CHAPTER 2

LITERATURE REVIEW

2.1: Background:

Literature on rural market is at an early stage. A few notable research work (both of Indian and foreign authors) have been reviewed which have several antecedents and consequences. The reviewed work is divided into various sections based upon the research objectives framed. These are (a) Consumer’s buying behaviour (b) Demographic profile, VALs (values-attitudes-lifestyles) and segmentation (c) Decision criteria in product purchase and (d) Product penetration. It may not be an all-inclusive snapshot of all research works in rural marketing. These studies are considered because they have found a place in major scholarly journals (both of national and international repute) and have made an impact on the identified field of the study. The reviewed research work has been arranged in chronological order of publication for each section respectively based upon the objectives framed.

2.2: Review of literature on Consumer Behaviour

Consumer behaviour research is a systematic study of the procedure that consumers adopt to select, acquire, use and dispose of products and services which helps in satisfying their needs and wants. Information on consumer behaviour has a direct impact on marketing strategy (Anderson et al, 2005). This is on account of the fact that business units operate to fulfil customer needs. A firm can fulfil the needs of customers
only to the extent that they have knowledge on customers and their behaviour. Therefore, marketing strategies are required to use information related to consumer behaviour into every aspect of the long term marketing plan.

In order to understand buying behaviour of consumers in the rural areas, marketers are required to identify and realise the factors that influence buying behaviour and also the causes that lead to variations in the behaviour. Influences on rural consumer also include factors like the environment, cultural practices, perceptions and attitudes. Moreover the rural consumer’s place of purchase and use of products is diverse and it does not necessarily reflect the behaviour seen among urban consumers. The literature reviewed below includes studies on Family Role Structure and Marketing Mix which has impact in shaping Consumer’s Behaviour.

2.2.1: Consumer Behaviour related to Family Role Structure

According to Pavleen (2006), role structure is the manner in which each element of a decision making unit influence the decision making process. For instance a family may be considered as a decision making unit where the elements include Husband, Wife, elderly persons and Children. Influence is assumed when a person’s act leads to changes in the behaviour of another in some desired way.

1. Blood and Wolfe (1960) found a consistent finding in their study that, Husband play ideally an instrumental role and the Wife plays an emotionally expressive role in decision making process in a family. The study also found that Husbands influence was significantly greater than that of Wife in decisions making related to purchases.
2. Sheth (1974) conducted an empirical study for knowing the determinants of joint or autonomous decision making. The variables included for his study were the social class of the family, role orientation along with stages of life cycle, perceived risk in buying situations and importance of purchase to the family. The study found that in the initiation process of joint purchases, proposal comes from the most influential members of the family. The study also found that information search was carried out by the different members based on the proportional expertise in various aspects of a specific decision.

3. Verma (1982) in his study found that as initiator of idea or influencer in decision making, all the members of the family particularly Husband, Wife and Children play a pivotal role. But as decider and buyers, the male members of the family, particularly the heads of the family play more important roles.

4. Beatty and Talpade (1994) in their study found an important link between the importance of the product and influence of Children in decision making. The study found that Children’s level of knowledge affect their perceived influence in search for information in the decision making process of specific identified products. The study found that in situations of dual income status of parents, it allows adolescents a greater influence in purchase of selected durables.

5. Sengupta and Verma (2000), in their study on the role of Husband and Wife in family decision making, found that Husband’s influence is considerably higher than that of wives. In case of purchase of consumer durables, the Husband and Wife jointly took
decisions. The study also found that significant role is played by Children in the decision making process, especially in the matter of brand selection process.

6. Howard and Gengler (2001) in their study on family role structure found that the formation of consumer attitude is influenced by the opinion of persons. The persons include family members, friends, and other influential people with whom an individual have interaction on a day to day basis.

7. Chennai (2005), conducted a study on consumer behaviour with reference to value orientation and role of family in India. The study found that the consumers of Indian have a high degree of orientation towards traditional values and family advice is considered to be very important in the decisions related to purchases.

8. Kaur and Singh (2006) in their study explored the role of Children in family purchase decision making in India. The study found that Children though they do not have the power to purchase as compared to their western societies, they still act as an important focal point in the Indian family system. They are not only market influencers in regard to the decision-making by parents in the process of buying certain identified products, but they are also the consumers of the future.

9. Gupta and Mittal (2009) conducted their study on the degree of influence exerted by the different members of the family. The study found that the family head exerts the highest level of influence in the purchase of a product followed by other members of the family, retailers and relatives.
2.2.2: Consumer Behaviour related to Marketing Mix and Branding

Marketing mix is a topic of importance in the field marketing. It basically deals with the four aspects of any business practice namely product, price, place and promotion. Authors such as Stanton, Etzel & Walker (1991:13); McCarthy & Perreault (1993:46); and Kotler & Armstrong (1997:52) are of the common opinion that the original marketing mix is a set of instruments that can be controlled to manage the uncontrollable and changing marketing environment and consist of the four major elements namely product, price, promotion and distribution (place). It is the theoretical frameworks which is popular in the field of marketing and is often used by firms to take important marketing decisions.

1. Patel and Prasad (2005), in their paper titled “The unique rural identity,” conducted a study to find out rural consumer’s brand awareness and their behaviour towards various brands. The study used stimuli like shampoos, soaps, detergents, oral care and cold drinks. Simple random sampling technique had been used on a sample of 250 rural consumers and 45 retailers. The study highlighted that local brands with core benefits dominated rural market due to its availability, awareness and endorsement by retailers. The study also emphasized the need for the use of local dialects as a powerful medium for brand promotion in the rural markets as rural consumers identified products with local names and local jargons.

2. Sehrawet and Kundu (2007), in their study on the buying behaviour of rural and urban consumers in India and the impact of packaging, made an effort to find out
whether residential background of consumers have any impact on the buying. The stimuli taken was packaging on 1090 respondents (523 rural and 567 urban). ANOVA was used for analysis. The study found the existence of differences on purchase decisions between rural and urban consumers. It was found that rural residents viewed packaging to be helpful in purchases and believed to contain a better product. Influence of packaging on factors like convenience of carriage, amount of weight, transparency and similarity has comparatively lesser impact on rural consumers’ purchase decisions.

3. Patro and Varshney (2008), in their study on brand awareness and preference in rural markets, carried out a study to find out if there is any link between brand awareness building measures on the quality perceived and its affect on buyers. Altogether seven bathing soap brands were taken as stimuli on 106 respondents which were selected by stratified sampling. The study found that brand building measures positively leads to higher sales in the rural areas and consequently leads to change in the behaviour of consumers. It also found the presence of direct relation between brand recall, brand liking, perception of brand quality and usage of a brand.

4. Erda (2008), in his comparative study on the buying behaviour of rural and urban consumers, tried to find out the various factors that motivate and influence the buying behaviour of rural consumers in the purchase of mobile phones. The scale used for measuring the attitudes was a 5 point Likert scale on a sample size was 400 mobile users (200 rural and 200 urban). Judgment and convenience sampling techniques were used. The study could not find any major difference between the urban and rural consumers in matters of consciousness related to price and style in purchase of mobile
phones. However the study found significant differences between them and consequently the rural consumers are less quality, product functions and brand name conscious compared to urban counterparts on purchase of mobile phone. The study concluded that in order to cater to the need of the rural consumers, a separate set of marketing strategy and action plan is required which are innovative and integrative in approach.

5. Annam (2008), conducted his study related to the decision making process in terms of pre-purchase, purchase and post purchase phases of the rural consumers. He also tried to find out whether the level of media exposure and brand awareness varies with different demographic profile of rural buyers. The stimuli taken were consumer durables like CTV, washing machine, computer, microwave oven, vacuum cleaner, refrigerator and music system. The sample size was 200 rural buyers (100 male and 100 female). The study found the existence of a decision process with three distinct phases viz. pre-purchase, purchase and post-purchase phases. The important decision variables at the pre-purchase stage were need recognition, information search and the evaluation of alternative brands. The important decision variables at the purchase stage were decision process (which involved proposing it or recommending it or taking the final decision to buy the brand). The study brought to light the joint decision making possibilities among the rural masses involving Husband, Wife and Children.

6. Anand and Krishna (2008), in their study on rural brand preference determinants in India, tried to explore the dynamics of branding in rural India. In the study product categories like FMCG, durable and agro inputs were used. The study used a 5 point
Likert scale on a sample of 354 respondents where data was analysed using Multiple Regression. The study identified several key determinants in the sale of FMCG, durable goods and agro inputs separately. It was found that the key determinants of FMCGs were quality, value for money, sense of belongingness with customers and recommendations. For durable goods it was better finish, good looks, aesthetics, shopkeeper’s recommendations and warranty conditions. For agro inputs, it is value for money. The study found that due to lesser degree of infrastructural development, rural electrification and media penetration, impact of branding is less.

7. Joshi, Mehta, Patel and Patel (2012), conducted their study on the behaviour of rural consumers on the usages of mobile phone. The study used a 5 point Likert scale on important purchase criteria like price, quality, style, features, and brand name on 125 respondents. The study found that the preferred brand was Nokia because of its affordability and the rural consumers are price sensitive. The study also found that people have knowledge about other brands like Apple and HTC. But due to low level of illiteracy, the use of its application and internet facilities is less. It was also felt that companies were required to use shorter names for products in the local language. The study also found that lesser use of hoarding, television, newspapers and magazines in product promotion, have made product penetration difficult. The study also found that rural people are significantly influenced by political and religious leaders of the locality.

8. Jain and Sharma (2012), conducted their study to find out the brand awareness and customer preferences level for FMCG products in rural market. A total of 100 respondents were used who were of different age groups and divisions were made on the basis of literacy level. T-test and ANOVA was used for analysis. It was found that
brand awareness in rural areas with respect to beauty and health care products were high. Both illiterate and literate groups have a preference for branded products as they feel that if the manufacturers were reputed companies, quality was also assured. People were found to be not price sensitive and have a tendency to spend more when they realize that they can afford to spend more. The study also found that rural consumers have a perception, that the use of branded products enhances their stature and status.

9. Kalotra (2013), conducted his analytical study on the market potential of rural India. He tried to identify the various potential parameters that could be used in the identified market. It was a descriptive research study on 107 respondents. The study found that the age group of (21-50) years was dominated by male persons. Electronic media was more preferred over other method of communication for advertisements. The study also found that in rural marketing, a vital role is played by regional languages. Moreover customers are more influenced by brand name, price and discounts. In matters of decision making process in the rural market, self and spouse play a very vital role. The study also found that existence of a lucrative market for product penetration in the rural areas.

10. Shukla (2013), in his Thesis on rural marketing strategies of selected products of HUL in Gujarat, tried to study the buying behaviour of rural Gujarat. A sample size of 1200 respondents was taken. The study found that rural respondents in majority of the areas were satisfied with the selected HUL products. The selected products were readily available at the regular buying places and the consumers were found to be satisfied with the product quality and price. The rural people were mainly price conscious and not
very brand loyal. The people were found inclined to switch to other brand provided they were offered better quality product with low price. Fragrance and taste were not found to be a significant factor in influencing purchase decision.

11. Gupta and Kaur (2013), in their study related to brand awareness among rural consumers tried to know the buying behaviour that consumer display on purchase of daily goods for consumption. The study had 100 consumers who belonged to different age groups and classification was done on the basis of literacy. The study found an increasing trend of brand awareness among the identified category of products. The rural consumers had increasingly became health conscious. The study found that branded products were perceived by the rural consumers to be of good quality and health friendly. It was also found that rural consumers had the capacity to pay a high price for branded products which were also treated as a symbol of status.

12. Foxwall (1999), in their study on the substitutability of brands, tried to know the behaviour of consumers in the choice of brands. The stimuli used for the study were catsup, cheese, cereals, chilled orange juice, gasoline and toothpaste. It was a longitudinal study carried over a period of 8-month on 181 respondents. The study found that there were positive preferences for differentiated brands. The study also found the existence of two categories of buyer behaviour. The first category of buyers, exclusively purchase a brand and the second category prefer multi-brands. With the passage of time, sole buyers have a tendency to purchase multi-brand. Consumers, though they purchase multi-brands have preference for brands which are highly differentiated. The first group of customers suggested indifference among the brands;
and the second group got qualified due to identification in them a systematic pattern of preference.

13. Amaldoss and Jain (2002), in their study on the impact of social factors on purchase behaviour, tried to examine whether the urge to maintain exclusivity in lifestyle led to a demand curve which was upward sloping. They also tried to investigate the role of social factors and whether the urge to maintain exclusivity in lifestyle had an impact on prices and profit of the firms. The stimuli selected for the study were car, perfumes and watches. Laboratory Experiment was conducted on two groups having 60 and 40 respondents respectively. The study used a model of conspicuous consumption (showing monetary power in spending habits to conform to the norms of a particular social class or status) using the rational expectations framework. The study found that there existed positive impact of social factors on purchase behaviour. The study also found that the urge to maintain exclusivity in lifestyle could materialise into a demand curve which was upward sloping on the possibility of a segment who were conformists.

14. Kwan, Yeung and Au (2004) conducted their study to know consumers behaviour in decision making towards the purchase of casual wear. The study used apparels where intrinsic and extrinsic product attributes were used as the stimuli. The study had four broad objectives which were to track the behaviour in purchase, criteria used in product choice, styles in decision-making and collecting personal information on a sample of 161 respondents. The study found that six styles of decision-making existed (which included consciousness on recreation & hedonism, consciousness on perfectionism, confused by over-choice, habitual and brand loyalty, consciousness on price as well as
value and consciousness over brand as well as fashion). Factor analysis and multiple regression analysis were used. Five factors (namely product name and self image, quality and style, easy care and durability, sex appropriateness and right price) were identified. From the study it was found that “product name and self image”, “quality and style” and “price” were found to positively or negatively affect some of the consumer decision-making styles, such as “consciousness on recreation and hedonism”, “consciousness over brand name as well as fashion”, “habitual and brand loyalty” and “consciousness on price as well as value”.

2.3.1: Review of literature on Demographic Profile:

The demographic profile gives us vital and measurable statistics of a population (Schiffman and Kanuk, 2009). The major variables of the rural demography include age, gender, family cycle, size, income, occupation, literacy level and geographical location. Demographic studies are often used to assess potential markets and gain a clear picture of in-demand products or services in the reviewed sectors. They are used by marketers to target segments which can be used economically through the use of mass media or direct mail. The literature reviewed below deals with the studies related to the impact of demography on consumer’s behaviour.

1. Prabhakar and Gowthami (2012), in their study related to the role of demographics on attitude towards branded products, tried to find out the possible link between consumer demographics and brand value with respect to consumer durables on a sample of 224 respondents. The study found that out of the five demographic factors tested (i.e. age, gender, occupation, education and income), income and occupation turned out to have
significant impact on the behaviour. Age and education were found to be moderately influencing consumers. On the other hand gender did not yield a strong link towards the brand value. The study found the presence of significant link between consumer’s demographics and attitudes towards brands.

2. Prialatha and Malar Mathi (2011) conducted their study to analyze the various factors affecting the rural consumer and the variation among rural respondents with regard to demographic variables on a sample of 100 respondents. The study found that rural consumers are more concerned about the quality, brand name and brand benefits of the personal care products purchased by them. Local retailers were found to play a vital role, especially when the respondents are illiterate. Friends and Social group were found to have considerable influence. Younger respondents as they prefer attractive package colours and design, while illiterates often identify their brand with the colour of the package rather than the brand name. With increased education the rational thinking of rural consumers is improved and impulse buying is reduced. Income had a significant difference across marital status and gender of respondents in influencing their purchase decision.

3. Parihar, Yadav and Siddiqui (2007), in their study related to urban and rural consumer behaviour in regard to consumer durables, tried to identify the existence of gap if any, among the urban and rural consumers. The stimuli taken were technical features, brand image, price, style, and after-sales service. It was an exploratory study on 200 consumers (100 for rural and 100 for urban). The study found the existence of differences in the profile of rural and urban consumers in terms of education,
occupation, reference groups, level of income and media habits. The study also found the existence of a significant difference in the buyer’s behaviour of urban and rural areas with respect to product choice criteria like technical features, brand image, price, style, and after-sales service of consumer durables.

2.3.2: Review of literature on Values, Attitudes and Lifestyle:

*Value* is a unique belief that is used as a standard to evaluate conduct and goals of a person. It provides a strong base to shape an individual's attitude and behaviour. There is a consensus that identical values are often shared by members of a particular culture. Today marketers today use values as a determinant of consumer behaviour.

*Attitude* is a mental framework of an individual which reflects the positivity or negativity of an individual towards a stimulus. It denotes the organized beliefs of a person which is projected toward specific objects and situations. Knowledge of consumers’ attitudes can assist marketers in predicting the behaviour of consumer and consequent segmentation in the market.

*Lifestyle* refers to the pattern in which people live, spend time and money. It includes activities like interest, opinions, needs, values, attitudes and personality traits (Carl E. Block and Kenneth J. Roering, 1982). The variety of lifestyles and leisure-time activities of consumers helps in the identification of segments in the marketplace. It also helps to identify the possibly under-served niches in the consumer’s market. The literature reviewed below relate to Values, Attitudes and Lifestyle.
1. Anandan, Mohanraj and Madhu (2006), in their study of the impact of values and lifestyles (VALS) on brand loyalty, tried to find out if there is any relationship between consumer’s psychographic characteristics and loyalty towards a brand. They did the study on three newspapers using VAL’s framework on a sample of 300 respondents. The study made a profiling of consumers using factor analysis based upon psychographic variables of customers on three leading newspapers. The study found the existence of a relationship between brand image and psychographic characteristics of the customers. The Times of India use strivers are the major bases of customers. These Strivers are followed by Innovators and Experiencers. The Hindu used Innovators as the major bases who are followed by Strivers and Achievers respectively. As far as The New Indian Express is concerned, Strivers are the major bases followed by Innovators and Believers. This research suggested the use of segmentation based upon psychographic variables for the sustenance in the dynamic market environment.

2. Zacharias, Jose, Salam, Kruvilla and Anand (2008), in their study tried to know the impact made by opinion leaders in shaping purchasing decisions and also the role played by word of mouth campaign in the rural markets. The study was conducted by using coloured TV as a stimuli (with attributes such as high involvement, deal-savvy, influence of brand, technological features and its availability as shopping good) on a sample of 120 respondents. The study found the existence of a positive evidence to support the direct role of opinion leaders in the rural markets. The study found the positive relation of decisions for purchase and the opinion of friends (which included farmers, village heads, religious heads and rural youths) and relatives, irrespective of
their occupation. Further it has been found that the impact of friends and relatives are alike among opinion leaders.

3. Mathews and Nagaraj (2010), in their study on VALs tried to relate values, attitudes and lifestyles of youths on the basis of gender and to identify their behaviour in relation to fashion, education, brand, family and shopping activities on a sample size was 206 respondents. A set of 15 statements on Activities, Interests and Opinions (AIOs) were used using a 5 point Likert scale and were analysed using factor and cluster analysis. The study found that both men and women displayed varied attitudinal and behavioural orientations, which were shaped partly by inherited genes and partly by practices of socialization. Women were found to be communal whereas men were found to be more goal-directed and self-expressive. The study made market segmentation on the basis of gender and found that both men and women differed by physiological traits, which had been inherited by birth and by the different processes of socialization. It was also found that men and women behave differently in response to marketing messages and different appeals in advertisements.

4. Shanthakumari and Kannan (2010), in their study tried to find out if there existed any similarity in the perception and expectation among rural and urban consumers. The study also tried to find out if there existed any similarity among consumers based on the cultural, social, personal and behavioural factors. It was a qualitative study based on 100 research articles. The study found that rural and urban customers differed with respect to various factors like personality, education, behaviour, perception, buying pattern, lifestyle, belief, attitude, occupation and income. Dissimilarities also existed among
customer’s perception and expectation, leading to the existence of differences in the behaviour of the rural and urban consumer. Among rural and urban markets, the perceptions and expectations are the important factors in measuring the service quality. These differences conforms that separate SERVQUAL measuring scale was required for rural or urban market.

5. Shruthi and Karnam (2013), in their study made a comparative study on the buying behaviour of urban and rural consumers with respect to determinants in choosing a retail store. The design of the study was descriptive where 11 factors were used as store selection influencers on a sample of 100 respondents (divided equally between the rural and urban consumers). For the analysis of the data, factor analysis was used. The study revealed that knowledge of prevailing culture, sub-cultures, motivations, aspirations, centre of power and discretionary income had a significant impact on retailers in order to reach the consumers. At the same time the mode of communication used along with their reach and suitability for the customers targeted play an important role.

6. Young (1992), in her Dissertation, tried to identify and describe the demographic profiles, selected shopping attitudes, personality types and values systems of users and non-users of mail-order catalogues. It also tried to measure the functional relationships between the identified individual profile elements of the respondents. The stimuli used for the study were time factor, price, brand loyalty, store shopping, local shopping, catalogue shopping and large city shopping. The study used 16 personality factors on a sample of 679 respondents. Techniques used for analysis included Chi-square test, ANOVA and MANOVA. The study found the existence of significant relationships
between the use and non-use of mail-order catalogues based on Children’s presence in the household, ownership of credit card, background with respect to educational and attitude towards catalogues shopping. The study also found a relationship between values systems and shopping attitudes.

7. Banyte, Joksaitė and Virvilaitė (2007), in their paper tried to investigate the relationship of attitude and brand from consumer’s emotional point of view. The study used Pepsi brand of cold drinks as the stimuli on a sample of 120 respondents. The study tried to apply Attribute Theory, ELM model and Fishbein’s Model for knowing the entire evaluation process in brand selection based upon attributes. The study found the existence of emotionally influenced attitude towards a brand. It was found that personality of the person, experience in the personal front and senses influence attitude’s emotional element. The study also found that the formation of conditioned attitude based on emotion towards brand, are influenced by person’s sense, tangible attributes and convictions on the product.

8. Chin, Chiu, Hsu and Chang (2008) in their study tried to find out if there is any relationship among personality, preferences and the perceived value of a brand by customer. The study was conducted on various FMCG brands. The study used multi-dimensional scale on a sample of 1000 respondents. The study found the existence of a moderate relationship among brand personality and brand preferences. It was also that brand preference is partially associated with variation in customer's perceived value. Customers buying products are actually buying utility, function and performance. The study found that products have symbolic meanings for customers and customers buy
those products whose personality intimately matches with their self image. Further the study found that brand personality influences preference level and usage pattern of products by consumer. Moreover brand personality consisted of demographic characteristics such as gender, age and class. Lastly customer’s perceived value consist of service quality, product quality and price.

9. Beneke (2010), in his study of consumer perceptions on private label brands, tried to investigate the perceptions of consumers on private label brands. The study was conducted using 163 self administered surveys and 178 online surveys. The study identified important branding elements like availability, pricing, trust and packaging. The study found that the customers felt uneasy to openly support the use of private label brands and had a sense of doubt on the quality of the brands that were used for the study. Indigenous media, wherein retailers dealing with grocery communicate about their wares, were found to be effective in enticing consumers. The sampling units of the survey preferred newspapers, television and pamphlets to be used for getting information about the private label brands. Among the variables of segmentation, income was found to be important. The study found the existence of a positive link between income and attachment towards private label brands.

2.3.3: Review of literature on Segmentation:

Market Segmentation is the process of dividing a group of customers who are heterogeneous in nature into smaller homogeneous groups. In the process the characteristics of the customers within each group are similar in nature. Segmentation is often used by marketers because of the benefit of higher sales for a firm who practice it
compared to those who go for mass-market approaches. The traditional method of segmentation used demographic variables as the basis of segmentation. But with the passage of time other bases of segmentation have found place among marketers. Today geographic, psychographic, behavioural and hybrid variables are used to serve segments that are narrow but profitable at the same time. The literature reviewed below relate to segmentation.

1. Singh and Chandhok (2010), conducted their study to identify key market segments and the basis of targeting segments by FMCG companies such as Hindustan Unilever Limited (HUL) and Indian Tobacco Company (ITC) in India in the personal care products. Their study revealed that both HUL and ITC used income as the basis for segmentation and has made available the personal care products in every segment of the market. HUL has segmented the market into three groups namely the low income or the striving customers, the aspiring customers who strive for recognition (and have relatively high purchasing power) and the affluent customers who have abundant wealth. ITC has also gone for similar classification based on the purchasing power of the customers.

2. Lee, Harp, Horridge and Russ (2003), in their study related to targeting multicultural purchase and consumption segments, tried to segment Korean American (n = 115) and White American (n = 139) on leather handbag market. The study used Answer tree algorithm software and chi-square test for analysis. The study identified four purchase criteria (namely country of origin, brand name, handbags in wardrobe and organizational features) and six patterns of consumption (namely quantity versus usage,
function versus fashion, quantity versus price, quantity versus quality, colour versus
style and durable versus versatile). Segmentation process indicated that the handbag
purchase criteria of Korean Americans included brand name and country of origin,
whereas their handbag consumption patterns included quality, price, and a combination
of durability and versatility. For White Americans, the handbag purchase criteria were
organizational features and consumption patterns included colour, style, quality,
durability and versatility.

3. Dubois, Czellar and Laurent (2005), conducted their study for segmentation of
consumer based on attitudes toward luxury internationally. The study used thirty
international luxury brands as stimuli on a sample size of 1848 respondents. Factor
analysis and cluster analysis were used for the analysis of the data. The study found the
existence of three attitudinal segments which dominated the western cultural. The first
level of items enabled to know the consensus on those items on which the three
segments commonly agree. Luxury goods are identified by respondents to be both
hedonic (purchased for pleasure) and symbolic (revealing self). The second level of
items provided a clear contrast between the first two segments, which have been
labelled as ‘elitist’ (the small rich segment) and ‘democratic’ (open to a larger
audience). The last level of items enabled to define the "distance" segment. This group
believed that luxury is a distant dream and not affordable by them.

4. Hsu, Kang and Lam (2006), in their research work tried to segment 464 travellers
based on the perception upon influences of reference group among Chinese travellers.
Data was analysed using Factor analysis, Cluster analysis, MANOVA and Chi-square
test. The study successfully created three distinctive clusters based upon respondents’
perceptions about reference groups’ opinions and likelihood of being influenced by their opinions. The study found that factors like ‘Seeking of multiple benefits’, ‘Control over perceived behaviour’ and ‘Desire to visit a destination’ motivates a customer to travel. It was also known from the study that respondents were more likely to adhere to their primary reference group’ (i.e., family, friends and relatives) opinions rather than their secondary reference group’ (i.e., travel agents) views in travel related matters.

5. Vigaray and Hota (2008), conducted their study to measure consumer values, market segments and identify actionable targets among the segments in the fashion apparel industry. The stimuli identified for the study was fashion Apparel and conducted on a group of 1460 consumers. Cluster analysis, Factor analysis and ANOVA were used for analysis of the data. The study found the presence of eleven types of consumer values which included need for achievement, power, stimulation, self-direction independence, self-direction creativity, universalism, ecology, security, benevolence, spirituality and tradition. Further four consumer segments were identified. The study found ‘Spirituality’ as a new criterion that can used by marketers to create a niche segment in the clothing market specially related to fashion in the selected country. The study provided opportunity for further research to decide whether spiritualism can be used for fashion apparel marketing in different countries.

2.4: Review of literature on Purchase Decision Variables:

In the rural areas, besides understanding the relevance of demographic and psychographic profiles of consumers (Reynolds and Darden, 1972), marketers need to know the response of customers to marketing mix since it is different from marketers'
understanding of the urban market (Kapoor, 1976). A number of variables come into play when one tries to map consumer behaviour in rural India (Kashyap, 2010). Among them, attributes of a product play a key role in shaping the decision process in purchases. Research revealed that both intrinsic and extrinsic variables play a part in influencing consumer’s behaviour. Intrinsic cues (e.g., style, color) are those attributes which are inherent in the product and they cannot be altered or modified without altering the characteristics of the product physically (Abraham-Murali & Littrell, 1995). Extrinsic cues (e.g., price, brand) are those attributes that are not related to the physical product directly, but are used by manufacturers and retailers for value additions. Hence study on knowing the basic intrinsic and extrinsic product attributes that have an impact on the purchase decision making process is very important for marketers. It also helps in segmenting the consumers. The literature reviewed below, relate to the various decision variables that consumers take into account before purchase of products.

1. Kumar and Madhavi, (2006), in their study tried to find out the important factors that rural consumers take into account before purchase of FMCGs. The study identified the preferred brands on the basis of gender interpretation such as toothpaste, shampoo and toilet soap. The study found that quality was the first factor that influences rural customers purchase decision. It was followed by price, colour and taste in order of preference. Among brand preference Colgate plays a vital role among female respondents whereas male respondents mostly used Pepsodent. Almost half of the respondents did not use shampoo because they were using conservative products only and among the users, 60 percent of them used Clinic Plus. No significant relationship
between gender and the use of shampoo was found. Majority of the respondents using soaps preferred Hamam as their brand of toilet soap.

2. Dhumal, Tayade and Khandkar (2008), in their study related to understanding rural consumer buying behaviour and process involved in taking decisions, tried to identify the factors that are taken into consideration while buying FMCG products. For the study products identified included branded body care products and snacks. Study was carried out on a sample of 346 respondents. The study found that in consumers were influenced by television, print media, neighbours, peers, pressure groups, family heads, traditions and customs in purchase decisions. It was also found that age level and print media had significant impact on the buyer in matters of purchase decisions. Further, purchase decision was conditioned by the availability of a particular brand at the nearby shop. Moreover the need for social status and perceived feeling of superiority drives rural consumers to go for a branded body care products.

3. Ali, Ram, Thumiki and Khan (2012) conducted their study tried to identify the factors which influence purchase of FMCG by rural consumers. For the study a 5-point rating scale was used on a sample of 1080 respondents and data was processed using Factor analysis. The study found that the rural customers trusted retailers in the villages. But retailers were not fully aware of this Trust Factor aspect. It was found that price influences the rural consumer’s purchase decision related to FMCG. The study also found that, when the products meet the intended benefits, value for money is perceived to be achieved. The study found that factors like quality, price, performance, reliability
and brand conscious play a significant role in influencing the purchase behaviour towards FMCG products.

4. Jha (2013) in their study related to rural consumer buying behaviour, tried to study the factors that influence the behaviour of the rural consumers. The study used Cluster Analysis (Analytical Hierarchy Process-AHP) to know the important factors make impact on a sample of 300 persons. Altogether six factors namely price, family size, product packaging, culture, age and advertising were used. The study found that consumption pattern was much influenced by family size and structure. The study found that in the final choice, factors like perceived risk associated with the product as well as influences by opinion leaders, family and friends play a significant role. Perceived risk was high among rural consumers as they found it difficult to gather and process relevant information. Due to this reason they make a collective decision. The study also found that quality and value were vital for the success of a new product.

5. Bukhari and Gupta (2013) in their study tried to study the different factors that affect the marketing policies and strategies in rural markets. Multistage sampling technique was used for a final sample of 150 respondents who were asked to rate their perceived level of satisfaction toward the various attribute on a five point Likert scale ranging from Strongly disagree denoted by 1 to Strongly agree denoted by 5. The study found the existence of significant potential in the rural markets. The study found that most of the rural people heard about the new product from their friends and retailers. The most valid reason that existed about the usage of the products by the rural people was low
price and easy usage. It was also found that rural consumers were fewer brands conscious and were highly price conscious.

6. Malar Mathi and Saraswathi (2013), conducted their study to know the factors that influence rural consumer buying behaviour towards durable goods. The factors included in the study included the socio-cultural environment, media, education, occupation and involvement of the users on a sample of 150 respondents. Statistical tools used for analysis were chi-square, Friedman test and Krushal test. The study found that the rural consumers took decisions which are not self driven in the purchase of the product like Audio, Television and Two-wheeler. The study also found that the personality of the rural buyer plays a role in influencing consumer behaviour.

7. Kaynak and Meidan (1980) in their comparative study of Canadian and British attitudes on home buying behaviour, made an effort to identify the key factors taken by consumers in relation to home selection. Altogether 25 likely factors were taken in relation to home selection on a sample of 182 households. Data was processed using Spearman Correlation matrix and factor analysis. The study identified several key factors that buyers take into consideration for home selection decision. It was found that quality of the house was considered to be the most important factor which was followed by perceived spaciousness, convenience, location, kitchen fittings, waiting period before completion, convenience, indoor facilities, kitchen fittings (existence of fitted cupboards), fully-fitted baths, attached garage, price, landscaping, house character, design and style & layout in order of priority. These findings were especially important
for house sellers, builders and constructors in taking decisions related to the four P’s of marketing.

8. Hysen, Mensur, Muje, Hajrip, Halim, Iliriana, and Njazi (2008) in their study related to Consumer Behaviour with respect to dairy products, tried to identify the effect of different variables on decision related to purchase of dairy products. The study used FMCGs like white cheese, yoghurt, fruit yoghurt, sharri cheese, curd and caciocaval as stimuli on a sample of 304 shopping respondents in mini-markets and super-markets along with 23 ordinary respondents. The study found that consumer’s perception on dairy products differed with variation of purchasing places. Important socio-economic factors that lead to variation in individual behaviour included trust, consumer’s gender, product quality, place of origin, and price.

2.5: Review of literature on product penetration:

Product penetration in simple words stands for the extent to which product or service has been used by consumers in a given consumer market. Product penetration and growth provides a base in the market place for product take-off. Two important measures of popularity of a product are penetration rate and penetration share. The literature reviewed below relate to product penetration.

1. Dhar and Hoch (1997), in their paper related to store brand penetration by retailer tried to study the performance of retailers and know why variation across retailer was seen in the performance of private label brands. The study used FMCGs like coffee,
bagels syrup, cream cheese, pizza, cottage cheese, dried rice and marshmallows as stimuli from 34 categories of food items on a sample of 106 major chains of supermarket. The study revealed that performance was systematically related to retail chain policies in terms of various factors like adherence to quality, variety in the offering of private label brands, use of own name for labelling private brands and availability of offerings of premium brand. It was found that retailer's performance depended on the number of stores that the retailers had. Moreover the performance of the retailer was based on the extent to which the retailer served a customer, the level of prosperity of the households, promotional support of retailer, price differential and image of the brands available in the stores.

2. Goswami and Juneja (2008) conducted their study to find out the potential of consumers market in the rural areas. The study was conducted using 21 processed and packed food items like milk products, fruits, cereals, vegetables, grains, snacks and beverages as stimuli on a sample of 104 rural households. The study found that there was a huge market potential for Multinational and national companies for penetration in the processed food market in the rural areas. At the same time customisation of the products were required in terms of affordability. In the rural areas important issues that marketers were needed to address were affordability (price, income and sensible spending), accessibility (geographical, social, practical and cultural issues) and economic status of consumers. The study revealed that education had a significant impact on the awareness level and consumption of consumer products. Further local manufacturers with local brands enjoy good market share. Moreover it was felt that logistics issues were needed to be sorted out in the rural areas for more penetration.
3. Kar and Das (2008) in their study related to retailer behaviour with respect to selected consumer non-durables, tried to study behaviour of retailers with respect to operation, reasons and expectation of retail outlets. In the study FMCGs like cosmetics, chewing tobacco, pen, soaps, candies, batteries, shampoo pouches, cooking oil and hair oil were used as stimuli on a sample of 30 retailers. The study found that proper distribution is very important for product sale. Retailers influenced customers in purchase decision and they made decisions to deal with products based upon their profits margin and terms and conditions. Retailers hardly took part in local periodic markets in the selected regions as they had meagre funds to invest in a vehicle that could make them mobile. Retailer’s stock level was very low and they went for frequent replenishments as they found it difficult to take the risk of overstock and due to lack of access to sources of funds. It was felt that there was a need for a drastic change in the present organised retail format to emulate the system followed by the traditional Indian Kinara stores.

4. Gupta and Ranjan (2008), in their study made an attempt to track consumer’s awareness level, perception, savings and investment pattern and penetration potential of insurance products in the rural market. It was a study on 156 respondents from 12 different villages. The study found the presence of low awareness level on insurance products. The study revealed that savings were minimal to the tune of Rs 300/- per month, literacy level along with the awareness level on insurance products was low. It was also found that there was scarcity of properly trained insurance agents. Further the study felt that there was a need for the insurance products to be customised according to the rural background and there was ample potential for penetration.
5. Siras (2012), in his study related to rural marketing potentials and strategies for consumer durables, tried to understand the environment in which the rural market operates and consequently find out the perception and psyche of the consumers on consumer goods. A sample of 200 respondents was used on the ground of availability, convenience to access and level of participation. The study found that a significant percentage of penetration had been made by consumer goods in the rural areas. The study also found that rural market had turned out to be a lucrative area due to rapid changes in the economic conditions and the consequent increase of purchasing power among the rural population.

6. Pant and Pant (2013), in their study related to buying behaviour of rural consumers, tried to study buyer behaviour using toilet soap as a stimuli. It was an exploratory research where area sampling method has been used on a sample of 50 respondents. The study found the existence of a significant market potential for fast moving consumer goods in the rural areas. In rural markets, toilet soaps played an important role in the daily life of the people. A major aspect in the life of the rural people was the sense of hygiene and toilet soap in this regard plays a critical role. Major players like Colgate-Pamolive, HLL, Dabur, P&G, Marico and Callinkare with their personal care and beauty products were targeting rural markets. Other players like Coca-cola and Pepsi are also making inroads in the rural areas.

7. Sharma (2013) in his Thesis on marketing of consumer durables, tried to explore the market potential of standardized durable brands and know the brand awareness level, promotion and distribution strategies being followed by marketers for the chosen
products (like CTV, washing machines, refrigerators, mobile phones, radio, motor cycles and ceiling fan). A sample of 50 respondents was taken on convenience basis. The study found that the most preferred brand in each chosen product category had monopoly indicating that other brands could also make foray in the market by using appropriate marketing strategies. People lack confidence in local shops selling consumer durables and this provides opportunity to the companies to launch their products with the right promotional and distribution strategies. In matters of brand awareness the study found that rural consumers concentrate more on product attributes and not on price. Brands come only next to quality. The study found that mass media specifically TV plays a dominant role. The study also found that rural people are influenced by free gifts, price discounts and village opinion leaders. The study also found that the brands having more penetration are readily available in the rural outlets.

8. Barclay and Cleeton (2005), in their study on market penetration, made an attempt to find out the degree of penetration of indigenous organic food products in Scotland. It was an exploratory research with a sample of 100 respondents. The study found the increase of penetration level to 50% compared to the previous forecasted 35% penetration level as was presented in the Organic Action Plan (2003). The study suggested that with the use of right resources and structure, there can be marked increase in the levels of market penetration. The study also suggested for a holistic approach in future activities aimed at increasing penetration.
2.7: Summary of literature reviewed:

The summary of the findings of prior research studies are given below. The studies confirms the three phases in the process of consumers decision making which are namely pre-purchase, purchase and post purchase behaviour (Annam, 2008). Product differentiation has impact on the rural consumers (Foxall, 1999). And there exist differences in the purchase behaviour of rural and urban consumers (Parihar, Yadav and Siddiqui, 2007). In the rural areas, local brand enjoy loyalty of consumers (Patel and Prasad, 2005). The studies have also confirmed the influence of social customs and traditions in the purchase behaviour (Amaldoss and Jain, 2002).

The studies reflect that various product and non-product variables are important in consumers purchase decisions (Athma and Kumar, 2007). There is positive evidence to support that opinion leader’s influence in the rural markets (Zacharias, Salam, Kruvilla and Anand, 2008). In the rural areas, important branding elements like availability, pricing, trust and product packaging helps in sale products (Beneke, 2010). The studies also confirm that various factors like type of personality, attitudes and values systems influenced the purchase behaviour of consumers (Young, 1992). The studies have further found the existence of emotionally influenced attitude towards a brand (Banyte, Joksaite, and Virvilaite, 2007). Moreover in rural areas, there exist a positive relationship among brand personality and brand preferences (Chin, Chiu, Hsu and Chang, 2008).

The studies on segmentation confirm the existence of a positive link between the psychographic profile of the customer and brand loyalty (Anandan, Mohanraj and
Madhu, 2006). Other studies have made distinctive segments based on common criteria such as benefits sought, attitudes, behaviours and socio-demographic characteristics (Hsu, Kang and Lam, 2006).

The study further revealed that product penetration is systematically related to overall retail chain strategy in terms of commitment to quality, breadth of offerings and number of stores (Dhar and Hoch, 1997). Studies also reveal that the customisation of the products is required in terms of affordability and it was felt that logistics issues needed to be sorted out in the rural areas for more penetration. The studies also reveal that, there is a huge market potential for MNC and national companies for penetration in the rural areas (Goswami and Juneja, 2008).

2.8: Overview of the limitations of the key research studies relevant to the present study:

From the reviewed literature it has been found that there is lack of exhaustive literature on the rural consumers in the identified and proposed areas of research. Secondly a comprehensive study on the relevance of the 4 P’s of marketing in shaping consumers behaviour is missing. Thirdly study on the role of gender is available but study on the family member’s role in decisions related to purchase is again relatively less. Fourthly study on the applicability of VALs Framework on the rural consumers is lacking. The reviewed literature lacks any effort on the part of the scholars to segment the rural consumers by using VALs Framework in the rural areas. Fifthly the reviewed studies have identified factors that consumers take into account in purchase decisions but have failed to make a proper categorisation of the factors (such as technical, economical,
social and personal). Sixthly there is lack of sufficient literature related to identification of various product categories that have penetrated the rural markets (that falls under FMCGs and Consumer Durables) and the assessment of their penetration level.

From the analysis of the studies, it has been found that most of the studies are theory based. Sufficient research is required to be undertaken in the specific geographic rural markets (Jha, Mithileswar, 2003; Bijoor, Harish 2004) as the behaviour of the rural consumer varies according to different categories of the product and geographic markets (Sinha, 2008). From the literature reviewed pertaining to the proposed research, it can be concluded that research works undertaken is very less on the behaviour of rural consumer with respect to factors influencing the purchase and consumption of FMCG and durables, on the Indian rural consumers, either in general or with reference to eastern part of India. In brief from the review of related literature it has can be concluded that no significant study had been conducted for rural markets in the state of Assam. At the same time findings of studies related to rural markets of different regional parts of India cannot be equated in the same line with the rural market of Assam. The current study makes a humble attempt to overcome these limitations.

### 2.9: Selected Multiple Measures used in the Reviewed Literature

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<thead>
<tr>
<th>Sl no</th>
<th>Measures and scales used</th>
<th>Parameters</th>
<th>Authors</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>To rate the degree of importance respondents give to the attributes, a five-point Likert scale is used, where not importance is denoted by 1, little importance is denoted by 2, somewhat importance is denoted by 3, important is denoted by 4, very important is denoted by 5.</td>
<td>House quality, convenience, indoor facilities, financial concerns, perceived spaciousness, land scaping and other</td>
<td>Kaynak and Meidan (1980)</td>
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<tr>
<td></td>
<td>Factor</td>
<td>Description</td>
<td>Study/Author (Year)</td>
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<td>2</td>
<td>Time consciousness, price consciousness, brand loyalty, store shopping, local shopping, catalogue shopping and large city shopping.</td>
<td>To measure shopping attitude statement by indicating degree of agreement or disagreement, Likert scale has been used for listing five responses ranging from strongly agree to strongly disagree (Strongly agree= SA, Agree= A, Indifferent= I, Disagree= D, and Strongly disagree= SD)</td>
<td>Young (1992)</td>
</tr>
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<td>3</td>
<td>Product attributes include both extrinsic and intrinsic attributes</td>
<td>To rate the importance consumer’s lay stress on purchase attributes a Likert-type scale with 7-point, ranging from (very important) denoted by 7 to (very unimportant) denoted by 1 is used. To analyse consumption patterns a semantic differential summed rating scale having 7-points and eight bipolar ends are used.</td>
<td>Lee, et al (2003)</td>
</tr>
<tr>
<td>4</td>
<td>Experiences in shopping, possibility of future use of Internet for the purposes of shopping, attitudes toward Internet shopping, beliefs and importance of beliefs toward each shopping mode.</td>
<td>To indicated the likelihood to use the Internet under different conditions, a Likert-type scale with 5-points, ranging from very unlikely denoted by 1 to very likely denoted by 5 is used. To measure the possibility of respondents opting out for information search on products and use of the Internet for purchases, a 5-point Likert-type scale is used (where very unlikely is denoted by 1 and very likely is denoted by 5)</td>
<td>Lakner, et al. (2004)</td>
</tr>
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<td>5</td>
<td>33 items based upon attitudes has been used as segment parameter.</td>
<td>To measure attitude towards statements on use of luxury, Likert Scale that use a five-point scale has been used (strongly disagree to strongly agree with strongly disagree denoted by 1 and strongly agree denoted by 5).</td>
<td>Dubois, et al. (2005)</td>
</tr>
<tr>
<td>6</td>
<td>Quality, price, product features, durability, technology, maintainence, variety, usability, prestige, risk, distinction, etc</td>
<td>To know consumer’s rating on various dimensions of brand preferences, 5 point likert scale is used.</td>
<td>Anand &amp; Krishna (2005)</td>
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<td>Page</td>
<td>Description</td>
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<td>7</td>
<td>To rate the likelihood to listen to what family, friends/relatives, travel agents say, a Likert-type scale having 7-point is used (should denoted by 7 and should not denoted by 1). To rate the importance of each benefit-sought a scale is used where (extremely likely is denoted by 7 and extremely unlikely is denoted by 1).</td>
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<td>8</td>
<td>To measure temptation towards a brand (+3=they do and -3=they don’t) To analyse consumers preference (+3=most preferred and -3=least preferred) To analyse consumers choice (+3=most chosen and -3=least chosen)</td>
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<td>9</td>
<td>To evaluate the attributes of a product (+3=most attractive and -3=not attractive) (+3=most important and -3=not important) (+3=most attention and -3=least attention) Nominal scale uses by use of words like exclusive, unique, distinguished, traditional, undistinguished.</td>
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<td>10</td>
<td>To study the reasons for choosing products upon supply, a coding approach from (1-5) was used. 1=very important, 2=highly important, 3=average, 4=less important, 5=not important</td>
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<td>11</td>
<td>To analyse consumer’s awareness of brand: scaled as high level, medium level and low level awareness. To analyse consumer’s exposure to media: scaled as high, medium and low exposure. To measure consumer’s level of satisfaction: 5 point scale is used ranging from extremely satisfied to extremely dissatisfied.</td>
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<td>12</td>
<td>To measure opinion leader’s influence, items</td>
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Reference groups include:
- Family, Friends/Relatives, Travel agent.
- Benefits sought include:
  - Favorable-Unfavorable,
  - Enjoyable-Unenjoyable,
  - Positive-Negative,
  - Fun-Boring,
  - Pleasant-Unpleasant,

Hsu, et al. (2006)

Image, brand, price, composition
Azevedo, et al. (2007)

Taste, product design and colour of logotype, smell of product, sound of intake, packaging, exclusiveness of attributes
Banyte, et al. (2007)

Trust, gender of consumers, quality, origin of brand and price of products.
Hysen, Mensur, et al. (2007)

Brand price, image, awareness, product features, warranty, supporting services, credit facilities, store image, durability, exchange offer, media exposure, satisfaction level
Annam (2008)

Impact of opinion
Zachari
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<th>Description</th>
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<tr>
<td>13</td>
<td>For ranking the statements on influence of factors related to purchase behaviour, Ranking system is used. (Rank first= prime importance, Rank last=least importance) and (Rank first= strong association, Rank last=least association)</td>
</tr>
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<td>14</td>
<td>To get insight into consumers knowledge for products: (+3=fully aware and -3=unaware), To get insight into consumers desire for products: (+3=highly desire and -3=do not desire), To get insight into consumers attitude towards price: (+3= highly willing to pay and -3= unwilling to pay)</td>
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<td>15</td>
<td>To rate the five mobile phone purchase motivator, Likert scale having 5-points is used: Extremely Important (5), Some-what Important (4), Neither-Important nor Unimportant (3), Some-what Unimportant (2) and Extremely Unimportant (1)</td>
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<tr>
<td>16</td>
<td>To rate brand preferences and consumer’s perceived value, a 7 point Likert Scale is used (strongly disagree denoted by 1 and strong agree denoted by 7).</td>
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<td>17</td>
<td>To measure the importance of the culture level value types consumer’s lay stress upon, a six-point scale is used (where least important denoted by 1 and most important is denoted by 6).</td>
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<th>Sl. No.</th>
<th>Methods/Dimensions</th>
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<tr>
<td>13</td>
<td>Print media &amp; TV ads, social group pressures, branded products, lifestyle, buying capacity,</td>
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<td>14</td>
<td>Faith of service, cost, degree of emergency, availability, reference, felt intention, awareness level, alternatives available.</td>
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<tr>
<td>15</td>
<td>Essential items, social status symbols, influence of advertising, reputation of the brand and time saving device.</td>
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<tr>
<td>16</td>
<td>Self expression, service quality, product quality, price, brand preferences and consumer’s perceived value</td>
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<tr>
<td>17</td>
<td>Personal success, social status &amp; prestige, tradition-seeking highly innovative, achievement, benevolence, security, self-direction, independence, etc.</td>
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