A. CONCEPT OF CONSUMER BEHAVIOUR

Today, business around the world recognizes that “the consumer is supreme and his sovereignty prevails.” The power of the consumer is immense. Consumer is not merely a simple entity. Sherlekar and Krishnamoorthy treat the consumer to be a riddle.¹ “Consumer is a broad term and any person who uses a product or service or deals with it can be called a consumer.”² It is not necessary that the particular person should be a buyer of the product or service. A consumer can also be termed as an individual who identifies a need or desire and then makes purchases. Consumer is regarded as most important person in the economy who constantly tries to achieve a better standard of living by acquisition of goods and services. In the present marketing scenario the success of any firm depends upon the satisfaction of consumers. For satisfying the consumers it is mandatory for the firms to have thorough knowledge and understanding of the behaviour of consumers in order to 'Please the King' of the market.

The behaviour of consumer is an attempt at prediction of his action while evaluating, acquiring, using or disposing goods and services. Behaviour is an observable action or activity of a human being. According to Hutt, Isaacson and Blum, “Behaviour is a response of the organism that is conceptualized by the observer in a specified and systematic manner.”³ Behaviour of a consumer springs from his deeply held values and attitudes, wishes, emotions and impulses. His behaviour is the impression of his inner life.
Chapter - I

Consumer behaviour is a vast and complex subject. It is simply a sub-section of the larger field of human behaviour. Consumer behaviour is a dynamic and multidimensional process and reflects the totality of consumers' decision with respect to the acquisition, consumption and disposition of goods, services, activities and ideas. “Consumer behaviour involves the purchasing and other consumption related activities of people in the exchange process.”

It is a study of how individuals make decisions to spend their scarce resources like time, money and effort on consumption-related items. Shiffman and Kanuk have pointed out that “consumer behaviour is the behaviour that consumers display in searching for purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs”.

According to Cundiff, Still and Govani, “buyer behaviour may be viewed as an orderly process whereby the individual interacts with his or her environment for the purpose of making market-place decisions on products and services.”

In the words of Hoyer and MacInnis, “consumer behaviour involves understanding why, when, where, how, how much, how often, and for how long consumers will buy, use, or dispose of an offering.”

M.S. Raju and Dominuque Xardel have illustrated “consumer behaviour as the sum total of how individuals and groups recognize and determine their needs and how they purchase and experience goods and services to meet those needs.”

In a wider sense, consumer behaviour may be termed as the decision process consisting of the mental and physical activities of
consumers, through which they acquire, use or dispose goods and services and obtain satisfaction from them. It is a system within which various behaviour affecting elements are linked by flows of direct and indirect influence. Consumer behaviour is the social, economic and psychological behaviour of consumers as they become aware of, evaluate, purchase, consume and make up the ideas about the goods and services.

Consumer behaviour specifically comprises of three basic activities-acquiring, consuming and disposing.

Acquiring includes activities such as searching for information regarding product features, evaluating alternative products or brands and purchasing. It refers to the factor that influences the product or service choices for consumers.

“Consuming refers to how, where, when, and under what circumstances consumers use products.”9 This activity is very important because it has symbolic implications for the consumer.

Disposing includes how consumers get rid of an offering they previously acquired.

“Consumer behaviour is an inter-disciplinary science.”10 It involves concepts from various human behaviour sciences. The discipline of consumer behaviour has borrowed from economics, psychology, sociology, cultural anthropology and other diverse disciplines.
B. SIGNIFICANCE OF CONSUMER BEHAVIOUR

Marketing is a very creative and comprehensive term. It starts with the identification of consumer needs and terminates with satisfaction of that needs. As per marketing philosophy the satisfaction of the consumer is the economic and social justification for a firm’s existence. The main object of marketing is to create consumers and to achieve this object, it is both important and relevant for any business to know its consumers and understand their buying behaviour. Most of the marketing problems arise because the products and services and marketing programmes are not in harmony with consumer’s mind. The study of consumer behaviour tries to harmonize marketing programmes and strategies with consumer needs.

“The study of consumer behaviour certainly is an off-shoot of marketing.” Consumer behaviour is regarded as the first step in refined marketing. In India, due to increase in population, increase in diversity of population and the ever-expanding choices and freedom make the study of consumer behaviour a must for the marketing function. For developing new products and marketing strategies, to fulfill the consumers’ needs, desires and expectations, marketers have to study consumers and their consumption pattern in depth. William J. Stanton revealed that, “While formulating marketing plans and strategies for any given product or service, there are three factors to consider: people with needs, their purchasing power, and their buying behaviour.”

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In the rapidly evolving marketplace, “consumer preferences are shifting and becoming highly diversified and the purchase behaviour is becoming fairly complex and less predictable.” Therefore, if the marketers understand the buying behaviour and preferences of their existing and prospective consumers, they would be able to predict their reactions on various informational and environmental cues, and thereby able to shape marketing strategies accordingly.” The study of consumer behaviour is considered to be the foundation over the edifice of forecasting demands rests.”

Michael R. Soloman says, “understanding consumer behaviour is good business.” Knowledge about consumers should be incorporated into every facet of a marketing plan in order to make it successful. Data about consumers help business firms in building up profiles of consumers who are likely to use the product. Threats and opportunities regarding a particular brand can also be identified through this information. Consumers are highly complex individuals and each consumer is a separate individual with a unique personality, so through consumer behaviour study, marketers will be able to discover unmet consumer needs and develop and offer new products or services to them. Thus, comprehensive and correct information regarding various aspects of consumers also avoids failure chances of a new product. According to Suja. R. Nair, "Consumer behaviour study will help in the creation of customer value, satisfaction and retention.”

Consumer behaviour has assumed growing importance in the present day consumer-oriented marketing system. The study of consumer
buying habits, motives, emotions and attitudes is important for effective product planning and for efficient execution of a firm’s advertising and sales promotion policies. Consumer behaviour is also beneficial for best possible use of marketing resources. The knowledge of consumer behaviour helps the marketer to understand how consumers think, feel and select from alternatives. Marketing firms make use of consumer behaviour in tracing the impact of personal and group pressure on consumers' purchase decisions.

Consumer behaviour research is useful for appropriate segmentation of the market. Consumers significantly vary in terms of age, sex, income, occupation, education, religion and so on. Therefore, it would not be possible for the marketer to design suitable marketing mix to appeal and influence all the consumers. One of the major contributions of the study of consumer behaviour to marketers is the identification of meaningful variables upon which to segment markets.

Studying consumer behaviour “infuses marketing action with dignity and insight and builds bridges with consumers.” Today, understanding consumer behaviour is prerequisite for the success of firms in the marketplace and individuals in the workplace. Consumer behaviour study provides insights into product, pricing, retail, advertising and communication strategies. It unearths much information to help marketers in the selection of target segment, developing the positioning strategy and develop appropriate marketing mixes for different markets and groups of consumers.
C. DETERMINANTS OF CONSUMER BEHAVIOUR

“Man is a complex creature and his behaviour is stimulated and motivated by a host of cultural, sociological, economical and psychological factors”\textsuperscript{18}. Consumer behaviour is multi-dimensional. The major multi-dimensional factors viz., the psychological, the personal, the social and the cultural, directly or indirectly influence the consumer’s state of mind while making purchase decisions. The description of above mentioned factors is as follows:

(a) Psychological Factors

Psychological factors are directly related with psyche of a person and explain why an individual behaves in a particular manner. These factors are considered as the foundation of consumer behaviour and are assumed very significant from view point of marketing firms. Psychological factors which influence consumer behaviour are as follows:

(i) Perception

The way the consumer perceives things affects his decisions. A person is said to have perceived something if he translates and transfers it from the external physical world to the internal mental one. In Rajasthan a change has been observed in male and female purchasing roles. Unlike a few years ago, when only the males used to decide what is to be bought, it is a totally different scenario today. Now women are independent in
purchase decisions of household. Women as a consumer are actively participating in buying the goods. The increase in the aspiration levels, education, financial independence and exposure to advertising and electronic media have led to a change in the consumption pattern. The percentage of expenditure incurred on durable and non durable goods have shown a rising trend. With changing lifestyle, there has been a shift in the consumption habits. The consumers of Rajasthan are now spending more on consumer durables, apparel, entertainment, vacations and lifestyle related activities. They are also spending more on health and well being. Due to scarcity of time, upper and upper middle class working women prefer to purchase products from shops which are conveniently located along with ample parking space.

Shiffman and Kanuk have described perception as, "the process by which individuals select, organize, and interpret stimuli into a meaningful and coherent picture of the world." Perception can be simply defined as "how we see the world around us".

"The stimuli are received through the sensory organs namely eyes, ears, nose, mouth and skin and sorted out by the brain and stored as information." Perception helps to explain why different individuals respond differently to the same stimuli under the same conditions. The marketing company may provide stimulus to consumers through the design, colour, shape, smell, taste, package and quality of product.
Perception consists of sensing and interpreting. Sensing involves the physiological and nervous operations, by means of which information goes to the perceptive system via the five senses. Where as interpreting includes the mental operations of registering, classifying, analyzing and interpreting information in order to form reality, and they result in a behavioural response.

For instance, a consumer may consider a particular restaurant to be best in comparison to other restaurants where as another consumer considers it ordinary. A third consumer may consider it very bad. Thus, even though the restaurant is same for all the three consumers, still each of them perceives it in his own way under the influence of his specific needs, motives, educational and cultural background and previous experience. Consumers make decisions based on what they perceive rather than on the basis of objective reality.

Perceptions are being formed by the individual all the time and are stored for future references. These stored perceptions are considered by the individual when they take any consumption decision. Therefore it is not the product, but it is the perception about a product that matters in consumer behaviour. Perception is a vital factor for the success of the product or service in the market. Hence, it is important for the marketing executives to study how perceptions are formed and how they can be changed.
(ii) **Motives**

Motive is an internal energy that drives a person to behave in a certain way in order to achieve a certain objective. It may be defined as an urge from which an individual seeks satisfaction. "A motive is an inner state that energies, activates or moves and that directs behaviour towards goals."\(^{21}\) It is considered as the hidden force which initiates behaviour, provides it with energy, reinforcement and directs it. It is also known as the link between the need and response, i.e. the need and the behaviour of the consumer.

Motives are driving force within each person that impels him to a particular action. "Marketers should identify as to which motive is implying consumer for a specific behaviour."\(^{22}\) Motives can be classified into following four major categories:

**Rational Motives:** Rational motives rely on logic and reason rather than emotions. In the marketing context a consumer with rational motives will consider price, effectiveness, quality, reliability, and profitability of a product while making a purchase decision.

**Emotional Motives:** Emotional motives follow a particular emotion such as love, affection, satisfaction of ego needs, sense organs' gratification etc. These motives are not subject to logical reasoning.
Positive Motives: A driving force towards an object or person or situation, is termed as positive motive. It attracts consumers towards desired goals. Positive motives consist of good health, power, competition etc.

Negative Motives: A driving force compelling the person to move away from someone or something will be known as negative motives. These motives direct consumers to avoid unpleasant consequences. Negative motives relate to loss of health, loss of wealth, teasing fear etc.

According to Abraham Maslow motives are aroused as a result of an unsatisfied need. Once satisfied, the need does not create a motive. He has proposed a need hierarchy which is divided in five levels viz., physiological needs, safety needs, social needs, self esteem and self-actualization needs. The physiological and safety needs are regarded as lower level needs which are concerned with needs for food, water, shelter, sex and economic security. Social, self-esteem and self-actualization needs are termed as higher level needs. These needs relate to friendship, belongingness, affiliation, prestige, self-confidence and self-fulfillment. Maslow concluded that higher level needs become active only after lower order needs are satisfied. Maslow’s need hierarchy theory is helpful for the marketers who can identify what generic level needs his product is capable of fulfilling and accordingly he can position his product.
(iii) Attitudes

"An attitude is an overall evaluation that expresses how much we like or dislike an object, issue, person, or action".23 Attitudes are expressed in the way an individual think, feel and act towards everything in his life. It is a mental state of readiness organized through experience, exerting a dynamic influence upon the individual’s response to all objects and situations with which it is related.

“Attitude may be termed as a person’s enduring favourable or unfavourable evaluations, emotional feelings and action tendencies towards some object or idea.”24 It affects behaviour of an individual by putting him ready to respond in a positive or negative way to things in his environment. People have attitude towards almost everything; life, society, religion, politics, work, clothes, music, food habits etc. Attitudes are acquired through learning over the period of time. The process of learning attitudes starts right from childhood and continues throughout the life of a person. An attitude has the following features.

Attitudes are learned predisposition and tend to persist over time. They are formed on the basis of some direct or indirect experiences of consumers regarding a product or service.

Attitudes are consistent in nature and it is very difficult to change them. For example, once a consumer has developed a brand loyalty, it is hard to change his attitude towards the brand.
Attitudes are associated with the notion of 'liking' or 'disliking' someone or something.

Attitudes can be noted by observing the behaviour of an individual.

Attitudes are learned by the individuals from the environment in which they interact. Learning plays a key role in attitude formation. Thus, for attitude formation, marketers have to consider all those factors from which a consumer learns. The formation of consumer’s attitudes is strongly influenced by personal experience, the influence of family and friends, direct marketing and mass media. Apart from these factors, individual’s personality make up is also responsible for shaping his attitudes.

The marketing managers should focus to study the attitudes of the consumers of their target market in order to design appropriate marketing mix accordingly. They must implement various strategies to reinforce positive attitude among existing users as well as to bring about a change in the attitude of non-users.

(iv) Learning

Learning is the central point in the study of consumer behaviour. When a consumer acts, he learns. Learning is acquisition of new knowledge and behaviour. Sanford has defined learning as a "relatively enduring change in behaviour brought about as a consequence of
experience." It refers to all the procedures by which current patterns of behaviour are changed and new ones are developed. Learning involves reasoning, thinking, information processing and perception.

"From the marketing point of view, learning can be defined as the process by which individuals acquire the purchase and consumption knowledge and experience that they apply to future related behaviour". Consumer learning is an unstructured and personalized process. It continually evolves and changes as a result of newly acquired knowledge which may by gained from observing, reading, listening, discussing or from actually experiencing.

A person receives various stimulus inputs. "When specific stimuli become associated with specific responses in a sufficiently permanent manner that the occurrence of the stimuli tends to elicit a particular response, learning has occurred." Learning is produced through the interplay of four fundamental components. These components are: drive, cues, response and reinforcement.

**Drive:** Drive is a strong stimulus which impels a person for action. It can be defined as those internal and external forces which motivate an individual and keep him ready to respond in a specific manner.
**Cues:** Cues are weak stimuli which determine when, where and how a person responds in order to satisfy the drive. These are signals from the environment which are perceived by the individuals. For example product features such as quality, colour, package, advertising, message etc act as cues that influence consumer response.

**Response:** An individual’s reaction to the drives and cues, constitute his response. Response is the feedback reaction of consumer. For example, to buy a bottle of mineral water in response to an advertisement so as to satisfy the need for getting rid of thirst.

**Reinforcement:** Reinforcement takes place when the response is satisfying. It is anything that increases the strength of response and tends to induce repetitions of the behaviour that preceded the reinforcement. Among several responses made to the same situation, the responses which are closely followed by satisfaction (positive reinforcement) will be more likely to recur; and the responses which are closely followed by discomfort (negative reinforcement) will be less likely to recur. Reinforcement is very important for learning because behavioural response is conditioned by reinforcement.
Consumer learning helps marketers in building demand for their product by associating it with strong drives, using motivating cues and providing positive reinforcement.

(v) Personality

Personality plays a vital role in directing consumer behaviour. It is an extremely important factor influencing consumer behaviour. Personality can be viewed as “an intricate complex of behaviours and reactions to life’s various occurrences.”\(^\text{28}\) It comprises of the distinctive patterns of behaviour, traits and personal disposition that make one individual different from another. These patterns are internal characteristics that a person born with or that results from the way he/she has been raised. Engel, Blackwell and Miniard define personality as "an individual’s unique psychological makeup, which consistently influences how the person responds to his or her environment."\(^\text{29}\)

Personality contains two distinct properties, firstly, no two individuals are exactly alike because their inner characteristics will be unique, thus personality reflects individuals’ differences. Secondly, although personality of a person tends to be both consistent and enduring, it may change under certain circumstances. For instance, an individual’s personality may be altered as a result of major life events, such as marriage, the birth of a child or a significant promotion in career. Personality is usually described in terms of traits such as self-confidence,
dominance, sociability, autonomy, defensiveness and adaptability. These traits play an important role in shaping consumer behaviour. Marketers are interested in knowing personality as a way to target consumers. Personality can be useful to them in identifying consumer behaviour for specific product or brand choices.

(vi) Beliefs

Beliefs can be defined as assumptions and convictions that are held to be true, by an individual or a group, regarding concepts, events, people, and things. "It is a descriptive thought that a person holds about something."\(^{30}\) The belief may be based on some real facts, knowledge, opinion, faith or it may merely be a notion that the person has. In marketing perspective, the belief that the consumer has about a brand is important because it determines his behaviour towards buying and using it. Marketing managers must attempt to study the beliefs that people carry in their heads about their products and brands. Beliefs are helpful in constituting the brand image in the minds of consumers thus marketers must ensure that consumers have all relevant and correct information about the brand to facilitate the formation of a positive brand image.
(b) Personal factors

Personal factors play vital role in determining consumer behaviour. Personal factors vary from person to person in terms of income, education, lifestyle and family life cycle.

(i) Income

Income is a very important and powerful economic factor because it indicates the capacity or ability of the consumers to purchase the product. It plays an essential role in defining the individuals’ consumption and purchasing behaviour. To desire something does not itself result in consumer action. Desires do not translate into consumer behaviour unless they are backed by purchasing power. Thus, income provides purchasing power to consumers which help them to strike an exchange-performance of purchase-sale transaction. Income in this context refers to that amount of money which is available for spending, but from the marketers’ view point disposable and discretionary incomes are important.

Disposable income comprises of the money someone spends on all of his life’s necessities or to save, invest or dispose in any other manner after the deduction of tax obligation. In addition to removing taxes from an individual’s disposable income, discretionary income also removes the
money he will spend on necessary living expenses such as food, housing and clothing. It is what the consumer spends on non-essential items. For instance, a consumer will be motivated towards purchasing luxury items if his discretionary income increases. So the marketer is required to customize products and prices keeping in view the disposable and discretionary income levels of different market segments.

(ii) Education

"Education widens a person’s horizon, refines his taste and makes his outlook more cosmopolitan." It is considered one of the major factors that affects an individual’s behaviour, cognition and motives. Education heightens the aspiration of a person, reinforces his knowledge, and opens up new avenues for him.

An educated person tends to have more rational motives and is less impulsive in his purchase decisions in comparison to an uneducated person. They show great interest in product quality, reliability and potentials. Furthermore, a high educational level broadens the individual’s awareness of world event as well as new developments related to materials, production methods and products. It also enables him to read articles and bulletins and obtain more information on the products that interest him.
(iii) Lifestyle

"A consumer’s lifestyle refers to the ways he or she chooses to spend time and money and how his or her values and tastes are reflected in consumption choices." It can be described as a person’s pattern of living in the world; which is expressed in his activities, interests and opinions. "Lifestyle portrays the 'whole person' interacting with his or her environment". People from same culture, social class and occupation may lead quite different lifestyles. For instance, one consumer might like outdoor activities whereas another might prefer to surf the web. A lifestyle marketing perspective recognizes that people sort themselves into groups on the basis of the things they like to do, how they like to spend their leisure time and disposable income.

The behavioural pattern of consumers is more visible in the lifestyle patterns adopted by them. Lifestyle research can help marketers to understand how a product fits into consumers' general behavioural patterns and also to track societal consumption preferences. "Consumer lifestyles can have important implications for market segmentation, communication and new product ideas." The marketing company may effectively use product differentiation strategy by providing product offerings to cater to the needs of different lifestyle segments. The following table shows the lifestyle dimensions:

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### TABLE I-1

**Lifestyle Dimensions**

<table>
<thead>
<tr>
<th>Activities</th>
<th>Interests</th>
<th>Opinions</th>
<th>Demographies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work</td>
<td>Family</td>
<td>Themselves</td>
<td>Age</td>
</tr>
<tr>
<td>Hobbies</td>
<td>Home</td>
<td>Social issues</td>
<td>Education</td>
</tr>
<tr>
<td>Social events</td>
<td>Job</td>
<td>Politics</td>
<td>Income</td>
</tr>
<tr>
<td>Vacation</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>Geography</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 in life cycle</td>
</tr>
</tbody>
</table>


**(iv) Family Life Cycle**

Family life cycle is also an important determinant of consumer behaviour. "Families pass through a series of stages that change them overtime". Products and services consumed by an individual living in a family are influenced by the stages in the family life cycle. The family life cycle can be divided into following stages:
<table>
<thead>
<tr>
<th>Stage</th>
<th>Characteristics</th>
<th>Buying patterns</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Bachelor</td>
<td>Young single people</td>
<td>Person in the bachelor stage will spend more money on clothing, comfort, fashion and personal care products.</td>
</tr>
<tr>
<td>(ii) Newly Married couples</td>
<td>Young married couples without children</td>
<td>In this stage family tends to spend a substantial amount of their income on cars, clothing, vacations and other leisure activities.</td>
</tr>
<tr>
<td>(iii) Full Nest I</td>
<td>Young married couple with children</td>
<td>In the full nest-I the parents will give priority to their children by spending amount on their clothes, food and medical expenses.</td>
</tr>
<tr>
<td>(iv) Full Nest II</td>
<td>Married couple with dependent children.</td>
<td>Family spends more on educational expenses of their teenage or college going children.</td>
</tr>
<tr>
<td>(v) Empty Nest</td>
<td>Older married couples with no children living with them</td>
<td>In the empty nest stage the expenditure of a family is health oriented. Large portion of income is spent on maintaining good health, travelling, exercising and volunteering.</td>
</tr>
<tr>
<td>(vi) Older Single</td>
<td>One fellow is departed</td>
<td>Expenditure is incurred on health and sickness care. Individuals in the older single stage have special needs for attention, affection and security.</td>
</tr>
</tbody>
</table>

Under each stage of family life cycle the buying behaviour of consumer is different. "In general, spending increases as households shift from young singles to young married couples and then remains high until
falling sharply at the older married or older single stages.\textsuperscript{36} Family life cycle is the most important predictor of family spending. Consumption is shaped by the family life cycle. Marketers must consider the great variation in needs over the different stages of family life cycle and the effect on consumer behaviour within family.

(c) Social and Cultural Factors

Sociologists and Anthropologists have emphasized that social and cultural factors are the important forces that shape and influence the values, attitudes, actions and behaviour of consumers. The combination of these factors helps the consumer in decision making process.

Social Factors

The social factors which affect the consumer behaviour are:

(i) Type of family

Family is the most important primary reference group which largely influences consumer’s buying behaviour. "A family is a group of two or more persons related by blood, marriage, or adoption who reside together."\textsuperscript{37} Family can come into existence on account of orientation, i.e. it is the family a person is born into, consisting of parents, brothers and sisters and other relations. The members of a family interact to satisfy their personal and mutual needs. All the values, beliefs, customs, attitudes and behaviour of the individual exposed early in life were imbibed from
the family. The family is dynamic in nature and is always updating and learning.

India is dominated by four types of families: married couples, nuclear family, joint family and single parent family. A married couple is the simplest type of family in number of members as it includes a husband and a wife. Nuclear family comprises of husband and wife and one or more children. The joint family is the nuclear family plus other permanent live in members or relatives such as grand parents, uncles and aunts, cousins etc. There are also many single parent families on account of separations and divorces. The single parent family consists of one parent and at least one child.

Family facilitates the process of socialization. Socialization is the process by which an individual is taught the basic values, knowledge, attitudes and code of conduct expected from the society. The family is the primary socialization agent for each new generation. "The interaction and continuous socialization that takes place among family members, is a very important factor that influences and moulds their consumer behaviour".\(^{38}\) Family influence helps in learning attitudes and preferences towards products, brands and price-quality-value judgments.

Marketers have recognized the family as the basic decision-making unit. The marketers should enquire into the family environment of the user of the product. The knowledge of the family roles and influences on
the decision-making process will help marketers in designing marketing strategies.

(ii) Reference Group

Apart from psychological and personal factors an individual is also influenced by the people around him and with whom he interacts and the various social groups to which he belongs. A reference group refers to any, "person or group of people that significantly influences an individual's behaviour." It may be defined as any person or group, which serves as a point of comparison for an individual in formation of his values, attitudes and behaviour. Family of a person, his friend circle, and peer groups are the example of reference groups which have a direct influence on his behaviour as he interacts with them on a regular basis. An individual can also be influenced by movie stars, sport persons, political leaders and spiritual gurus to whom he or she does not have direct face to face contact.

Reference groups can take many forms, and individuals can belong to a variety of groups. When an individual is recognized as a member of a group and has achieved acceptance status in that group, than such a group is termed as membership group. Membership groups consist of primary and secondary groups. The greatest influence and impact is exerted by primary groups. The family, friends, peer groups, and co-workers are the example of primary groups with whom a person interacts continuously.
and informally. Secondary groups are groups such as professional associations, religious organizations and trade unions which tend to be more formal, less comprehensive and require less continuous interaction. Influence also can be exerted by aspirational groups. Aspirational group is an example of non-membership group. It is a group to which an individual does not hold membership but wishes to join. Aspirational groups have an indirect influence on consumers; still they play a significant role in product choices. For example, the young consumers often admire celebrities for their lifestyles.

"Reference groups expose an individual to new behaviours and lifestyles, and influence attitudes and self-concept; they create pressures for conformity that may affect actual product and brand choices."\textsuperscript{40} The group members attract to each other because they share some common concerns, values or ideology. Reference groups serve as frames of reference for consumer’s purchase decisions thus, their study is of great importance to the marketing firms.

**Cultural Factors**

"Culture is a set of learned beliefs, values, attitudes, habits and forms of behaviour that are shared by a society and are transmitted from generation to generation within that society."\textsuperscript{41} The impact of culture on society is immense. "Culture can be viewed as a ‘blessing’ and a preserve of values, heritage, arts and good behaviour."\textsuperscript{42} It has been described as
the blueprint of human activity which provides people with a sense of identity and an understanding of acceptable behaviour within society. The study of culture is concerned with the language, knowledge, laws, art, religion, music, work patterns, and customs that give a society distinctive character and personality.

"Culture has a profound effect on why and how people buy and consume products and services". It affects the specific products people buy as well as the pattern of consumption, decision making and communication in a society. Hence, a comprehensive examination of the cultural background by the marketers will give a strong indication of the likely preferences for products and services.

Sub-culture and social class are included in cultural factors, the details of which are discussed below:

(iii) Sub-Culture

Within each culture there exist smaller groups of subcultures which provide more specific identification for its members. Shiffman and Kanuk depicts that "cultural profile of a society or nation is a composite of two distinct elements: (1) the unique beliefs, values, and customs subscribed to by members of specific subcultures; and (2) the central or core cultural themes that are shared by most of the population, regardless of specific sub cultural membership". Thus, sub-cultures are distinct groups having their own distinct beliefs, values, motives, attitudes, customs, traditions
and behaviour patterns within a country’s dominating culture. Sub-cultures may be based on geographic region, religion, caste, language, age and gender.

India is well known for its rich culture. Great diversity of sub-cultures is found in India. For instance, religion can serve as a parameter to distinguish sub-cultures in India such as Hinduism, Islam, Christianity etc. Hinduism is further divided into various castes and each caste has its own culture. Sub-cultures are important for marketing managers, because they represent groups of people with distinct values, customs and purchasing pattern.

(iv) Social Class

Social class refers to standing of an individual in society. It is the ranking of people, in a hierarchical order of upper, middle and lower classes based on their superiority, power, and access to valued resources. This social stratification confers higher status to some classes than to others. Members of a society are divided into distinct status classes, so that members of each class have relatively the same status and members of all other classes have either more or less status.

Blackwell, Miniard and Engel defined the social class as "relatively permanent and homogeneous divisions in a society into which individuals or families sharing similar values, lifestyles, interests, wealth, status, education, economic positions and behaviour can be categorized."45
Social Classes are formed on the basis of occupation, income, education, etc. These factors are widely accepted measure of social class. The level of a person’s formal education is generally accepted to be of a particular social class standing. For instance, in India, Engineers, Doctors and Chartered Accountants are rated higher in comparison to nurses and clerks. The most general categorization of social class can be put under three groups i.e. upper, middle and lower. Upper-class consumers are considered as the elite group of society. Such consumers are brand conscious and purchase those products that depict their social class. Whereas middle-class consumers shop carefully, read advertisements, compare prices and quality before they buy and exhibit greater sense of choice-making. For example a person from a higher class may wish to purchase a luxury car without bothering about its price, contrary to it a middle class family may opt for a cost effective and fuel efficient car. Lower class consumers usually buy on impulse and are influenced by point of purchase materials.

"Social class structures are important because they strongly affect norms and values and, therefore behaviour." Individuals are most likely to be influenced by members of their own class because they share similarity of factors such as education, activities, interest, opinions and other behavioural patterns. These groups of people patronize similar media, products or services and prefer to shop in similar stores. Social class information helps marketers to design specific marketing strategies for different groups of customers.
D. MODELS OF CONSUMER BEHAVIOUR

Defining 'Consumer Behaviour' is not easy, since the consumer is deemed the target and the starting point of the marketing activities. The study of consumer behaviour is a complex process. On one hand, the individual is the cornerstone of any activity and on the other hand, the factors that determine his behaviour and cause him to behave in a certain way are numerous. This is the result of individual differences among people, and therefore, it is not expected that every person will respond in the same way to one particular stimulus. Consequently, to know the consumer, it is indispensable to understand his behaviour that affects his needs and wants.

It is difficult to predict human behaviour accurately as it changes swiftly. This is so because the consumer responds to a set of stimuli that incite him to act, and these stimuli, whether personal or environmental, cannot be fixed at any time. Consumer behaviour does not have any universally accepted theory; rather there are many diverse theories, each of which might be useful to marketers in particular situations and applicable in different circumstances. Some of these theories have taken their clue from economics, others from psychology and yet others from several of the social sciences simultaneously.47

Consumer behaviour consists of an inter-disciplinary approach as many renowned economists, psychologists and sociologists were pioneers
in attempting to understand and explain consumer behaviour. Approaches to consumer behaviour can be classified as follows:

(a) The Howard-Sheth Model

John A. Howard and Jagdish N. Sheth have developed a comprehensive model, which presents various factors in attempting to explain consumer behaviour. It was published in their work entitled 'The theory of Buyer Behaviour'. "Howard-Sheth model is popularly known as machine model". This model is important because it highlights the importance of inputs to the consumer buying process and suggests ways in which the consumer orders these inputs before making a final decision. It is used as a didactic to depict consumer behaviour in selecting the desired brand from available alternatives.

According to the Howard-Sheth model there are four major sets of variables, namely:

Inputs

Input variables consist of three types of stimuli in the consumer’s environment. The marketer in the form of product or brand information furnishes physical brand characteristics (significative stimuli) and verbal or visual product characteristics (symbolic stimuli). The third stimuli which are named as social stimuli arise from the consumer’s social environment (his family, reference groups, and social class). All three
types of stimuli provide inputs concerning the product class or specific brands to the specific consumer.

**Figure I-1: Howard-Sheth Model**

(Source: Howard and Sheth, 1969, p. 32.)

**Perceptual Constructs**

The central part of the model deals with the psychological variables involved when the consumer is contemplating a decision. Perceptual constructs are concerned with how the consumer perceives information acquired from the input stimuli and other parts of the model. The
perceptual constructs are overt search, stimulus ambiguity, attention and perceptual bias. Stimulus ambiguity may happen when the consumer does not understand the message from the environment. Perceptual bias occurs if the consumer distorts the information received so that it fits his/her established needs or experience.

**Learning Constructs**

The learning constructs are motives, intention, choice criteria, brand comprehension, attitude and confidence. The interaction (linkages) between various perceptual and learning constructs results as the buyer’s mental commitment to a particular product or brand.

**Outputs**

The output is the individual’s purchase behaviour. It is the result of perceptual and learning variables. Output responses comprise five sequential stages, viz. attention, brand comprehension, attitude, intention and purchase.

**(b) The Engel, Blackwell and Miniard Model**

This model was originally developed by Engel, Kollat and Blackwell in 1968, but current version of this model is named as Engel, Blackwell and Miniard model. This model consists of consumer behaviour as a decision making process in the form of following steps:
Need recognition is the first stage in the consumer decision process. The buying process starts with buyers recognising of a need or problem. "Need recognition occurs when an individual senses a difference between what he/she perceives to be the ideal versus the actual state of affairs." The need can occur by internal or external stimuli.

The second stage is information search. After recognition of needs, consumers start searching for information in order to satisfy their unmet needs. Information search may be of two types namely; internal and external. Consumer undertakes internal search through the information stored in memory. External search includes collecting information through family, friends, peers, mass communication, media and from the marketplace. The length and depth of search is determined by variables such as personality, social class, income, size of the purchase, past experience and prior brand perceptions.

Evaluation of alternatives is the third stage in the buying decision. In this stage the consumer evaluates various options which come across to him after information search process. At this step the consumer tries to seek answer to questions such as "what are my options" and "which is best option" when they compare and select from various products. Consumer choice is influenced by both individual and environmental factors. Individual factors include income of consumer, motivation, knowledge, attitude, personality, values and lifestyle whereas environmental factors include culture, social class, family etc.
Different consumers use different criteria for the evaluation of alternatives. Consumer’s evaluative criteria refer to various dimensions viz.; features, specifications, quality, and benefits of different products and brands that a consumer desires to solve a certain problem.

Purchase intention comes next after evaluation of alternatives. With the help of 'evaluation of alternatives' stage, the consumer forms preferences among the brands in the choice set and takes a decision on his purchase intention. Unanticipated situational factors or unforeseen circumstances may result in a delay or become a barrier to purchase decision. These situational factors may be change in income, change in family circumstances etc. Purchase decision includes decisions with regard to product or brand, dealer, quantity, timing and payment method.

The final stage of decision process is post-purchase evaluation. It originates out of consumer experience regarding the use of the product and is indicated in terms of either satisfaction or dissatisfaction. The level of satisfaction depends on the relationship between the consumer’s expectations and product’s perceived performance. If consumer’s expectations are matched by the performance of the product then the consumer is satisfied and if expectations are not matched with performance then the consumer is dissatisfied.

The outcomes are significant because consumers store their evaluations in memory and refer to them in future decision. A consumer
who is satisfied may make repeat purchases whereas a dissatisfied consumer may not buy the product again.

(c) The Nicosia Model

Francesco Nicosia, an eminent scholar in consumer behaviour propounded this model in 1966, to analyze the consumer decision-making process. It is comprehensive model of consumer behaviour. “It is also said to be a system model, because the human being is analyzed as a system, with stimuli as the input to the system and the human behaviour as an output of the system.”\(^{50}\) The Nicosia model emphasizes on the interaction between marketing firm and its prospective consumer. This model contains following four stages and each stage is identified as a 'field':

**Field 1: The consumer attitude based on the firm’s message**

Field one is divided into two subfields. The firm’s attributes and the consumer’s attributes. The first subfield deals with the firm’s attributes and communication efforts that affect consumer attitudes. Advertising message which is sent from the firm will reach the consumer’s attributes. Sub-field two includes consumer’s attributes and predisposition. The firm’s message influences the predisposition of the consumer towards the product or service. Through this message the
consumer develops certain attitude towards the product and this newly
developed attitude becomes the input for field two.

Field 2: Search and Evaluation

The second field is concerned with search and comparative
evaluation. The consumer search for relevant information of the
advertised product and evaluate it in comparison to other alternatives.
The outcome of second field is motivation to purchase the product or
service.

Field 3: The act of the purchase

The output of field two (motivation) becomes the input for third
field. The third field covers the transformation of the motivation into the
act of purchase. It represents the consumer’s motivation towards the
firm’s product which results in actual purchase of the product.

Field 4: Feedback

Field four is related to the use of the purchased product. It analyses
the feedback of both the firm and the consumer after purchasing the
product. The firm will benefit from its sales data as a feedback whereas
consumer will use his experience with the product in influencing his
attitudes and predispositions concerning future messages from the firm.
(d) The Learning Model

“Learning refers to any relatively permanent change in behaviour occurring as the result of experience or practice.” The basic aspect of human behaviour is why and how people learn and form habits. Thus, learning occurs through strong drives, perceived experience and repetition.
The learning model is based on the Pavlov stimulus-response theory. Ivan Pavlov was a Russian psychologist who carried out experiments on the salivating dogs. In this experiment, Pavlov measured the amount of saliva secreted by a dog. When Pavlov presented a piece of meat to the dog, he noticed a great increase in salivation. On the other hand, when presentation of pieces of meat was withheld and he merely rang the bell the dog had no salivation. Thus, it was established that ringing of bell had no effect on the salivation of dog. In the next step, Pavlov accompanied pieces of meat with ringing of the bell. Then he saw the dog began to salivate. This experiment was repeated number of times. After that, he rang the bell without presenting the meat and noticed that the bell alone caused salivation. In this new situation, the dog had begun to salivate even to the sound of the bell. This behaviour of dog was based on learning. Thus, Pavlov found that learning is an associative process.

Most of the consumers are habitual to use particular brands of personal care products, toiletries and so on. This represents the learned behaviour of consumers. This model explains that marketing firm can influence consumer behaviour by manipulating the drives, stimuli and responses in order to get favourable predispositions. Learning model is very significant for the marketers of new products and brands. Marketing firms can capture large market segments by building brand loyalty, repeated advertising and by distributing free samples of their offerings. Learning model provides guidelines in formulating advertising and sales promotion strategies.
(e) The Psychoanalytic Model

The Psychoanalytic model was developed by Sigmund Freud. This model is based on in-depth study of individual personalities and behaviour. The psychoanalytic theory of Freud mentioned that human personality system consists of three interacting elements viz., id, superego and ego.

Id: Id is wholly concentrated towards immediate gratification. Id includes all the instinctive carvings, basic psychological needs and desires which demand immediate satisfaction without concern for the specific means of satisfaction. "The id is selfish and illogical".52

Superego: Contrary to id, superego is the internal representative of the moral and ethical code of conduct of the society. Superego directs the instinctive drives and ensures that the individual satisfies his needs in a socially acceptable manner.

Ego: It is a middle path between id and superego. “Ego is the individual’s conscious control.”53 It balances the id-impulses and the socio cultural constraints of the superego. It finds ways to gratify the id in a socially acceptable manner.

The psychoanalytic theory enables the marketer to understand an individual’s hidden motives, drives and aspirations for purchasing a particular product or brand.
Figure I-3: The inter-relation between the ‘id; ‘super ego’ and ‘ego’ systems of personality.


(f) The Economic Model

"The economic theory of consumer behaviour was synthesized by Alfred Marshall.\(^{54}\) It is based on law of marginal utility. Consumers evaluate the alternatives and choose those alternatives which would provide them maximum satisfaction at low cost. The economic model of consumer behaviour assumes consumer to be rational in their decision making. This model is based on the assumption that consumer is
completely aware of his needs and has perfect information of the market, products and services, their prices and utility. Price is considered to be the strongest factor influencing the consumer. “This model explains that every consumer wants full value of his money, which is to be spent in buying the product or service.” Hence, he allocates his budget over different products at given prices so as to maximize utility. "The law of equi-marginal utility enables him to secure maximum utility from limited purchasing power." As per this model the purchase decision of consumers are largely based on economic calculations.

(g) The Sociological Model

The sociological model considered consumer as social being who lives in a complex social environment. The types of products and services they buy can be influenced by the culture they grew up in, by their family, by their social status, by the groups they belong to and by the people they know. Eminent sociologists have depicted that an individual is greatly influenced by the family, reference groups, social class, culture and sub-culture which shape and influence an individual's values, beliefs, attitudes, actions and behaviour to a great extent.

Family plays important role in decision making process regarding purchase of goods and services by influencing an individual’s values,
attitudes, personality characteristics, buying habits and choice criteria. Family is the most influential primary group. "The members of the family play different role such as influencer, decider, purchaser and user in the buying decisions." Reference group consists of all those groups which have a direct or indirect influence on the consumer. These reference groups can influence the consumer by introducing him to new behaviours and life styles and by changing his perception and attitudes towards products and services.

Culture has a pervasive influence on buyer behaviour. It represents a set of beliefs, values, attitudes, morals, perception and behavioural norms that are shared by a society. Consumers prefer to purchase those products which fit in his cultural framework. Culture comprises of smaller groups of sub-cultures. Sub-cultures are of great importance to the marketers as they represent groups of people with distinct motives, customs, geographic regions and buying patterns. Hence, analysis of culture and sub-culture dimensions will help the marketing firms in formulating marketing strategies.
E. ENVIRONMENT OF CONSUMPTION

The state of Rajasthan is located in the north western part of India. It is the largest state of India from viewpoint of area. Its total area is 3.42 lakh sq.kms, which is equivalent to about 10.41% area of India. From administrative point of view the state has been divided into seven divisions and 33 districts. Jaipur is the capital of the state of Rajasthan.

The population of state is 6.86 crore according to 2011 Census, which is 5.67% of the nation’s population. The state ranks eight in the total population among the states of Indian Union. The growth rate of population in the state has been higher than that of the country. The decadal growth rate of India (2001-2011) was 17.64% whereas the growth rate of the state in the same period was 21.3%.

Sex ratio is an important social indicator of equity prevailing between males and females. There are 3.56 crore males and 3.30 crore females in total population of state. Thus, there are 928 females per thousand males in 2011 which is lower than that of India 940. The reasons for such a state of affairs are: high maternal mortality, female infanticide, sex-selective female abortions and neglect of the girl child leading to a higher mortality among girls at a young age.

The important constituents of any market are the people (demographic structure), the buying power they possess and their consumption pattern. The buying power depends on national and per capita income and the levels of consumption expenditure and savings of people. Consumption pattern of consumers is determined by their buying
behaviour, buying habits and by various other factors like religion, culture, festivals, climate etc. Consumers working in different sectors, behave in different ways at the time of purchases due to the differences in their socio-economic status, life style and availability of distribution channels. Buying behaviour and consumption pattern of working women employed in different ventures are also different because of the differences in their level of education, their bondage by social and cultural traditions and receptivity to the marketing programmes. The working women consumers are more demanding today. They are experimentative and are open to new ideas and products. For them, value is not just price, but price-quality combination. The level of education influences the taste, likings and aspirations. Buying behaviour of the educated working women is certainly different from those of illiterates. Their perception of marketing messages has no similarity.

The climate also affects the consumption pattern. Winter season, summer season, rainy season and the past monsoon season bring about corresponding changes in the consumption pattern. Similarly, religion and culture influence the consumption pattern. Religious beliefs have a great impact on outlook towards consumption of various commodities.

The consumption environment has a bearing on the methodology, to be used for this research project. The various aspects of the environment have provided background for construction of the questionnaire/schedule. The total female population and working women population in Rajasthan are as follows:


**TABLE I-2**

*Working Women Population in Rajasthan (2011)*

<table>
<thead>
<tr>
<th>Divisions</th>
<th>Districts</th>
<th>Total Population (Females)</th>
<th>Working Population (Female)</th>
<th>% of Working Population to total population (Females)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Jaipur Division</strong></td>
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<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>1. Jaipur</td>
<td></td>
<td>31,57,671</td>
<td>7,49,946</td>
<td>23.75</td>
</tr>
<tr>
<td>2. Dausa</td>
<td></td>
<td>7,76,622</td>
<td>2,86,344</td>
<td>36.87</td>
</tr>
<tr>
<td>3. Alwar</td>
<td></td>
<td>17,35,153</td>
<td>7,14,371</td>
<td>41.17</td>
</tr>
<tr>
<td>4. Sikar</td>
<td></td>
<td>13,02,343</td>
<td>3,48,650</td>
<td>26.77</td>
</tr>
<tr>
<td>5. Jhunjhunu</td>
<td></td>
<td>10,41,149</td>
<td>3,53,257</td>
<td>33.92</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>80,12,938</td>
<td>24,52,568</td>
<td>30.60</td>
</tr>
<tr>
<td><strong>Jodhpur Division</strong></td>
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<tr>
<td><strong>Ajmer Division</strong></td>
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</tbody>
</table>

| **Total**       |             | **57,12,539**               | **20,058,39**              | **35.11**                                           |

<p>| <strong>Total</strong>       |             | <strong>47,51,362</strong>               | <strong>16,87,313</strong>              | <strong>35.51</strong>                                           |</p>
<table>
<thead>
<tr>
<th>Division</th>
<th>City</th>
<th>Population</th>
<th>Urban Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Udaipur Division</td>
<td>Udaipur</td>
<td>15,01,619</td>
<td>5,29,944</td>
<td>35.29</td>
</tr>
<tr>
<td></td>
<td>Rajsamand</td>
<td>5,75,258</td>
<td>2,31,297</td>
<td>40.20</td>
</tr>
<tr>
<td></td>
<td>Dungarpur</td>
<td>6,92,020</td>
<td>2,94,891</td>
<td>42.61</td>
</tr>
<tr>
<td></td>
<td>Banswara</td>
<td>8,89,731</td>
<td>4,34,338</td>
<td>48.81</td>
</tr>
<tr>
<td></td>
<td>Chittorgarh</td>
<td>7,61,167</td>
<td>3,46,123</td>
<td>45.47</td>
</tr>
<tr>
<td></td>
<td>Pratapgarh</td>
<td>4,30,104</td>
<td>2,29,603</td>
<td>53.38</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>48,49,899</strong></td>
<td><strong>20,66,196</strong></td>
<td><strong>42.60</strong></td>
</tr>
<tr>
<td>Bikaner Division</td>
<td>1. Bikaner</td>
<td>11,23,136</td>
<td>3,45,636</td>
<td>30.77</td>
</tr>
<tr>
<td></td>
<td>2. Hanumangarh</td>
<td>8,43,508</td>
<td>3,22,458</td>
<td>38.22</td>
</tr>
<tr>
<td></td>
<td>3. Sriganganagar</td>
<td>9,25,828</td>
<td>3,16,352</td>
<td>34.16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>38,80,573</strong></td>
<td><strong>13,45,871</strong></td>
<td><strong>34.68</strong></td>
</tr>
<tr>
<td>Kota Division</td>
<td>1. Kota</td>
<td>9,29,853</td>
<td>2,14,161</td>
<td>23.03</td>
</tr>
<tr>
<td></td>
<td>2. Baran</td>
<td>5,88,810</td>
<td>2,22,829</td>
<td>37.84</td>
</tr>
<tr>
<td></td>
<td>4. Jhalawar</td>
<td>6,85,986</td>
<td>2,83,125</td>
<td>41.27</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>27,38,395</strong></td>
<td><strong>9,31,400</strong></td>
<td><strong>34.01</strong></td>
</tr>
<tr>
<td>Bharatpur Division</td>
<td>1. Bharatpur</td>
<td>11,92,736</td>
<td>4,23,956</td>
<td>35.54</td>
</tr>
<tr>
<td></td>
<td>2. Dholpur</td>
<td>5,52,869</td>
<td>1,84,102</td>
<td>33.29</td>
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<tr>
<td></td>
<td>3. Karauli</td>
<td>6,74,609</td>
<td>2,57,668</td>
<td>38.19</td>
</tr>
<tr>
<td></td>
<td>4. Swai Madhopur</td>
<td>6,31,520</td>
<td>2,34,266</td>
<td>37.09</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>30,51,734</strong></td>
<td><strong>10,99,992</strong></td>
<td><strong>36.04</strong></td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td></td>
<td><strong>3,29,97,440</strong></td>
<td><strong>1,15,89,179</strong></td>
<td><strong>35.12</strong></td>
</tr>
</tbody>
</table>

(Source: Directorate of Census operations Rajasthan)
The data presented in Table I-2 represent the percentage of working population to total population (females) in Rajasthan. The total population of females among seven divisions of Rajasthan is 3.30 crore, out of which 35.12% females are working in diversified areas. Among these seven divisions, Jaipur hits the list by having 24.52 lakh working women. Udaipur division ranks second, by constituting 20.66 lakh working females in the total population of the state. Jodhpur division attained third rank by having 20.06 lakh working females. Ajmer, Bikaner, Bharatpur and Kota division of Rajasthan attained fourth, fifth, sixth and seventh rank respectively in female working population. Around 9.31 lakh women are working in different sectors of Kota division. From view point of working women population, Kota division stands last. Further, it is worthwhile to mention that the percentage of working population to total population (females) is highest in Udaipur division. The total female population in Udaipur division is 39.60 lakh out of which 52.17% are working females.

**F. GROWING ROLE OF WORKING WOMEN IN CONSUMER BEHAVIOUR**

The role of Indian women has changed dramatically over the last few decades. “Women in India have come a long way from just a skilled homemaker who has today acquired skills and capabilities of not just being a homemaker but being at par with their male counterparts.”

Changes are taking place in the perception of the role of women in
society. Woman is no longer confined to the four walls of the kitchen. She has acquired a place in the society by virtue of her education and employment. Today, women are pursuing their dream career. Increasing educational opportunities for women have opened up new kinds of job opportunities which enable them to enter into male dominated professions. Women are working at multitasking by playing a role of house maker as well as a professional with their hard work. With their new role as a professional, they have achieved a greater sense of security, independence, economic opportunity and connection with the world outside their home. Traditionally male is a bread earner and he takes the major decision in the family, but increase in female education and their participation in the workforce has enabled women to influence the decision making process to a great extent. The upliftment in the status of women enhances their decision making capacity at all levels and in all spheres of life. With the changes in the lifestyle and role of women as home makers as well as working women, there has been shift in their consumer behaviour also. Women are rapidly gaining purchasing power in the household. Now with double income households, unlike the earlier popular saying where ‘customer is king’ featured, the shift is now towards the ‘queen’.

Surinder Kr. Miglani in his study revealed that, now-a-days women are not only playing role of hardcore ‘housewives’ they are also playing a different role of ‘chief purchasing officer’ and controlling 85% of buying decisions. This changing role of women in purchase decision
making has developed a new concept in marketing, namely women consumer behaviour. Indian women today have a greater sense of empowerment and economic freedom, which indicates that their consumption pattern has changed. “The present day, working women are sharp, educated, value and price sensitive and think a lot before making up their mind.”61 They have become more time conscious and at the same time health conscious too.

Today, it is the women who influence the family purchase decisions and decide what to buy. Purchase decisions for goods and services such as- food products, women’s clothes, clothes for children, kitchen appliances, jewellery and general household products are taken by working women. Besides, the role of working women is not only increasing but is also decisive in purchasing car, house etc. This gives a picture that working women’s role and share in purchasing is substantial and increasing day by day. They have particular perspective and motives behind their purchases. They develop their values keeping the whole family in mind rather than their individual self. “We can say a woman is likely to be less self centered or selfish.”62

Feminine roles are of great concern today to consumer analyst and marketers. Liberalization, education, awareness of international style and trends, financial independence and a more tolerant and supportive family have helped the working women to develop a broad attitude in their purchase decisions. Working women consumers are found to be more
demanding and difficult to satisfy. Their criteria for family purchases have been modified by increased exposure to new ideas and information. Today, the working women are more quality oriented. In addition to it, they also take keen interest in advertisement on TV, magazines and newspapers for discount offers and new schemes on the commodity.

Women’s lifestyles have changed dramatically during the last two decades. Due to lifestyle changes, the shopping pattern and preferences of women are also changing at a fast pace. Marketing managers have always been interested in lifestyle changes occurring among women because female consumers buy so many products for themselves and for their family. Married working women experience many time pressures. They often have two jobs: household responsibilities plus their jobs in the marketplace. Working females are interested in buying more time-saving appliances, use more convenient foods, spend less time in shopping, and so forth. Knowledge about working women enables marketers to segment women consumers and target them for many of the products and services. Consumer researchers are interested in working women’s multiple roles, time pressures and changing family structures in order to develop effective marketing and communication programs to reach them. The success of particular segment of the market or the failure of the same depends on the purchase behaviour of working women consumers. The main point for developing successful marketing strategy is a clear understanding of the working women consumers' mind before, during and after a purchase.
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