CHAPTER - VII

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7.1 INTRODUCTION

The present study is divided into four important divisions. The first division discusses the profile of the respondents in the study area whereas the second division includes the ownership of the white goods and its buying motives among the respondents. The third division focuses on the buying decision and its determinants. The last division includes the customers’ satisfaction, loyalty and branding behaviour in the white goods market. The specific objectives of the study are: i) to exhibit the profile of the consumers, ii) to analyze the ownership pattern of white goods and buying motives iii) to examine the buying process in the purchase of the white goods among the buyers, iv) to study the determinants in buying behaviour, v) to identify the consumers’ attitude and loyalty in brands of the white goods, vi) to examine the brand preference and loyalty in the white goods markets and vii) to analyze the complaining behaviour of consumers.

In order to fulfill the research objectives, the descriptive research design has been followed. The Coimbatore districts there are nine taluks. From each taluk, 40 men and 40 women consumers of the white goods have been selected purposively as sample of the present study. The total sample size came to 720. The interview schedule was prepared to collect the primary data. It was pre-tested among 50 men and women respondents at the Coimbatore District. The appropriate statistical analysis was used to process the data with the help of the SPSS. The analysis and interpretation were discussed in the previous chapters. The present chapter explains the summary of findings, conclusions, policy implications and scope for future study.
1. The majority of the respondents are males whereas the important nativity among the respondents is urban. The dominant economic status of among the respondents is middle and high income. The most important economic statuses among the men and women respondents are middle and high income respectively.

2. The majority of the respondents are ‘married’. The important ages among the respondents are 41 to 50 years and 31 to 40 years. The most important age among the men and women respondents is 41 to 50 years. The important religion among the men and women respondents is Hinduism. The important community among the respondents is backward community.

3. The dominant nature of family among the respondents is nuclear family type which is commonly seen among men and women respondents. The important family sizes among the respondents are 4 and less than 4 and 5 to 6 members. The most important family sizes of the men and women respondents are 5 to 6 and 4 and less than 4 members respectively.

4. The important educational status among the respondents are school level and graduation. Majority of men and women respondents are members in service organization. The dominant nature of housing among the respondents is pucca house. The most important nature of housing among the men and women respondents is pucca house and semi - pucca house respectively.

5. The dominant type of ownership of residence among the respondents is own house which is commonly seen among the men and women respondents. The most important area of house possessed by men and women respondents is below 1200 square feet and above 1200 square feet respectively. The most important number of rooms per house among the men and women respondents is less than 2 rooms and more than 2 rooms respectively. Majority of the respondents are have safe drinking water availability, availability of electricity and toilet facility.
6. The important occupational background among the respondents is businessmen and government servant. The most important occupation among the men and women respondents is businessman and housewife respectively. The important personal income per month among the respondents is less than Rs.10,000 and Rs.10,001 to Rs.20,000. The most important personal income per month among the men and women respondents is Rs.10,001 to Rs.20,000 and less than Rs.10,000.

7. The family income per month among the respondents is Rs.30,001 to Rs.40,000 and Rs.40,001 to Rs.50,000. The most important family income per month among the men and women respondents is Rs.30,001 to Rs.40,000 and Rs.40,001 to Rs.50,000 respectively. The higher savings is identified among the women respondents than among the men respondents.

8. Majority of the men consumers are owing branded washing machine, refrigerator, air conditioner, ceiling fan and watches and clocks. Majority of women respondents are owing branded washing machine, refrigerator, air conditioner, ceiling fan and wall and clocks.

9. The important sources of information on white goods among the men respondents are friends/relatives and family members whereas among the women respondents, these are media and individual exhibition. The significant differences among the men and women respondents have been seen in all the sources of information except shopkeepers.

10. The dominant frequency of usage of white goods among the respondents is all seven days which is commonly seen in men and women respondents. The most important periodicity of usage of white goods among the men and women respondents is 5 to 10 years and above 15 years. The higher values of white goods are possessed by the women respondents than by the men respondents. The significant difference among the men and women respondents has been seen in the case of the value of white goods possessed by the respondents.
11. The important source of finance used to buy the white goods among the men respondents is installment scheme and gifts whereas among the women respondents, these are source/servings and under the hire purchase scheme respectively. There is a significant difference among the men and women respondents have been seen in the case of own source/savings, under the hire purchase scheme and gifts.

12. The highly viewed buying notices among the men respondents are operating expenses and need whereas among the women respondents, these are brand and easy to handle. The important buying motives identified by the factor analysis are product, finance, service, promotion and need.

13. The highly viewed IBM among the men respondents is finance and need and among the women respondents, these are product and promotion. The higher discriminant power for IBM is identified in the case of service and finance and the estimated two group discriminant function correctly classifies the cases to the extent of 81.54 per cent. The results show that the important discriminant IBM among the men and women respondents is service and promotion which is higher among the women consumers than among the men consumers.

14. The significantly associating important profile variables with the level of importance given on the IBM among the respondents are family income, personal income, and occupational status, level of education, family size and age. The important discriminant IBM among the men and women respondents is service which is highly perceived by female than the male respondents.

15. The highly viewed variables in the EBI among the men respondents are influence of relatives and pressure from spouse and among the women respondents, these are recreation curiosity. The most important EBI is satisfaction followed by pressure, prestige and influence. The important EBI among the men respondents is influence and pressures and among the women respondents, these are prestige and satisfaction.
16. The significantly associating important profile variables with the perception on the EBI are income class, age, level of education, occupational status, personal income and family income. The results indicate that the important discriminant EBI among the men and women respondents is pressure and influence which are higher among the men respondents than among the women respondents.

17. The highly viewed determinants among the men respondents are pressure of family members and offer, while, among the women respondents, these are advertisement and quality. The analysis reveals the important factors in the IDPD are societal, quality and promotion related factors. The highly viewed IDPD by the men respondents is promotion while among the women respondents, it is ‘quality’ factor.

18. The significantly associating profile variables with the view on quality factors are income class, marital status, age, level of education, occupational status, personal income and family income. In the case of promotion factor, the significantly associating profile variables are age, level of education, occupational status, personal income and family income. The analysis reveals that the important discriminant IDPD among the rural and urban consumer is ‘quality’ factor which is identified as higher among the women respondents than the men respondents.

19. The highly viewed variable in source of information among the men and women respondents is television and friends / relatives and the highly viewed variable in product attributes among the men and women respondents is technological superiority and after sales service. The significant difference among the men and women respondents has been noticed in few variables in source of information, product attributes and pricing. In the case of distribution, the highly viewed variable in distribution among the men and women respondents is dealers network and reduction in waiting time and the highly viewed variable in promotion among the men and women respondents is advertising.
20. The highly viewed marketing strategies among the men respondents are distribution and product attributes while among the women respondents, these are promotion and pricing. The significantly associating important profile variables with the level of perception on marketing strategies are family income, personal income, level of education and occupational status and the income class. The analysis reveals that the most important marketing strategy is distribution which is highly perceived by the men respondents than the women respondents.

21. The highly viewed variable in macro factor namely economic factor among the men and women respondents is family income and the highly viewed variable in social factors among the men and women respondents is social values. In the case of cultural factors, these are learning attributes and freedom of living. The highly viewed macro factors among the men respondents are economic and cultural factors while among the women respondents, these are cultural and social factors. The significantly associated profile variables with the view on macro factors among the respondents are family income, personal income, occupational status and level of education.

22. The analysis reveals that the important macro factor among the men and women respondents is economic factor which is highly perceived by men respondents than by the women respondents. The highly viewed variable in consumer economic resources among the men and women respondents is cheap source of borrowing and zero per cent to interest loan and in the case of knowledge of an individual, these are technological advancements.

23. The highly viewed variables in life style among the men and women respondents are utilities of a particular product and in the case reference group, these are normative and comparative reference group and in the case of utilities, the highly viewed variables are among the men and women respondents is possession utility and firm utility.
24. The highly viewed personal factor among the men respondents is utilities and consumer economic resources while among the women respondents, these are knowledge of an individual and life styles. Regarding the view on personal factors, the significantly associating profile variables are family income, personal income, occupational status and level of education. The analysis results that the important discriminant personal factors among the men and women respondents are reference group and consumer economic resources. The analysis reveals that the important place of purchase of white goods among the men and women respondents is nearby town shops and distributors.

25. The important determinants of the place of purchase among the men respondents are travelling cost, access route and credit facility while among the women respondents the important determinants are product variety and price of the product. The significant difference among the men and women respondents are identified regarding the determinants of place of purchase especially access route, transport cost, product variety, price, credit period, bargaining gains, number of outlets. The factor analysis results in two important factors influencing the store choice behaviour among the respondents as customer advantage and value of purchase.

26. The most important factor influencing place of purchase among the men respondents is customer advantage and among the women respondents, it is value of purchase. Regarding the view on the factors influencing place of purchase, the significant difference among the men and women respondents have been noticed in their view on respondents advantage and value of purchase. The analysis reveals that the important discriminant factor leading to the POP of the white goods is value of purchase which is identified as higher among the men respondents than among the women respondents.

27. The product factor of availability, price and brand and the social factors of words of mouth and friends and relatives and the personal factors of income and family size and the promotion factors of price offer and Guarantee are the important factors influencing the purchase decision of the white goods of respondents. Regarding the purchase of consumer durables, the important factors considered by men respondents are social and
promotion factors whereas among women respondents, these two factors are product and personal factors. The significant difference among men and women respondents are identified regarding the perception on factors involved in their purchase decision namely product, social, personal and promotion factors.

28. The analysis reveals that the important discriminant factors among the men and women respondents are social and product whereas the former is higher among men respondents and the latter is higher among the women respondents. Among the men respondents, the most important imitates purchase of the white goods is head of household, whereas among the women respondents, it is housewife.

29. Among the men respondents, the influencer is head of household whereas in women respondents, the housewife is the influencer of purchase of white goods. The analysis reveals that the important decides of the purchase of the white goods is housewife and head of household and the most important buyer of white goods is housewife of respondents.

30. The highly perceived attributes of white goods among the men respondents are time savings and economy whereas among the women respondents, these are updating and convenient to use. The important attributes of white goods identified by the factor analysis is service, economy, durability and handling. The highly perceived attribute among the men respondents are economy and durability whereas among the women respondents, these are service and handling.

31. The significant differences among the men and women respondents have been identified in use of service, economy and durability. The significantly associating profile variables with their level of perception on important attributes of white goods are family income, personal income and level of education. The analysis indicates that the important discriminant IAWG among the men and women respondents is service handlings which are identified as higher among women respondents than among the men respondents.
32. The highly viewed variables in customers loyalty among the men respondents is price insensitivity and positive word-of-mouth and among the women respondents, these are positive word-of-mouth and price insensitivity. The level of customer loyalty towards the white goods purchased among both the men and the women respondents is poor. The higher customer the satisfaction is identified among the women respondents their among the men respondents.

33. The significantly influencing IAWGs on the customer satisfaction among the men respondents are economy and durability whereas among the women respondents, these are service and handling. The pooled data reveal the importance of service, durability and handling in the determination of customer satisfaction.

34. The significantly influencing IAWG on customer’s loyalty towards the white goods among the men is durability. Among the women respondents, no IAWG has a significant impact on the customer loyalty. The highly viewed print telecast media among men respondents is brochures / leaflets and radio and among the women respondents, these are pamphlets and television. Among the men respondents, the most important item in outdoor media is sign boards whereas among the women respondents, it is bill boards.

35. The higher brand awareness is noticed among the men and women respondents regarding the white goods. The significantly associating important profile variables with the level of brand awareness among the respondents is family income, personal income, levels of education, occupational status, family size, age marital status and income class.

36. The higher levels of brand preference have been identified among the men and women respondents. The significantly associating profile variables with the level of brand preference among the consumers is family income, personal income, occupational status, level of education, age and income class. The lesser brand loyalty is identified among the men and women respondents. The significantly associating profile variables with the level of brand loyalty in white goods are family income, personal income, and occupational income, level of education, age and income class.
37. The significantly and positively influencing attributes of white goods on brand preference among the men respondents is service and handling whereas among the women respondents, these are service, economy, durability and handling in the determination of brand preference.

38. Among the men respondents, the significantly and positively influencing attributes is handling whereas among the women respondents, these are economy and handling. The changes in the view on the important attributes of the white goods explain the changes in brand loyalty to a higher extent among the women respondents them among the men respondents.

39. The highly perceived problem while buying white goods among the men respondents is high price and lack of bargaining power whereas among the women respondents, these are salesmanship and lack of confidence. The highly viewed level of awareness on government, legislation about white goods among the men respondents is consumer protection council and consumer rights whereas among the women respondents, these are consumer rights and consumer disputes redressal forum.

40. The important method of complaining behaviour among the men respondents is seller and dealer manufacturer whereas among the women respondents, this is also the same but significant difference among the men and women respondents have been seen in all five methods of complaining.

41. The important reason for non-complaining behaviour among the men respondents is negligence and lack of awareness whereas among the women respondents, these are the response and lack of idea on documentation. The highly viewed suggestions to strengthen the consumer movement among the men consumers are implication of procedures related to grievances and among the women consumer, these are awareness camp and induction of consumerism in curriculum.
7.2 POLICY IMPLICATIONS

Since the buyer behaviour in the purchase of white goods among the different customers segment, differs in so many ways, the marketers have to be very careful to frame their marketing strategies. Multi-flanged marketing strategy is essential even in the same rural area while that discrimination is based on the products or profile of the respondents.

The important factors that influence the demands in India are - access, attitude, awareness and affluence. The marketer had developed a direct access to markets through wholesale channel and created awareness through media, demonstration and ground contact. This has changed the attitudes of the consumers. The increase in urbanization among the rural consumers, marketers need to be rightly communicative about their products.

The study on the buying behaviour of consumer indicates that the relatives influence more their purchase decision. Therefore, product availability can affect the decision of brand choice, volumes and market share. So that widespread availability in rural market through salesmen network is highly essential.

The important tool to reach the audience is through effective communication. Television has been a major influence communication system along with F. M. Radios for the rural mass and as a result, the marketers should identify themselves with their advertisements. Advertisements touching the emotions of the rural folks could drive a quantum jump in sales.

In the case of white goods, a cheap and simple sales strategy carrier over to bigger sales for the marketers. The customers are generally in the middle income class. The marketers are advised to be both cost and quality conscious. If they deliver their products in smaller units and lesser-priced packs it will be successful one.
A positive effort that focuses on delivering the basic benefit effectively and better than existing brands in retail has to be focused. This is because the male consumer seeks a few if not a single basic benefit. The product is to be positioned, wherever relevant, as a family brand for use by all the members than exclusive use by a member of the family.

In promoting the products, the influence of the group is indicated. The message and illustration indicating preference by the community helps trial and acceptance. Promotion requires, in addition to Television, Radio, Effort to push the brand at the retail level. Retail effort is to include displays and retailer suggestions to the consumer which is useful when the regular brand is out-of-stock. The objective of promotion is to create awareness and familiarity. The buyers are mostly habitual buyers who switch over to another brand when the regular brand is out-of-stock. This suggests the awareness followed by familiarity as important.

Since the male and female buyers are differing in so many aspects related to their buyer behaviour in white goods markets, the marketers have to understand the need of each segment of customers initially before designing the product. They should adopt different types of marketing strategies in order to satisfy all market segments. It is not possible to bring all these with the help one product, so that they have to produce a wider range of products.

Retailer incentives need to include display incentives. Display is suggested as the buyers use multiple sources of information. They are also habitual buyers and loyal to the retail shop than brand, but exhibit a tendency to purchase a brand they are familiar with. Display is important as it helps the brand to gain familiarity when the consumer visits the retail shop. Most consumer perishables and non-perishables are purchased from a single shop and therefore the grocery shops are the type of shop relevant in markets for servicing and targeting retail promotion.

With the increased reach of the electronic media and greater time spent by viewers, brand awareness and consequently brand loyalty have significantly gone up. No
longer, is he / she satisfied with whatever is passed on by the retailers. Therefore, marketers have carefully to division brands to make an impact on the buyers.

The concept of ‘value engineering’ has been very innovatively used by the marketer for capturing the rural market. This demonstrates how an average quality product with a low price can attain great success with effective advertising and distribution. The strategy here is to design a no frills product without any bells and whistles to offer basic functionality which is the primary concern of the first time buyers.

Since the middle and lower income groups are sizable in rural market, the challenge among the marketers is in reducing the unit price to make products affordable. Marketers may reduce the number of extra features or just market the basic offering at lower price.

7.3 SCOPE FOR FURTHER RESEARCH

The present study provides a base for so many future research avenues. At first, the scope of the study is indented in future research work. A comparative study on the buyer behaviour at the various consumers segment, area segment and state segment may be conducted in the future research work. The consumer’s attitude in the white goods market alone may be focused in future study. The linkage between the attributes of the white goods and the customers’ satisfaction may be examined in future research work. The buyer behaviour in the white goods and the brown goods market may be studied in near future. The direct and indirect effect of the product attributes on the customers loyalty may be studied in future. The brand preference and loyalty in the white goods market alone may be focused as a research study in future. The determinants of the buyer behaviour in the various consumer durable markets may be evaluated in future.
7.4 CONCLUSION

The buyer behaviour in white goods is closely associated with the profile of the buyers. The purchasing pattern and determinants of purchase among the male and female respondents are differing from each other. The attributes of the white goods have a significant positive impact on customer’s satisfaction and customer loyalty, but the degree impact on the customer loyalty is comparatively lesser than the customer satisfaction. The level of brand awareness, preference in the white goods market is very high. But the impact of perception on attributes of white goods on the brand loyalty is very poor. It shows the higher intentions of switching from one brand to another brand of the white goods among the consumers. The marketers should be very careful to design the product according to the need of the various customers segment and they have to measure the feedback continuously in order to enrich the quality of the product.

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