ To measure feature advertisements, respondents were asked, ‘The present brand of toothpaste when purchased was feature advertised (the attributes of the product were advertised’. Celebrity advertisement was measured by asking, ‘I purchased the present brand of toothpaste because some celebrity advertised it’. Store display is measured by asking, ‘The present brand of toothpaste when purchased was on display (prominently placed in store)’

In all the above mentioned questions, respondents are asked the condition of marketing mix variables (discount, free gifts, feature advertisement, celebrity advertisement and store display) one by one at the time of purchase of the brand. The value of the variable is taken as 1 if it is present at the time of purchase and 0 otherwise. If the respondent has purchased the brand at a ‘discount’ it has been allotted a value of 1, and 0 otherwise. Further if the respondent has purchased that brand which offers certain free gift with it then the variable ‘free gifts’ have a value of 1, otherwise 0. If according to the respondent, the brand is ‘feature advertised’, its value is 1, 0 otherwise. If the brand is endorsed by some celebrity, its value is 1, 0 otherwise. Lastly if the respondent has
purchased the brand because the brand is prominently displayed in the store, its value is 1, otherwise 0.

The demographic traits examined are gender, age, marital status, education and income of the consumers. Dummy value of demographic variables is used for the analysis. Binary logit model is used to analyse the results.

Results depict that discount has negative relation with the probability of buying the most preferred brand. As the discount offered by brand increases, consumers show less interest in buying that brand. More features advertisement in the brand increases the chance of buying that brand. Among the marketing mix variables, in case of toothpaste, free gifts, celebrity advertisement and store display do not play a significant role in brand choice decision whereas in case of packaged tea, free gifts, feature advertisement, celebrity advertisement do not have any significant role in brand choice decision.

While examining demographics, it is observed that income and education have no significant value of coefficient in case of toothpaste whereas in case of packaged tea, gender and marital status are not significant. In case of toothpaste, male, married, 31 years and above age respondents and high-income earners are the buyers of most preferred brand. Whereas in case of packaged tea, 31 years and above age respondents, high-income earners and more educated choose the most preferred brand.

**Examining Loyalty Behaviour and Reasons of Switching**

Consumer’s probability of buying the same brand on the next purchase occasion, which has been purchased previously, is examined for both the product categories. Repeat purchase is measured as a dummy variable. Determinants of repeat purchase analysed in the study are value for money, brand trust, brand familiarity, satisfaction with the previous brand, gender, age, marital status, education and income. Value for money, brand trust, brand familiarity and satisfaction are multi-scale items. Gender and marital status are taken as dummy variable. Age is a continuous variable. Education and income are categorical variables. Binary logit model is framed to depict the results.
In case of toothpaste, value for money most influences the purchase decision. It has a positive coefficient value which means that if the consumers are satisfied on the grounds of value for money, they are more willing to buy that brand on the next purchase occasion. In case of packaged tea, satisfaction is the major variable affecting repeat purchase decision. It also has a positive value which means if the consumers are satisfied with their previous purchase, they are more willing to buy the same brand on the next purchase occasion.

Further, three constructs that is, value for money, brand trust and brand familiarity, have positive values which means consumers who give high scores to these variables are more probable to make repeat purchase. Satisfaction with the previous purchase is also a positive determinant of repeat purchase. Gender and marital status do not affect the repeat purchase behaviour. Age and education influence the consumers to buy the previous brand. Income and repeat purchase have inverse relation meaning thereby high income earners make less repeat purchase.

Further, relationship of value for money, brand familiarity, brand trust, satisfaction and loyalty is analysed with the help of stepwise regression method. In stepwise regression method, value for money is used as the predictor variable. Other variables that is, brand trust; brand familiarity and satisfaction are introduced step by step to determine the influence of each variable on $R^2$. The main aim is to observe whether $R^2$ changes (increases or decreases) with the introduction of a new variable. Since our aim is to achieve highest $R^2$ with the help of least number of variables, thus this analysis helps in determining the variable that has least/no role in influencing loyalty behaviour and hence may be deleted.

In this analysis, satisfaction contributes more towards influencing customer loyalty but satisfaction is enhanced by the presence of value for money in the overall equation. It is found that if a brand delivers on value for money, the consumer is satisfied. Further in case of FMCG products, brand familiarity least influences loyalty. Consumers remain loyal to that brand from which they derive full value for the prices they have paid (value for money), the brand they trust and the brand with which they are satisfied. Thus it can be concluded that brand familiarity has the least role in influencing loyalty though
there is no doubt that brand familiarity is the starting stage in maintaining loyalty. But it seems from the results of this chapter that when the consumers start using a brand, or they develop trust in brand, brand familiarity takes the back stage.

Further on, the various reasons of switching examined are price, advertisement, variety-seeking, word of mouth (WOM), non-availability and quality. Respondents are asked to rate these reasons on seven-point Likert scale on the basis of their agreement for being the reason for switching. Binary logit model reveals that price; advertisement, variety seeking, WOM and quality significantly influenced switching behaviour of the consumers for toothpaste as well as for packaged tea. Non availability of brand did not have any significant role in switching behaviour. The main reason for brand switching is the quality of new brand. As consumers find that a new brand is of better quality, their likelihood of switching increases. Next reason which drives the switching behaviour is advertisement. An effective advertisement of a brand motivates the consumers to try that brand. Further consumers switch when there is an increase in price. No consumer wants to pay more price when a comparable product is available at low price. In case of FMCG products, where numerous brands are available for almost every product category, it is obvious that consumers will not stick to high priced products. Consumers also switch when they are recommended another brand by their dear ones like friends and family. Further, the desire to have something new that is, boredom with already used brand (variety-seeking) leads to switching.

Influence of Information Search and Loyalty Behaviour on Consumer Choice Process

An attempt is made to evolve a unique consumer choice process by adding satisfaction as an intervening variable. Consumer evaluates various alternatives so as to find the best alternative. Satisfaction with the actual chosen brand determines the post purchase process of the consumer. Thus the choice process of the consumers is comprised of 1) information search efforts, 2) evaluation of alternatives, 3) satisfaction with the actual chosen brand, 4) post purchase process/loyalty behaviour.
Path model is build to analyse the above mentioned relationship. Results confirm that consumer choice process follows four stages that is, information search efforts, evaluation of alternatives, satisfaction with actual chosen brand and loyalty behaviour.

Further more, a new relationship which is observed in this study is that loyalty behaviour is also influenced by information search efforts. This relationship is tested with the help of structural equation modelling. Results depict that information search and loyalty are inversely related. It means that when the consumers make information search, they are less loyal. As a result, information search and loyalty are found to be inversely related. However this relationship is found to be significant for toothpaste only and insignificant results are observed for packaged tea. The reason may be that toothpaste is related to the health of teeth of the consumers. More the consumer searches for information, the more he/she will learn about the attributes of other brands and thus may not remain loyal whereas in case of packaged tea, consumer may or may not divert to other brands as in general he/she undertakes less information search in this product category.

CONCLUSION

On the basis of foresaid research and results, following conclusions can be drawn:

1. An analysis determining the most influencing source of information depicts that TV advertisement attracts consumers the most. This is followed by past experience and advice from friends and family. Other sources like radio advertisements; newspaper, magazine advertisements; manufacturer’s pamphlets inserted in newspapers; salesperson and shopkeeper’s advice; window shopping through store visits; manufacturer’s websites; point of purchase advertisement; road side bill boards/hoardings; also influence the purchase decision whereas advertisement in public transports i.e. buses, railways; cinema advertisements and Internet less influence the consumers.

2. As per review of literature, Internet is now a widely used source of information. However, results of this study find the Internet is the least used source of
3. Product class involvement and benefits of search lead to more search for information whereas product class knowledge reduces information search. Time since the brand is being used and satisfaction decreases the information search efforts. Males, 31 years and above age respondents, married, less educated segment and less income earners conduct fewer searches for information.

4. In case of toothpaste, low involvement group uses mainly cinema advertisements; middle involvement groups use manufacturer’s pamphlets inserted in newspapers, window shopping through store visits and road side bill boards/hoardings. On the other hand, high involvement group concentrate on manufacturer’s websites and point of purchase advertisements. In case of packaged tea, low involvement group uses TV advertisements, salesperson and shopkeeper’s advice, manufacturer’s website; manufacturer’s pamphlets inserted in newspapers and road side bill boards/hoardings. Medium involved group uses past experience and friends and family advice. High involvement group uses window shopping through store visits, point of purchase advertisements and cinema advertisements.

5. In case of toothpaste, most influencing factor predicting the choice of most preferred brand is brand specific attributes and least influencing factor is gender. In case of packaged tea, most influencing factor determining the choice of most preferred brand is discount whereas least influencing factor determining the choice of most preferred brand of packaged tea is income.

6. In case of toothpaste, value for money most influences the purchase decision. This is followed by age of the respondents; brand trust; income; satisfaction with the present brand; education and brand familiarity. Whereas in case of packaged tea, satisfaction is most important in repeat purchase decision. This is followed by value for money, education, age, brand trust, income.

7. When three variables that is, value for money, brand familiarity and brand trust are examined together to determine their varying effect on loyalty, it is found that value for money increases by highest amount whereas brand familiarity is least influenced.
by adding other two variables (value for money and brand trust). Also among these three variables, satisfaction plays more important role in influencing loyalty than brand trust and brand familiarity.

8. In case of FMCG products, brand familiarity least influences the loyalty. Consumers remain loyal to that brand, from which they derive more value for the prices they have paid (value for money), the brand they trust and the brand with which they are satisfied. Thus it can be concluded that brand familiarity influences the loyalty to a lesser extent though brand familiarity is the starting stage of building brand relationships. It is evident that when the consumers start using a brand, they develop trust in the brand then brand familiarity takes the back stage.

9. Consumers switch mainly because of quality. Whenever he/she perceives that a better quality product is available in the market, he/she moves towards quality product. Consumers are also impressed by advertisement which means new consumers can be attracted through impressive advertisements. Further, an increase in price leads to loss of consumers.

10. A positive WOM about brand leads to repeat purchase whereas negative WOM influences consumers to switch to other brands. Also consumers switch to try new brands for the sake of variety. Also if a consumer is using a brand from a long period of time, he/she hesitates to switch.

11. A unique consumer choice process is evolved by adding satisfaction as an intervening variable. The consumer evaluates various alternatives so as to find out the best alternative. Satisfaction with the actual chosen brand determines the post purchase process of the consumer.

12. Information search efforts and loyalty behaviour are inversely related which means that more information search efforts leads to less loyalty.

**IMPLICATIONS FOR THE MARKETING MANAGERS**

The foregoing findings suggest that this study has theoretical as well as practical implications for the marketing managers. Formulation of effective marketing strategies
requires study of information search behaviour, brand choice behaviour, and also loyalty behaviour. An effective communication strategy requires the thorough understanding of sources of information. Further more, how consumers can be retained for a long period of time can be judged by studying why consumers switch. Also a new relationship between information search efforts and loyalty behaviour is explored through this study.

On the basis of above findings, the following implications are drawn for marketing managers. Marketing managers can use the knowledge gained to develop appropriate marketing strategy to target the appropriate segment according to their distinctive behaviour.

1. TV advertisement most influences the consumers. To attract more consumers through advertising, and to introduce/promote through TV, various strategic outlines are suggested by authors, one of those is the use of emotional advertising which could result in attitudinal loyalty (Rundle-Thiele, 2005), and the other is to design more engaging and compelling formats. The example of such a format is given by Bhatia and Johar (2008) who explain that, it was the Hindustan Unilever’s Pond’s episodic commercial narrating the tale of three characters – played by Saif Ali Khan, Neha Dhupia and Priyanka Chopra – while launching its new white beauty range. Further, Idea cellular ads narrating the story of education in a village through Abhishek Bachan, the priest. Coca Cola has set the best example of bonding with consumers through wonderful stories in its ads. Further, a concept of social welfare to be introduced through advertisement is being promoted by Idea cellular phone, that is ‘walk when you talk’ and ‘save paper’.

2. Past experience also means a lot to the consumers while taking buying decision. Hence marketing managers must concentrate on developing loyalty programmes so that consumers who have previously used their brand could not move away.

3. Value for money, brand trust and brand familiarity all make a significant contribution in encouraging repeat purchase. Marketing manager should not overlook these factors. Satisfaction with the brand is very important for the consumers. Thus, marketing managers must keep their consumers satisfied to influence repeat purchase.
4. Marketing managers are also required to maintain a positive atmosphere for their prevailing brand so that no negative communication about brand could reach to the consumer as he/she is greatly influenced by WOM also.

5. Marketing managers may concentrate on providing the consumer full value for money paid by them, make them satisfied and provide them a trustworthy brand.

DIRECTIONS FOR FURTHER STUDIES

The field of consumer behaviour is fast evolving. No single study can cover all the aspects. This study has tried to cover one major aspect of consumer behaviour namely choice process of consumers. Never the less, there is a scope for further research. Following suggestions are provided which, if included, in further studies can explore more results and implications in the context of India.

1. Research can be conducted by making a comparison of choice process of FMCG products, consumer durables and service sector so that simultaneously differences can be observed in the process of choosing for the three sectors.

2. In this study, the behaviour of the consumers are observed with their demographic characteristics. Further studies can observe the distinctive behaviour of the consumers by including psychographic variables in their study.

3. A comparison of the behaviour of consumers residing in urban area with that of rural consumers can be made in further studies.

4. Further research can be done to identify the involvement groups (low, medium and high) by such a characteristic of consumers which is visible to marketing managers that is, demographic characteristics, personality traits, socio-economic characteristics, geographies, etc.