INTRODUCTION

The study of Consumer Behaviour is quite complex, because of many variables involved and their tendency to interact with and influence each other. These variables are divided into three major sections that have been identified as the most important general influences on Consumer Behaviour. They are as follows.

i. **External Environmental Variables Influencing Behaviour**: These are the factors controlled by external environments, like the following, form the basis of external influences over the mind of a customer:
   1. Culture and Sub-culture,
   2. Social Class and Social Group,
   3. Family and Inter-Personal Influences,
   4. Other Influences (which are not categorised by any of the above six, like geographical, political, economical, religious environment, etc.).

ii. **Individual Determinants of Behaviour**: Major individual determinants of Consumer Behaviour are the human mind and its attributes. These variables are personal in nature and they are influenced by the above set of external factors and in turn influence the way the consumers proceed through a decision making process regarding products and services. They are:

   1. Personality & Self-concept,
   2. Motivation & Involvement,
   3. Perception & Information Processing,
4. Learning & Memory,
5. Attitudes.

iii. **The Consumer Decision Making Process**: The buying decision comes as a product of the complex interaction of the external factors and the personal attributes. Its major steps are:

1) Problem Recognition,
2) Information Search,
3) Evaluation of Application,
4) Purchase Decision,
5) Post-Purchase Behaviour.

Marketers are frequently uncertain about the variables that are at play influencing and affecting consumers. Sometimes, this occurs because they don’t clearly understand the extent of variables that might be having an influence. Sometimes, some variables are not directly observable. Other times, variables are known to the marketers but their exact nature and relative strength of influence is not apparent. In these circumstances, it is useful to understand the above mentioned concepts and how the consumers behave, so that their decision making process can be predicted to a reasonable extent. The human mind being as complex as it is, the understanding of the buying behaviour of the consumers becomes a continuous activity of application of various theories and concepts by the marketers. Figure 3.1.1 gives an idea about factors influencing consumers.
3.1 Demographics

Demographics are population or consumer statistics regarding socio-economic factors or the statistical characteristics of human populations such as age, income, sex, occupation, education, family size and the like that are used by businesses to identify markets for their goods and services. Demographics are used to identify customer’s category (now and in the future), where they live and how likely they are to purchase the product that are sold by firms. Study of potential customers through demographics helps to identify changing needs in the market-place and adjustments to them. For the business person, identifying the demographic groups that will be the most interested in
the product can mean the difference between success and failure. This is especially critical for the small business person who might have less room for error than larger companies.

Basic demographic analysis is used for two reasons: to identify population characteristics in order to determine just who potential customer is and to serve as a means of locating geographic areas where the largest number of potential customers live. For example, if companies were interested in selling a new denture cream, it is likely that they would want to identify the counties or cities that had the largest concentration of elderly consumers. Once the company identified those areas, they would want to know more about the elderly people who lived in those counties:

3.2 Building A Customer Profile

As mass marketing's appeal begins to fade, it is being replaced by target marketing. Target marketing means knowing as much as possible about your current and potential customers and reaching them through very specialized advertising or marketing campaigns. Demographic data is the cornerstone of the target marketing.

The first of all in target marketing is: whether a product to be sold to a household or an individual. Products such as refrigerators, stoves, and dinette sets are sold to a household (a household might need only one of such products), while products such as shoes and toothbrushes are sold to individuals (each individual who lives in a household needs those products). Households can be broken down as "family" households and "non-family" households. The younger the person, the more likely they are to live in a non-family household (such as with a roommate or significant other). A company can use demographics to compile a "customer profile" of their target audience. Factors that should be considered in the profile include:
i. **Ethnic Background**

It is important to make a distinction between ethnicity and race. The term "Hispanic," refers to an ethnic group not a race of the people.

ii. **Income**

In general, income tends to increase with age as people obtain better-paying jobs and receive promotions. Married couples often have a higher income because both spouses are working. Income is recorded by the U.S. Census Bureau in a number of ways, each with different ramifications for marketers. Income is defined as all money and public assistance that is earned before taxes and union dues are taken out. Personal income is money plus non-cash benefits such as food stamps. Disposable income is the money that is left after taxes are taken out and discretionary income is the amount of money left after taxes are paid and necessities such as food and shelter are paid for. It is often that this last type of income that marketers are most interested in. Income can be reported for households or individuals.

iii. **Educational Level**

This is an increasingly important factor as technology becomes more important to day-to-day living. Generally, the more education a person has, the greater the income they earn, thus the more money they have to purchase products. Education is most often measured by level of schooling completed. As a rule of thumb, graduates are among the most desirable consumer groups but studies show that they also tend to be the least brand loyal. This means a business may have to work harder to reach and keep those customers.

Other important demographic factors are age, sex, geographic location, occupation, size of family and ages of the children in the family unit. In addition, analysis of these demographic characteristics is often undertaken in conjunction with so-called lifestyle factors. Studies of these factors can be very
helpful in shaping marketing campaigns and other business efforts because analysis indicates a high correlation between certain lifestyle characteristics and their buying patterns. Key lifestyle attributes include the following:

- Cultural background
- Religious background and beliefs
- Values
- Political convictions
- Hobbies/Recreational activities
- Musical preferences
- Reading preferences
- Entertainment preferences (television viewing, movie going, etc.)
- Eating habits
- Travel/Vacation preferences

Demographic profiling is essentially an exercise in making generalizations about groups of people. As with all such generalizations many individuals within these groups will not conform to the profile - demographic information is aggregate and probabilistic information about groups, not about specific individuals. Critics of demographic profiling argue that such broad-brush generalizations can only offer such limited insight that their practical usefulness is debatable. However, if the conclusions drawn are statistically valid and reproducible, these criticisms are not, as well, founded. Most demographic information is also culturally biased. The generational cohort information above, for example, applies primarily to North America (and to a lesser extent to Western Europe) and it may be unfruitful to generalize conclusions more widely as different nations face different situations and potential challenges.

3.3 Consumer Decision Making

Consumer decision – making is about the sequence of steps involved in the process and also distinguishes it in terms of low-involvement and high-involvement products. Consumer decision-making is helpful for the marketer to
focus on a specific stage of the process. Even an established brand of mixer – Sumeet will have to maintain a “top-of-the-mind” recall through constant advertising (to maintain visibility of the brand) and continue with its demonstration (which it has for a number of years) at a retail outlet. Demonstration at retail outlets is important because when a consumer enters the stage of “evaluation of alternatives”, she is faced with a barrage of options local brands included.

When a person has a choice between making a purchase and not making a purchase a choice between brand X and brand Y or choice of spending time doing A or B that person is in a position to make decision. On the other hand, if the consumer has no alternative from which to choose and is literally forced to make a particular purchase or take a particular action, then this single no choice instance does not constitute a decision; Such a no-choice, closing is commonly referred to as a Hobson’s choice. If there is almost always a choice, then there is almost always an opportunity for consumers to make decisions. Moreover, experimental research reveals that providing consumer with a choice when there was originally none can be a very good business strategy one that can substantially increase sales. For instance, when a direct mail electrical appliance catalogue displayed two coffee makers instead of just one (the original coffee-maker at $119 and a new only slightly larger one at $229), the edition to the second comparison coffee maker second to stimulate consumer evaluation that significantly increased the sales of the original coffee-maker.

The post-purchase phase of the decision-making process is essential for marketers to ensure that consumers are satisfied after the purchase. Another complex, but interesting, aspect of this phase is how consumers reconcile to (or are satisfied with) the brand they have purchased when they are faced with similar or equally attractive propositions of competing brands. LG refrigerator offers to preserve the nutrients of the foods stored in it and BPL’s Converter offers the option of converting the freezer into storage space in the refrigerator.
Competing brands tend to impact consumer psyche a lot more in the post-purchase phase. Consumer decision making is described in figure 3.1.2.

**Figure No.3.1.2: Consumer Decision Making**

i. **Problem Recognition**

One model of consumer decision making involves several steps. The first one is problem recognition. A buying process starts with the need arousal. A need can be activated through internal or external stimuli. The basic needs of a woman arise to a particular level and become a drive and she knows from her previous experience. This is a case of internal stimulus. A need can also be aroused by an external stimulus such as the sight of a new product in a shop while purchase after usual product.

ii. **Information Search**

Consumers engage in both internal and external information search. Internal search involves the consumer identifying alternatives from her memory. For certain low-involvement products, it is very important that marketing programs achieve “top of mind” awareness. For example, few people will search the Yellow Pages for fast food restaurants; thus, the
consumer must be able to retrieve one’s restaurant from memory before it will be considered. For high involvement products, consumers are more likely to use an external search. Before buying durables, for example, the consumer may ask friends’ opinions, read reviews in Consumer Reports, consult several websites and visit several dealerships. Thus, firms that make products that are selected predominantly through external search must invest in having information available to the consumer in need—e.g., through brochures, websites, or news coverage. In this stage the consumer enters a stage of active information search to get product awareness. She tries to collect more information about the product, its key attributes and qualities of various brands and about the outlets where they are available. The sources of consumer information are:

- Personal sources (family, friends, neighbours etc.)
- Commercial sources ( advertisements, salesmen, dealers)
- Public sources ( mass media, consumer rating organizations)
- Experimental sources (handling, examining, using the products).
- Interest

Consumers’ interest is indicated in the consumer’s willingness to seek further information about a product. At this stage, the consumer is actively involved in the buying process and pays attention to the product. However, if she loses interest during her involvement, her attention will be diverted and the buying process will break down.

iii. Evaluation of Alternatives

A skateboard is inexpensive but may be ill-suited for long distances and for rainy days. In reality, people may go back and forth between the stages. For example, a person may resume alternative identification during while evaluating already known alternatives. Once interest in a product is aroused, a customer enters the subsequent stage of evaluation and intention. The
evaluation stage represents the stage of mental trial of the product. During this stage, the consumer assigns real-time value-weights to different products/brands on the basis of accumulated stock of product information and draws conclusions about their relative satisfaction giving potential value. After this evaluation the consumer develops the intention either to purchase or reject the product/brand. The final purchase will, however, depend on the strength of the positive-intention that is the intention to buy. It is important to consider the consumer’s motivation for buying products. Consumer involvement will tend to vary dramatically depending on the type of product. In general, consumer involvement will be higher for products that are very expensive (e.g., a home, a car) or are highly significant in the consumer’s life in some other way (e.g., a word processing program or acne medication).

iv. Purchase

It is the terminal stage in the buying decision process that completes a transaction. It occurs either as a trial and or adoption. If a consumer is buying something for the first time from the behavioural viewpoint it may be regarded as trial. This trial enables him to accumulate experience about the product purchased. If this experience is positive in terms of satisfaction derivation, then, repeat purchases may occur otherwise, not. However, repeat purchases will occur only when he is satisfied with the performance. But the possibility of trial purchase is available only in the case of non-durables i.e. daily consumables. In the case of durables like Refrigerator, Air conditioner, and Microwave Oven trial purchase is not possible because once a product is purchased it has to be adopted and repeatedly used.
v. **Post-Purchase Behaviour**

Post-Purchase Behaviour refers to the behaviour of a consumer after his commitment to a product has been made. It originates out of consumer experience regarding the use of the product and is indicated in terms of satisfaction. This behaviour is reflected in repeat purchases or abstinence from further purchase. If product use experience indicates satisfaction, then repeat purchase will occur otherwise, not.

### 3.4 Decision Variables

Decision includes extended, modified and new decisions as well. In most decision making may be a routine process without involving any significant impact in the household economy. Changes in impact would be market whenever new decisions are taken within an objective of bettering the existing situation. The role of spouse in the routine versus new decision process, the role of rational decisions of the particular household poised for changes in income, employment expenditure, saving, etc, according to the given situation pattern. Though these are, of course, many exceptions, it is quite customary for the husbands & wives to conflict consumer choice, has traditionally, involved 2 major decisions – whether or not to buy a particular good or services and from which of several sellers to buy. The crux of the issue lies in the freedom of consumer choice in relative rather than absolute. Behaviour could be explained by cues & drives. Complex constraints such as motivation, values and attitudes, however, could not long be ignored. Husbands and wives derive information from internal resources and external resources. Some information may bombard the individual without his explicit consent, although he may at times engage in an search for information, the actual purchase, the observable behaviour is related to the individuals intention which in the words of Howard & Sheth Buyer forecast as to when, where and how is likely to buy a brand.
3.5 **Lifestyle In Consumer Behaviour Concept**

Lifestyle is a concept more contemporary, more comprehensive and more useful to provide a rich view of the market and a more lifelike portrait of the consumer. Today many products are "lifestyle" products; that is, they portray a style of life sought by potential users. Hence, marketers will reach for relationship between their products and lifestyle groups before designing their marketing strategies to reach the target markets.

Lifestyle attempts to reflect the way in which products fit into a consumer's pattern of living. It relates to the general attitude and behaviour towards the allocation of time, money and efforts in pursuit of objectives considered desirable by particular type of individuals. Lifestyle thus, portrays the "whole person" interacting with her environment.

The concept of consumer lifestyle has been defined in a variety of ways. Lifestyle has been defined simply as "how one lives". The term lifestyle can be used to describe levels of aggregation of people. It has been used to describe also larger groups of people, such as a market segment. Lifestyle concerns the overt actions and behaviour of the consumers.

Social and Psychological factors comprise a consumer's lifestyle, which is the pattern in which a person lives and spends time and money. The social aspects of lifestyle include culture, social class, social performance, reference groups, opinion leaders, the family lifestyle and time expenditure (activities). The psychological aspects of lifestyle include personality, attitudes (opinions), the level of class-consciousness, motivation perceived risk, innovativeness and the importance of a purchase. Social and psychological factors overlap and complement each other, they are not independent or exclusive of one another.
3.6 Lifestyle Dimensions

Lifestyle as used in lifestyle segmentation research measures people's activities in terms of:

- How they spend their time engaging in activities,
- What is of most interest or importance to them in their immediate surroundings,
- Their opinions and views about themselves and the world around them
- Some basic characteristics such as their age, income, education, stage in life cycle and where they live.

Together, these three areas are generally referred to as Activities, Interests and Opinions or simply AIOs.

Reynolds and Darden (1974) have defined AIO components as follows:

- An activity is a manifest action such as viewing a medium shopping in a store or telling a neighbour about a new service. Although these acts are usually observable, the reason for the action is seldom subject to direct measurement.
- An interest in some object, event or topic is the degree of excitement that accompanies both special and continuing attention to it.
- An opinion is a spoken or written answer that a person gives in response to stimulus situation in which some 'questions' are raised. It is used to describe interpretations, expectations and evaluations such as beliefs about the intentions of other people, anticipations concerning future events and appraisals of the rewarding or punishing consequences of alternative course of action.
Such AIOs (Activities, Interests and Opinions) reveal vast amounts of information concerning consumer attitudes towards product categories, brands within product categories, user and non-user personality traits and user and non-user lifestyles.

Much can be learned about lifestyles and probable consumption behaviour by building a profile of consumers based upon such an analysis of their activities interests and opinion statements. The lifestyle information is combined with the basic demographic information like, age, sex, income and place of residence to give a rounded portrait of a person as a consumer. What is generally included in each major dimension of lifestyle is presented in the following table 3.1.1

**Table No. 3.1.1: Demographics**

<table>
<thead>
<tr>
<th>Work</th>
<th>Family</th>
<th>Themselves</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hobbies</td>
<td>Home</td>
<td>Social</td>
<td>Education</td>
</tr>
<tr>
<td>Social Events</td>
<td>Job</td>
<td>Politics</td>
<td>Income</td>
</tr>
<tr>
<td>Vacations</td>
<td>Community</td>
<td>Business</td>
<td>Occupation</td>
</tr>
<tr>
<td>Entertainment</td>
<td>Recreation</td>
<td>Economics</td>
<td>Family size</td>
</tr>
<tr>
<td>Club membership</td>
<td>Fashion</td>
<td>Education</td>
<td>Dwelling</td>
</tr>
<tr>
<td>Community</td>
<td>Food</td>
<td>Products</td>
<td>Geographi</td>
</tr>
<tr>
<td>Shopping</td>
<td>Media</td>
<td>Future</td>
<td>City size</td>
</tr>
<tr>
<td>Sports</td>
<td>Achievements</td>
<td>Culture</td>
<td>Stage</td>
</tr>
</tbody>
</table>

3.7 Lifestyle Orientation

Lower-class women wake up earlier in the morning and feel they can get by with less sleep. A chronic dilemma of the working-class household is the conflict between the tendency to stay up to watch television and the need to rise earlier than those who keep normal office hours. Middle-class homemakers tend to manage their housework, to plan ahead, and to feel mastery over chores and their life schedules. Working-class women, by contrast, are more likely to use that old maxim "a woman's work is never done."

At higher status levels, more time is spent out of the home and more hours are devoted to expressive activities such as reading, art, music, aerobics or serving the community. Time-management patterns also vary by social class. Lower-middle-class people eat earlier and spend less time at the dinner table than do members of the upper-middle class. They also spend more time watching television. Lifestyle orientation and purchasing pattern of social class are explained in table 3.1.2.

In general, lower-class women are the most "impulsive" about shopping and the least organized. They often shop in order to get out of the house and prefer retail stores where they can find easy credit and a friendly reception.

Lower middle-class women work harder at shopping, display anxiety about making decisions in the market-place and consider the entire process full of uncertainties. They are determined to find the "best buys" for their money and are more likely than other groups to compare shopping.
**Table No.3.1.2: Lifestyle Orientation And Purchasing Pattern Of Social Class**

<table>
<thead>
<tr>
<th>Social Class</th>
<th>Lifestyle Orientation</th>
<th>Purchasing Tendencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper Class</td>
<td>Good Taste, graceful living, good things in life, individual expression, Interest in art and culture</td>
<td>Quality, merchandise, expensive, hobby, recreation equipment, art, books and travel</td>
</tr>
<tr>
<td>Middle Class</td>
<td>Respectability, conformity, propriety and social esteem</td>
<td>Items in fashion and related to self-presentation, good clothing, neighborhood and house items for children.</td>
</tr>
<tr>
<td>Working Class</td>
<td>Fun oriented parochial (restricted in scope) Unsophisticated taste. Focus on possession and not ideas</td>
<td>Newest appliances, sporting events newest and biggest items.</td>
</tr>
<tr>
<td>Lower Class</td>
<td>Close family relationships, no interest in world affairs, neighborhood oriented and want immediate gratification.</td>
<td>Status symbol products, enhancing self esteem, Pseudo symbols of prosperity such as used scooters readily available products, etc.</td>
</tr>
</tbody>
</table>


Upper-middleclass women manage their shopping excursions more purposefully than women of lower status. They gather more product information in advance, spend more time researching outlets, and cover a wider geographic territory in their shopping. They also shop more frequently than other groups, preferring stores with pleasant environments. Upper-middleclass people generally are more critical of advertising, suspicious of emotional appeals, and skeptical of claims. They tend to feel insulted by the straightforward and literal selling approaches aimed at lower-class groups. What seems to appeal to upper-middleclass tastes are advertisements that address consumers as individuals, that are witty, sophisticated or stylish and that offer objects and symbols related to status and self-expressive pursuits.
3.8 Outlet Choice In Purchase Decisions

Social class very much determines where people shop. Lower-class women often feel that they are punished for shopping in high-status stores. "The clerks treat you like a crumb," grumbled one shopper. After trying to attract the attention of a salesperson, another woman bitterly complained that she was "loftily" told, "We thought you were a clerk." Although the same products and brands may appeal to members of different social classes, the places and the methods through which they feel comfortable purchasing then differ.

Department stores have distinct images and consumers shop at stores that seem most appropriate to their social standing. Although a store may attract customers from more than one social class, once the consumer is in the store, shopping patterns differ among classes. An upper-middleclass shopper may fight the crowds at a discount store for low-visibility products, such as home appliances. she will not, however, buy high-visibility products like jewelry, there. Lower-status shoppers may find themselves in elite stores to buy gifts rather than to make routine purchases.

The image of a store can be shaped to reflect the customers it wishes to attract. One successful marketer of low-cost appliances in the New York area appeared in commercials wearing a hard hat, shouting that the "way-below retail" prices in his store were available "only to union members and their families." Note that stores with a lower-class image can be just as successful as or more successful than those that caters to the elite. Wal-Mart, for example, proves that class appeal has nothing to do with profits.
3.9 Consumers Shopping Styles

Shopping is an activity which people, by and large, look forward to. Shopping behavior and its link to social class are complex issues. It is, therefore, worthwhile to analyze the impact on their decision-making. There are various shopping styles which are as follows.

3.9.1 Novelty-Oriented Style

A small section of consumers want to try and experiment with new products, new variants of existing product/brands and new brands. This shopping style found in almost any category where a number of brands compete with each other. This consumer type will be drawn towards the novelty of the product or derive internal gratification of being an opinion leader by trying out the new brand/product. An opinion leader in one category may be so in another category. It will also be worthwhile for a marketer to research the market for novelty products (or products offering a number of features) to be sure of the availability of this niche. Decades ago, a novel product record player, transistor and tape recorder combined failed to take off. More recently, the picture-in-picture televisions have not taken off.

3.9.2 Quality-Oriented Style

Consumers look for quality in brands when shopping. They may choose expensive brands as they feel that price is an indicator of quality. In the absence of well-known brands in a product category, these consumers are likely to take cues from retail outlets hoping that these outlets will carry quality products. In the case of durables, quality conscious consumers obtaining references from specific features in which they are interested. Automatic cut-
off in gas stoves may be a feature which appeals to some consumers. It should be remembered that quality for this category does not mean only performance but also convenience and comfort. These consumers are normally price-insensitive if ‘quality’ products enhance the ‘quality’ of comfort and well-being. The ‘feature’ oriented ‘quality’ consumer may form a profitable niche for marketers. The LG brand that offers preservation of nutrients in its refrigerator and microwave is an example.

3.9.3 Brand-Conscious Style

Consumers in this category are brand conscious because of the prestige associated with these brands. They may be drawn towards brands which lifestyle appeals, in addition to promises on quality. A brand-conscious shopper will be found more in categories like two-wheelers, cars, televisions, textiles and watches where the brand is likely to reflect the social status of the buyer. Brands can also be built in impulsive product categories like soft-drinks and chocolates through which the consumer would like to identify her in a social setting. Brand appeal will draw these consumers in the extent to which they internalised it. Apart from projecting the social status through the ownership of certain brands, consumers also identify themselves internally with these brands. Brands make use of brand personality techniques which are very useful.

3.9.4 Value for Money Style

This style attempts to focus on the best bargain not just the price but enhanced price-performance equation. A consumer with this orientation may gather information about several brands and retail outlets before finalizing the purchase of a brand. She may compare prices, feature and promotional offers and employ extensive decision-making before clinching a deal. This consumer is different from the quality-oriented consumer in that she is concerned about
the total offering (or total product experience) than just the quality. Durables perception will be based on its initial cost, costs of maintenance, case of reparability, resale value, service centre backup and ruggedness.

Figure No.3.1.3: Types Of Reference Groups

<table>
<thead>
<tr>
<th>Membership</th>
<th>Non-membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive Membership Groups</td>
<td>Aspiration Group</td>
</tr>
<tr>
<td>Disclaimant group</td>
<td>Dissociative Group</td>
</tr>
</tbody>
</table>

Types of membership groups

<table>
<thead>
<tr>
<th>Informal</th>
<th>Formal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family/ Peer Groups</td>
<td>School groups Business Groups</td>
</tr>
<tr>
<td>Sports Kitty Party Groups</td>
<td>Teachers association IAS Association</td>
</tr>
</tbody>
</table>

Types of aspiration groups

Contact | Anticipatory
No contact | Symbolic

i. Primary Informal Groups

The family and peer groups are primary informal groups. They are by far the most important because of the closeness and contact frequency between the individual and other group members. This provides for a more conducive
environment for the exchange of information and influence about consumption-related topics. As a result of this, advertisers frequently show consumption among friends and family.

ii. **Primary Formal Groups**

Primary formal groups are those that have a more formal structure and with which the consumer comes in contact less frequently than primary informal groups. Business groups that come together to work on a daily basis are examples of primary formal groups. Advertisers use such group settings as a means of winning product approval.

iii. **Secondary Informal Groups**

Such groups have no formal structure and meet once in a while. Examples are women's kitty parties or sports groups that get together infrequently. When an individual goes shopping in a group of three or more consumers, there is more likelihood that she will purchase more than originally planned because such groups often directly influence purchases.

iv. **Secondary Formal Groups**

Secondary formal groups are not really important to marketers because they are structured, meet only infrequently and are not cohesive. The examples are teachers associations, etc.

The reference groups such as primary, secondary, formal, and informal are all membership groups. Individuals may attempt to emulate group members by taking on the "cloak of membership," that is, by dressing, acting and even thinking the way they perceive members do. Classifying consumers according to aspirational groups allows marketers to create special appeals. Think of the products or services endorsed by athletic or entertainment superstars. Such products are positioned to appeal people who want to be like their hero.
People express class membership when they buy automobiles, furniture and appliances. Members of the upper-class prefer traditional home furnishings while those with an eye toward upward mobility often select expensive contemporary furnishings. Lower-class homemakers tend to express themselves through home appliances rather than through more typical self expressive items such as clothing.

3.10 Retail Environment Vs. Online Environment

The process of online branding starts with a basic comparison between retail and online environments. Due to their familiarity with retail outlets, consumers tend to compare both the environments. (Services may have an inherent edge in online marketing. Hence, the discussion is related more to products). The most important benefits at a retail environment are the ‘feel’ factor which the consumer experiences. Research by Forrester and Ernest and Young clearly shows that the absence of ‘touch and feel’ of the product is one of the deterrents to online shopping. There may be other positive features as well which cannot be offered online, such as ‘soft values’ – ambience, décor, layout or simply experience in certain categories. Barista coffee chain offers more than coffee at its outlets. It is a place to chill out or to spend time with friends. Retailers may provide the product immediately which is also one of the reasons why consumers, prefer off-line retailers.

3.11 Post-Purchase Behaviour

After purchasing a product, a customer is either satisfied or dissatisfied and his satisfaction or dissatisfaction depends on his expectation and the difference in the performance. Expectation gives the degree of customer's satisfaction/dissatisfaction with the product. It is common for customers to experience concerns after making a purchase decision. This arises from a concept that is known as “cognitive dissonance”. The customer, having bought a product, may feel that an alternative would have been preferable. In these
circumstances that customer will not repurchase immediately, but is likely to switch brands next time. To manage the post-purchase stage, it is the job of the marketing team to persuade the potential customer that the product will satisfy her needs. Then, after having made a purchase, the customer should be encouraged that she has made the right decision.

Consumers form an attitude towards a product prior to purchase that evolves further once the product has been purchased and consumed. If the product is consistent with the consumer’s prior expectations, the consumer will experience satisfaction. If the product fails to live up to the consumer’s prior expectations, dissatisfaction will result. Many of the causes of satisfaction and dissatisfaction (for example, breakage or poor quality) with products are universal, but variation does exist according to cultural context. Additionally, the rate of dissatisfaction expression and the way in which it is communicated are affected by culture. In the Asian context, properly measuring and responding to consumer dissatisfaction is extremely important because of the significance of word-of-mouth communication.

It is important for the marketer to know whether his product is liked by the consumer or not. He wants the feedback about his product so that corrective action, if necessary, can be taken, and the marketing mix be modified accordingly. Post-purchase behaviour is the reaction of the consumers, it gives an idea of his likes and dislikes, presences, attitudes and satisfaction towards the product. It indicates whether or not the purchase motives have been achieved. Purchase is the means, and post purchase is the end. Post purchase behaviour indicates whether or not repeat purchases will be made and whether the customer will recommend the product to others or not. It indicates whether long term profits can or cannot be expected. All this can be found out by the post-purchase behaviour of the customers. Post-purchase is the last phase in the decision-making process.
A durable goods is a good which does not quickly wear out or more specifically, it yields services or utility overtime rather than being completely used up when used once. Most goods are therefore durable goods to a certain degree. These are goods that can last for a relatively long time, such as refrigerators, cars and DVD players. Perfectly, durable goods never wear out. An example of a durable good might be a brick. As a counter-example, sticky tape is not very durable. Durable goods are typically characterized by long inter-purchase times, the time between two successive purchases. Examples of consumer durable goods include cars, appliances, business equipment, electronic equipment, home furnishings and fixtures, households and accessories, photographic equipment, recreational goods, sporting goods, toys and games. Another common example of customer durables in the possession of most households is appliances. These items may include ovens, refrigerators, toasters and gas or electric water heaters. Consumer durables of this type are intended for the use on a continuing basis and often are sold with some type of warranty or service contract that helps to ensure the appliance will continue to work for an appreciable period of time.

The consumer durables industry can be broadly classified as consumer electronics and consumer appliances. The consumer appliances category can be further segmented as white goods and brown goods. The Indian Consumer Durables Industry can be segmented into 3 Key Groups as in table 3.2.1.
### TABLE NO.3.2.1: Classification Of Consumer Goods

<table>
<thead>
<tr>
<th>WHITE GOODS</th>
<th>BROWN GOODS/KITCHEN APPLIANCES</th>
<th>CONSUMER ELECTRONICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refrigerators</td>
<td>Mixers and Grinders</td>
<td>Mobile Phones</td>
</tr>
<tr>
<td>Washing Machines</td>
<td>Microwave Ovens, Cooking Range</td>
<td>Television</td>
</tr>
<tr>
<td>Air Conditioners</td>
<td>Iron</td>
<td>MP3 Players</td>
</tr>
<tr>
<td>Speakers and Audio Equipments</td>
<td>Electric Fans, Cooking Range and Chimneys</td>
<td>DVD Players/VCD Players</td>
</tr>
</tbody>
</table>


#### 3.12 Indian Consumer Durables Industry

India is a fast developing country and is proving to be a major challenge to the already established countries of the world. The industry expects to grow by 10 per cent for refrigerators and 60 per cent for washing machines in coming years. In a sector, where new products are being introduced with increasing frequency and lifecycle of products getting shorter, research and development plays an important role. This area needs to be regularly updated with newer technologies, so that the innovations are meaningful to the customers. Setting up of manufacturing facilities by MNCs in India, which not only meet the international standards but also reduce the trade barriers between two countries and give a thrust to the exports of the company, which is very important. Table 3.2.2 shows demand of consumer durables from the year 1995 to the year 2010.
Table No.3.2.2: Demand Of Consumer Durables
(Figures In '000)

<table>
<thead>
<tr>
<th>Durables</th>
<th>1995-96</th>
<th>2001-02</th>
<th>2005-06</th>
<th>2009-10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cars</td>
<td>276</td>
<td>788</td>
<td>1560</td>
<td>3466</td>
</tr>
<tr>
<td>Motorcycles</td>
<td>760</td>
<td>2599</td>
<td>4663</td>
<td>8369</td>
</tr>
<tr>
<td>CTV Regular</td>
<td>1785</td>
<td>4580</td>
<td>6295</td>
<td>9957</td>
</tr>
<tr>
<td>Refrigerators</td>
<td>1850</td>
<td>3006</td>
<td>4335</td>
<td>6774</td>
</tr>
<tr>
<td>White Goods</td>
<td>3437</td>
<td>6024</td>
<td>8727</td>
<td>13149</td>
</tr>
</tbody>
</table>


At this moment of time, the consumer electronic industry has come a long way and is making state-of-the-art products and quality is earmarked with immense importance. Point to be noted here is that the quality of any product is directly linked with exports from India to other countries. India has lately become a manufacturing hub for many companies to make quality products. In the last few years, this sector has shown tremendous growth, resulting in annual growth rate of close to 50 percent. Demand and penetration level of white goods in India from the year 1995 to the year 2010 is explained in Table 3.2.3.

**TABLE NO.3.2.3: Demand And Penetration Level Of White Goods In India**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Demand</td>
<td>3.43 million</td>
<td>8.72 million</td>
<td>13.14 million</td>
</tr>
<tr>
<td>Penetration level</td>
<td>149 per 1,000 households</td>
<td>319 per 1,000 households</td>
<td>451 per 1,000 households</td>
</tr>
</tbody>
</table>

(Source : ‘India Brand Equity Foundation’ 2007)

In a study, conducted by Frost & Sullivan and commissioned by India Semiconductor Association (ISA), the demand for Electronic Appliances is projected to grow exponentially at a compounded annual growth rate (CAGR)
of 30%. Figure 3.2.1 explains electronics exponential growth from the year 2005 to 2015.

**FIGURE NO.3.2.1: Electronics Exponential Growth (In Billions)**

![Graph showing electronics exponential growth from 2005 to 2015.](image)

(Source: ‘India Brand Equity Foundation’ 2007)

A combination of changing lifestyles, higher disposable income, greater product awareness and affordable pricing have been instrumental in changing the pattern and amount of consumer expenditure which leads to robust growth of consumer durables industry. The rapid rise in incomes will lead to an even faster increase in demand for consumer durables and expendables, as a result, the ownership of goods will also go up, significantly. Before the liberalization of the Indian economy, only a few companies like Kelvinator, Godrej, Allwyn and Voltas were the major players in the consumer durables market, accounting for no less than 90% of the market. Then, after the liberalization, foreign players like LG, Sony, Samsung, Whirlpool, Daewoo, Aiwa came into the picture. Today, these players control the major share of the consumer durables market. Table 4.3 explains share and usage pattern of top 67 cities in 2001-02.

### 3.13 Key Trends Driving Growth In The Indian Consumer Durables Industry

India has an increasingly affluent middle class population that on the back of rapid economic growth has made the country’s consumer electronics industry, highly dynamic. The industry has been witnessing significant growth
in recent years due to several factors, such as retail boom, growing disposable income and availability of easy finance schemes. But still, the consumer electronics goods, like refrigerators, microwave and washing machines have low penetration in the country, representing vast room for the future growth. This is attracting many foreign majors to the country. Since the penetration of several products like televisions and refrigerators are reaching saturation in the urban areas, the markets for these products are shifting to the semi-urban and rural areas. Table 4.5 shows projected growth rates of durables for the year 2010.

Consumer Durables Industry is one of the fastest growing industries in India. Industry sales were US$ 4.5 billion in value, in 2006-07 and more than 7 million units in volume terms. Following are the key trends which drive growth in the Indian Consumer Durables Sector.

- **Income growth and availability of financing** - Disposable income levels are rising and consumer financing has become easier.

- **Increased affordability of products** - Advanced technology and increasing competition are narrowing the price gap and the once expensive appliances are becoming cheaper.

- **Increasing share of organised retail** - Urban and rural markets are growing at the annual rates of 7%–10% and 25%, respectively, with organized retail expected to garner 10% share by 2010 from a mere 3% share at present.

- **Entry of heavyweight retail players increasing competition** - Competitive evolution of organised retail due to the entry of heavyweight players like Croma, E Zone and Reliance Digital is stimulating the demand through exposure to experiences.

- **Increasing appreciation of the Rupee** - Raw materials constituting almost 75% of the costs are mostly imported and will now be cheaper.
• **Threat of New Entrants** - Most current players are global players and new entrants will need to invest in Brand, Technology and Distribution.

• **Supplier Power** - Indigenous supply base limited - most raw materials are imported.

• **Threat of Substitutes** - Unbranded products and cheaper imports could enter the market.

• **Distribution and Retail** - With the rural and semi-urban markets’ creating opportunity and an almost sedentary urban market, the need to have a strong distribution network is crucial for the companies to remain price competitive. Several global players are well established in the Consumer Durables sector in India, with competition from strong Indian players.

• **Competitive Rivalry** - Number of well established players, with new players entering, good technological capability and many untapped potential markets, multitude of brands across price points give wide variety of choice for customers.

• **Market Positioning and Branding** - Addressing key customer requirements that act as demand drivers by proactive marketing and establishing strong brand association.

• **Product Technology** - Providing technologies that benefit the customer through - low power consumption, low service requirement, low cost of operation, etc.

• **Distribution and Service Network** - From saturated urban regions to low penetration rural areas and tier II/III towns, distribution network and brand recognition will continue to play more significant roles.
• **Attractive Locations** - With raw materials forming a significant chunk of costs, production facilities located near ports to import cheaper raw materials could provide an advantage.

**Key Players In The Durables Sector In India**

Key players in the durables sector in India are Samsung, Philips, LG, Whirlpool, Nokia Voltas, Videocon, Bajaj Electricals and Sony, etc.

### 3.14 Present Conditions In Indian Consumer Durables Industry

Indian consumer durables market used to be dominated by a few domestic players like Godrej, Allwyn, Kelvinator, and Voltas. But post liberalization many foreign companies have entered into India, dethroning the Indian players and dominating the market. The major categories in the market are CTVs, refrigerators, air-conditioners and washing machines. India being the second fastest growing economy with a huge consumer class has resulted in consumer durables as one of the fastest growing industries in India. LG and Samsung, the two Korean companies have been maintaining the lead in the industry with LG being the leader in almost all the categories. The rural market is growing faster than the urban markets, although the penetration level in rural area is much lower.

Indian market is fast moving towards high-end customized products, which are aesthetically designed to complement the modern households. The need at this moment of time is to continuously innovate and come out with product variations across categories to meet the expectations of a varied class of customers.

In 2005, the leading consumer durables players forecast 15 percent growth for the sector. In 2006, the consumer durables and home appliances sector experienced growth of 14 percent. Following is the expected demand of consumer durable industry.
• Propelled by growing middle class population, changing lifestyle and rapid urbanization, the Indian consumer electronics industry is forecasted to grow at a rapid rate of 10% to 12% in the coming few years.

• The rising income levels, double-income families and increasing consumer awareness are the main growth drivers of this industry.

• Volume sales of washing machine will be driven by growth in fully automatic category during 2008-09 to 2011-12.

• The market for televisions in India is changing rapidly from the conventional technology to Flat Panel Display Televisions (FPTV). Currently, the split between CRT and FPTV is around 97% and 3% respectively, and the share of FPTV is projected to increase at robust rate in the near future.

• Frost-free refrigerator sales, certainly growing at a much faster pace than the direct-cool category and anticipated that to drive the Indian refrigerators market in the coming years.

• The Air Conditioning market in India is projected to grow at 30% to 35% for the coming few years.

• Driven by young population, demand for MP3 players and digital video appliances are anticipated to surge at double-digit rate in the near future.

• The low penetration level of consumer electronics goods coupled with increasing preference for comfort and luxurious goods are widely attracting the foreign as well as the domestic players to the industry.

i. Refrigerator

Carl von Linde, a German engineer, whose invention of a continuous process of liquefying gases in large quantities formed a basis for the modern
technology of refrigeration. The process to keep food cold by using an evaporative cooling system goes back a long time. The Romans used terracotta pots in water fanned by slaves to cool their food, but it was not until the 19th century that other liquids that would evaporate quicker if under compression was discovered. Prior to refrigeration, the only way to preserve meat was to salt it and iced beverages in the summer were a real luxury. The basic idea behind a refrigerator is very simple: It uses the evaporation of a liquid to absorb heat. Without refrigeration, we would be throwing out our leftovers instead of saving them for another meal. Refrigeration is chiefly used to store foodstuffs at low temperature, thus inhibiting the destructive action of bacteria, yeast, and mold.

The refrigerator is one of those miracles of modern living that totally changes life. A refrigerator (often called a "fridge" for short) is a cooling appliance comprising a thermally insulated compartment and a heat pump chemical or mechanical means to transfer heat from it to the external environment, cooling the contents to a temperature below ambient. Cooling is a popular food storage technique in developed countries and works by decreasing the reproduction rate of bacteria. The device is thus used to reduce the rate of spoilage of foodstuffs. A device described as a "refrigerator" maintains a temperature a few degrees above the freezing point of water; a similar device which maintains a temperature below the freezing point of water is called a "freezer." The refrigerator is a relatively modern invention among kitchen appliances. It replaced the icebox, which had been a common household appliance for almost a century and a half prior. For this reason, a refrigerator is sometimes referred to as an "icebox".

**Brands**

Refrigerator brands available in India are BPL, Electrolux, Godrej, LG, Samsung, Sanyo, Videocon and Whirlpool.
Models

The available models are

1. Side by Side Refrigerators (have more storage capacity)
2. Direct Cool Refrigerators
3. Frost Free Refrigerators (have separate compartment for freezer)

ii. Washing Machine

Clothing had been hand-washed for thousands of years, by flushing water through the fabric to remove loose dirt, rubbing with soap to remove oils and stains and applying fragrances to cover odours. A washing machine, or washer, is a machine designed to clean laundry, such as clothing, towels and sheets. Washing machine technology was developed as a way to reduce the drudgery of the scrubbing and rubbing process, by providing an open basin or sealed container with paddles or fingers to automatically agitate the clothing. The earliest machines were often hand-operated but were built with the belief that the machine itself was faster and easier to operate than washing the clothes by hand directly. As electricity was not commonly available until at least 1930, these early machines were often operated by a low-speed single-cylinder hit and miss gasoline engine. Louis Goldenberg of New Brunswick invented the electric washing machine around the late 1800s to early 1900s. The term is mostly applied only to machines that use water as the primary cleaning solution. All washing machines work by using mechanical energy, thermal energy, and chemical action. Mechanical energy is imparted to the clothes load by the rotation of the agitator in top loaders, or by the tumbling action of the drum in front loaders. Thermal energy is supplied by the temperature of the wash bath.

Washing machine technology is getting more sophisticated day by day. There are many types of washing machines available in the market. One can choose from fully automatic and semi-automatic washing machines. Semi automatic machines are more popular in countries like India where people still like to follow traditional way of washing clothes. However, trends are changing
and people started using fully automatic washing machines also, due to convenience and comfort they provide.

Modern washing machines are available in two varieties: Semi Automatic and Fully automatic. Fully automatic washing machines are available in two models viz. top loading and front loading.

**Semi-automatic machines** are equipped with twin tubs; one for washing and rinsing and other tub for drying of clothes. In these machines, there is a need to manually shift clothes from one chamber to another. These machines are popular in India because it helps save things like detergent and water.

**Fully Automatic machines** are very sophisticated. They have several touch buttons to perform various operations. They come in washer-dryer combos. There are basically two types of automatic washing machines.

One is the regular top-loading washers and another is the front loading washers. Regular top loading washers are the least expensive. Clothes are loaded from the top and agitators swirls the laundry. Clothes can be added mid-cycle. There are few very good models which use less of water, spin the laundry at high speed, use less of energy and work best with low-foaming and high efficiency detergent.

Front loading machines are more efficient than the top loading washing machines. Clothes are loaded from the front. There is a drum inside the machines where clothes are lifted to the top of the tub and dropped back into the water. These machines clean the clothes better, save water, more energy efficient and save the space also.

**Brands**

Washing machines brands available in the Indian markets are LG, IFB, Whirlpool, Samsung, Electrolux, Haier, etc.
iii. Microwave Oven

During the World War II, two scientists invented the magnetron, a tube that produces microwaves. Installing magnetrons in Britain’s radar system, the microwaves were able to spot Nazi warplanes on their way to bomb the British Isles. The first Raytheon commercial microwave oven was the 1161 Radar range, which was marketed in 1954. Rated at 1600 watts, it was so large and expensive that it was practical only for restaurant and institutional use. By accident, several years later, it was discovered that microwaves also cook food. Called the Radar Range, the first microwave oven to go on the market was roughly as large and heavy as a refrigerator. All electromagnetic energy can be characterized as waves with a specific wavelength and frequency distributed over a continuous range known as the electromagnetic spectrum. Microwaves (short waves or high frequency radio waves) are the shortest of radio waves, with a length of 0.1 millimeter and a frequency of $3 \times 10^9$ Hz. They are found in the non-ionizing portion of the energy spectrum, between radio waves and visible light. "Non-ionizing" means that microwaves do not detach charged particles and produce atoms with an unbalanced plus or minus charge. Microwaves can therefore safely produce heat and not cause food to become radioactive. Microwaves are reflected from most metals but they produce inductive resonances in the atoms of many other substances. It was the discovery of their reaction to metals that led to the invention of radar. The technology behind microwave ovens has been around for nearly seventy years.

A microwave oven is a cooking device that can cook or reheat food much faster than a conventional oven. Using microwave technology, water and particles within the food are heated incredibly fast, turning cold or frozen food into steaming and hot meals. It is a kitchen appliance that cooks or heats food by dielectric heating. This is accomplished by using microwave radiation to heat water and other polarized molecules within the food. This excitation is fairly uniform, leading to food being more evenly heated throughout (except in
thick objects) than generally occurs in other cooking techniques. Basic microwave ovens heat food quickly and efficiently.

**Brands**

The available brands are Bajaj, Electrolux, Haier, Godrej, IFB, etc.

**Models**

Available models are Convection model and Grill model.

These three goods are directly using by women in households to reduce the domestic work burden.

### 3.15 Development Of Women In India

Development of “Women” has emerged as an important area of scientific work. But its very nature is interdisciplinary in nature. Considerable public opinions and public funds have been invested in the cause of the development of women. Each and every aspect of women’s life is discussed in a systematic and rational manner. "Until recently, in India as in many other developing countries, the role of women in the economic activity of the nation are increased. There is an increasing participation of women in the work-force, the multiple roles of women as mothers, homemakers and paid workers, etc. There are an increasing number of successful women entrepreneurs in the enterprise sector as well, some examples are Jyoti Naik and Preetha Reddy, the former is President, Lijjat Papad, the latter is Managing Director, Apollo Hospitals. The common factor that binds them together is that they are representatives in the list of successful businesswomen in Corporate India. And it is not only that Corporate India is reckoning this emerging breed of swashbuckling women CEOs, Chairmans and Managers. Walk in to any office in India could show a woman heading a senior position or leading a team.
Liza Varma (2008), a renowned fashion choreographer believes that all functional roles that have been traditionally man’s domain have been taken over by women. She expresses as follows “I think that the best part about women is that apart from being successful workers in office/business, they efficiently juggle their other domestic roles as well and can still excel better than men.”

Talk about challenging and diverse roles, there are examples galore. Maruti and Shell, along with Azad Foundation, a Delhi-based NGO, are initially training nine women to start a fleet of taxis with women taxi drivers. India has already seen its first auto-rickshaw driver in the form of Sunita Choudhury in Delhi, who reportedly now aspires to be a politician. While the Indian Air Force is mulling over on having women fighter pilots in the future, it is at least certain that India’s future is safe in the hands of these women drivers.

3.16 Indian House Holds And Women Purchasing Power

Households are composed of all those people who occupy a living unit. A family is a subset of this general classification. Therefore, a husband, wife and children who live together constitute a household as well as a family. An individual’s personality is shaped to a large extent by the family and its members. Also, it has an impact on the values and attitudes about consumption. An individual’s purchase reflects the interaction of various household and family group influences.

At the same time, the family itself constitutes an important consumption unit for itself. Women consumer decisions involve inputs from more than one person from the family, especially for some high involvement purchases. The entire family is involved in certain decisions that influence each of them,
whether directly or not. An instance of such decision is purchase of durables. Family members express their preference for different brands based on their own evaluation of the product attributes and how they affect them. In such a case, what is finally chosen is the result of the type of roles that exist within the family. Table 3.4.1 shows role and description of household purchasers.

Table No.3.4.1: Role And Description Of Household Purchasers

<table>
<thead>
<tr>
<th>ROLE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>Persons who use the product that has been purchased</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>Persons who control the information employed by the other members of the unit and may screen information that decides and influences the process.</td>
</tr>
<tr>
<td>Influencers</td>
<td>Persons who help in evaluation of alternative process</td>
</tr>
<tr>
<td>Deciders</td>
<td>Persons who make the actual purchase decision</td>
</tr>
<tr>
<td>Buyers</td>
<td>Persons who have the formal authority to make the purchase</td>
</tr>
<tr>
<td>Maintainers</td>
<td>Persons who are responsible for the maintenance and upkeep of the product that has been purchased.</td>
</tr>
</tbody>
</table>


Husband-Wife Purchase Decisions

A key question in family decision making concerns who exerts the most influence in the decision making. As a consumption unit, the family or household functions like any other group have problems to solve and decisions to make. Each member plays a role, some more active than others. To varying degrees, all family members, including children, are involved. The husband-wife relationship is however, of key importance to the marketers. It is important to consider “husband” and “wife” in a context beyond the traditional view. In order to target their messages effectively, marketers must identify
the primary source or influence of the decision maker in each purchase decision of the husband-wife team. Husband-wife purchase decisions can be classified as follows in the Table 3.4.2.

**Table No.3.4.2: Classification Of Husband-Wife Purchase Decisions**

<table>
<thead>
<tr>
<th>Decision Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wife-dominated decisions</td>
<td>The wife plays a largely independent role in deciding what to buy</td>
</tr>
<tr>
<td>Husband-dominated decisions</td>
<td>The husband plays a largely independent role in deciding what to buy</td>
</tr>
<tr>
<td>Autonomic decisions</td>
<td>The husband or the wife may independently make the decision and hence, may be a decision of lesser importance</td>
</tr>
<tr>
<td>Joint decisions</td>
<td>Both the husband and the wife participate jointly to make the decision.</td>
</tr>
</tbody>
</table>


### 3.17 Development In Women Consumers Segment

The major change in recent years has arisen due to the feminist movement, changing educational and work place opportunities and the rising cost of maintain a family. The role of women is undergoing a tremendous change because of the emergence of the nuclear family also.

This promotes egalitarian relationships among spouses. Women have been given freedom in decision-making, in handling money and making purchase for home. Couples go out together for selection and purchase of durables and other consumables. The emergence of the working women and their socio-economic role in the family has led to attitudinal change towards play a major role in the family decision making including purchase decision
making. Besides being the cashier and budgeter, she has become the family purchasing manager for several purchase of the family. Apart from the powerful influencer for several purchase of the family, sometimes she may be the sole decision maker of purchase decisions.

Every decision of women consumer behaviour has some idea and factors underlying both motivation and action. The major decision variables in women consumer behaviour are those relating to working conditions, family maintenance including household expenditure, leisure and recreation and those relating to health, education, travel and others. Changes in employment seeking and working condition will have an impact on the income structure of the household. Purchase decision in this regard may be influenced by whether to seek work or not, the choice of work, the nature of environment of working, income, education, members of a family and other variable relating to working conditions.