



CONSUMER BEHAVIOUR ON CONSUMER DURABLES WITH REFERENCE TO BIJAPUR DISTRICT

MR. PARAMANAND DASAR*, DR. S.G. HUNDEKAR** & MR. MALLIKARJUN MARADI***

*Research Student, Research and PG Dept. of Commerce, Karnatak University, Dharwad, Karnataka.

**Professor Research and PG Dept. of Commerce, Karnatak University, Dharwad, Karnataka.

***Teaching Assistant, PG Centre Rani Channamma University, Bijapur, Karnataka.

Abstract

Consumer is nerve centre of the modern marketing, understanding his behaviour is quite essential for efficient and effective marketing management. Customers may state their needs, wants but act otherwise. They may not be in touch with their deeper motivations. India's consumer market is riding the crest of the country's economic boom. Driven by a young population with access to disposable incomes and easy finance options, the consumer market has been throwing up staggering figures. Marketing problem enhancing from the consumers' behaviour has a greater degree of similarity behavioural problems relating to the consumer durables. Hence, the present study has been chosen to identify and ascertain the extent of problems of consumer behaviour have an impact on the marketing of consumer durables in the fast growing Bijapur District (Karnataka State). The consumer behaviour in relating to consumer durables is strongly affected by some economic, social, cultural and psychological factors; the present research has been selected for an intensive empirical survey of the various factors influencing the buyer's behaviour on consumer durables in Bijapur District (Karnataka State).

Keywords: ISI Mark, Consumer durables, Lead time, Brand or reputation and Post purchase reaction.

1. Introduction

The Indian consumer durables industry has witnessed a considerable change over the last few years. Changing lifestyle and higher disposable income coupled with boom in the real estate and housing industry and a surge in advertising have been instrumental in bringing about a sea change in the consumer behaviour pattern. Consumer durables involve any type of product purchased by consumers that is manufactured for long-term use. As opposed to many goods that are intended for consumption in short term, consumer durables are intended to endure regular usage for several years or longer before their replacement is required. Just about every household contains at least a few items that may be considered to be of consumer durable nature. With India being the second fastest growing economy having a huge consumer class, consumer durables have emerged as one of the fastest growing industries in India.

1.1 Literature Review

Large numbers of research studies have been conducted on consumer behaviour both in India and abroad. The studies have covered both durables and non durables goods. The available literature on selected topic reveals that research studies on consumer behaviour date back to early fifties up to the present period. An attempt is made here review some selected works on consumer behaviours on consumer durables.

- **Aradhana Krishna (2003)** viewed that buyers' purchase behaviours can be influenced not only by the current prices of a product but also by those prices expect in the future.
- **Bhawaniprasad and Kumari (1987)** have analyzed "Impact of advertising on consumer durables markets: A study of Refrigerator consumer", in this study a ranking/importance of refrigerator among other consumer durables is studied. Study of 200 owners of Allwyn refrigerator in the twin cities of Hyderabad and Secunderabad and Districts of Nizamabad and Karimnagar in Andhra Pradesh indicates that a very positive impact of advertising is found on the consumer durables market.
- **Bayus (1991)** studied "The consumer durable replacement buyer", and found that replacements account for a substantial portion of the sale of consumer durables in the U.S. Results of replacement of automobiles indicate that "early" replacement buyers are more concerned with styling and image and less concerned with costs than "late" replacement buyers.
- **Gupta & Verma (2000)** have done a study under convenience sampling of 50 household of New Delhi by questionnaire. It indicates that husband's influence is considerably higher than the wives. Children also play an active role in brand selection of CTV.
- **Jain and Sharma (2000)** studied 584 respondents out of 800 questionnaires of Delhi in five professional category observed that selected products represent different product categories in terms of both durability and frequency of purchase as required. Study shows that the levels of consumer involvement differ across products. As against non-durables, consumer perceives durables as more involving products.
- **Mujahid-Mukhtar E, Mukhtar H (1991)** has studied role of decision making for household durables: good measure of women's power within a household in Pakistan. It is their influence in the purchase of new home improvement technology good (cars, appliances, etc.), who's expense and life-long nature makes their purchase

an important decision. The study identified various cultural and economic factors that affect women's decision making power

- **SRI – IMRB (2000)** evaluated a comparison of the education and income levels of different clusters, and it indicated that those who give higher priority to consumer electronic products are more educated and affluent. The study also revealed that transportation durables preceded consumer electronic products in the acquisition hierarchy, suggesting a tactical approach.
- **Venkteshwar and Rao (2000)** have focused on tracing and identifying the elements in consumer decision-making; the research has studied 200 urban workingwomen belonging to different occupation, educational and income groups. Study observed television as a major source of information, for 65.5% consumers. While group forces affects 50% respondents. Surprisingly 45%-employed women still feel radio as a source of information.

1.2 Objective of the Study

- To analyze the buying behaviour of consumers in the area in relation to selected consumer durables.
- To study the awareness and impact on behaviour of various brands, impact of brand and seller's reputation of the selected consumer durables.
- To study the opinion about advertisements and ISI mark of selected consumer durables.
- To identify and analyze the economic factors, social & cultural factors and psychological factors determining the consumers' buying decision.
- To know the reactions of the consumers about the after sale services of the selected consumer durables.
- To study the post purchase behaviour of consumers of selected consumer durables.

1.3 Methodology

The study mainly based on primary data. Samples size selected for the study is 200 respondents of the selected consumer durables in Bijapur, Basavan Bagewadi, Sindgi, Indi, and Muddebihal five talukas of the District. Samples are drawn on convenience sampling technique/ method. The data for the study are drawn sample respondents through questionnaires and schedules. Require information were also collected from dealers, wholesalers, retailers. Collected information from the sample respondents on consumer behaviour on consumer durables are classified, tabulated & graphed and analyzed in a systematic manner. While analyzing data simple percentages and ratios are used, and for clear understanding charts like simple bar charts and column charts are used.

The present study is empirical & analytical in nature. The relevant necessary relevant information has been collected from sample respondents through questionnaires and schedules for the time period 2011-12. The collected data on consumer behaviour on consumer durables are classified, tabulated & graphed and analyzed in a systematic manner.

1.4 Limitation of the Study

1. The study is confined to the extent of interpreting data which is collected only from 200 respondents of selected consumer durables. As the sample was chosen randomly which might not be an actual representative of the total population
2. The study is based on primary data. The respondents are chosen randomly from the different places of the Bijapur District (Karnataka State)
3. Study of the behaviours of dealers and middlemen's are not made. There is very less scope for collection of confidential financial data
4. Selected durables also only few out of total durables which are normally used by the consumers

2. Consumer Behaviour

Consumer behaviour or buyer behaviour has attained increasing importance in a consumer oriented marketing planning and management. The study of consumer behaviour is an attempt to understand what the consumer want, why they want. Clear understanding of the buying behaviour of consumer has become a great necessity in modern marketing system, because success or failure ultimately depends upon the buying behaviour of the target customers considered individually or a group.

Therefore in order to undertake the marketing programmed among different segment markets, the marketing management must find out the various factors that influences in buying decisions of the consumer. The subject of buying behavior is relatively a new discipline of the study of marketing. It has now become the central topic of modern marketing since the ultimate aim of marketing is consumer satisfaction and profit making.

Consumer behaviour can be defined as "the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services". According to Webster, "Buying behaviour is all psychological, social and physical behaviour of potential customer as they become aware of evaluate purchase consume and tell other people about the product and services. In other words of Walter and Paul, "consumer behaviour is the process whereby individual decide what, when, how and from where to purchase goods and service". Thus the buyer behaviour may be defined as that behaviour exhibited by people in planning, purchasing and using economic goods and service in the satisfaction of their wants.

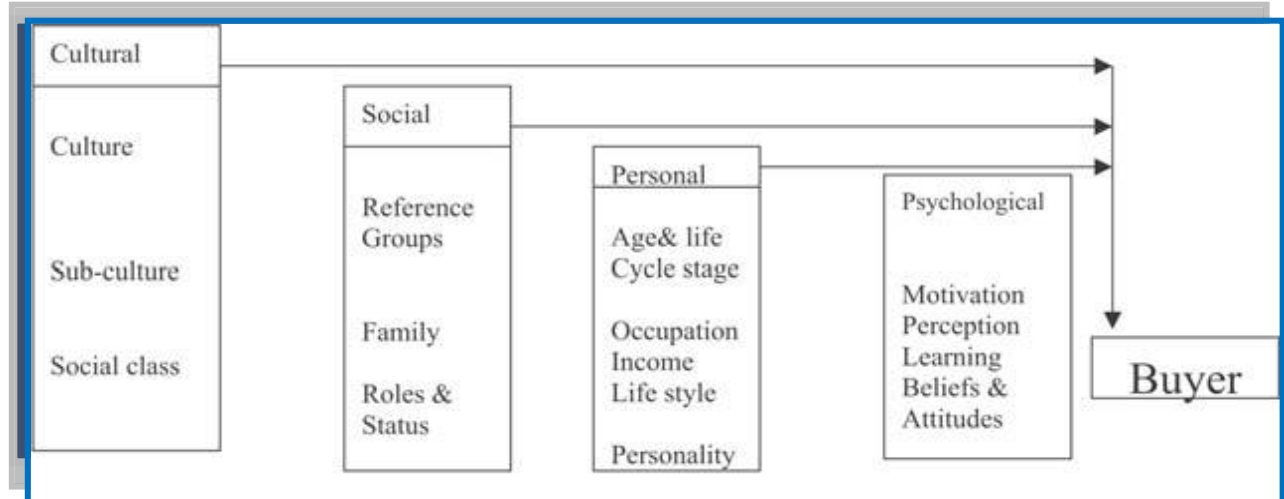
2.1 Characteristics of Buyer Behaviour

- Buyer behaviour comprise mental and physical activates of a buyer when he wants to buy goods and service to satisfy his needs

- It includes both visible and invisible of buyer. The visible activates refer to physical activity like actually going to the market place, buying the product and consuming them. The invisible activates on the other hand, refer to mental activates like thinking about the product, deciding to buy or not to buy that product, to buy one brand instead of another etc
- Buyer behaviour is very complex and dynamic also. it is constantly changing requiring the marketing management fails to make such adjustments , it would certainly lose it market
- An individual buying behaviour is also influenced by internal factors such as needs, habits, instincts, motives, attitudes etc and also by outside or environmental factors such as family, social, groups, culture, status, positions, economic and business conditions.

In narrow sense consumer behaviour is the act when he is engaged in buying and consuming a good or a service.

2.2 Factors Affecting Consumer Behaviour



2.3 Faith Factors and Purchase Decision

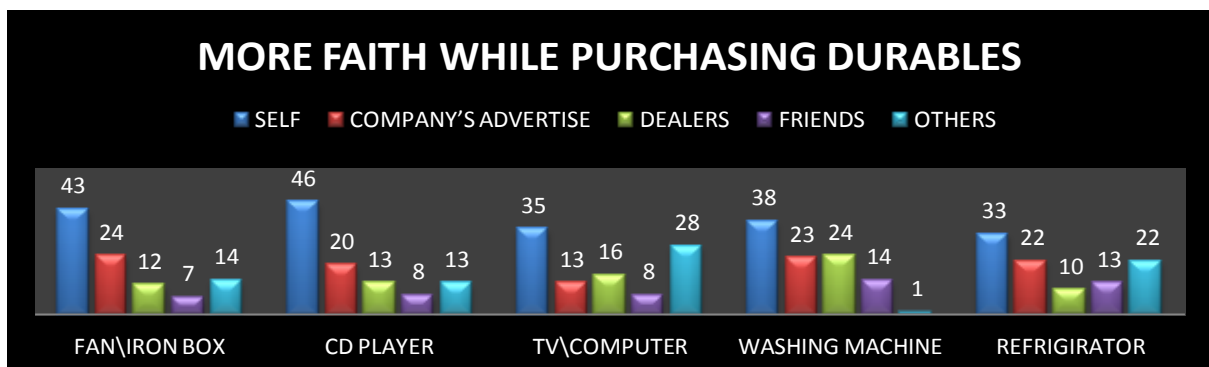
Purchases are guided by the good faith of individuals in certain factors. It varies from product to product. Sometimes, decisions are taken on the basis of recommendations of friends in whom the purchases has good faith, sometimes it is based on the opinions of relatives, and sometimes it is based on the faith indicates who supplies the articles, company advertisements has its own role in buying decisions.

Table 1: Faith Factors and Purchase Decision

CONSUMER DURABLE POSSESSED	SELF (%)	COMPANY'S ADVERTISE (%)	DEALERS (%)	FRIENDS (%)	OTHERS (%)	TOTAL
FAN\IRON BOX	43 [86]	24 [48]	12 [24]	07 [14]	14 [28]	100 [200]
CD PLAYER	46 [92]	20 [40]	13 [26]	08 [16]	13 [26]	100 [200]
TV\COMPUTER	35 [70]	13 [26]	16 [32]	08 [16]	28 [56]	100 [200]
WASHING MACHINE	38 [76]	23 [46]	24 [46]	14 [28]	01 [02]	100 [200]
REFRIGIRATOR	33 [66]	22 [44]	10 [20]	13 [26]	22 [44]	100 [200]

Source: Field Survey

Note: Figures Shown in Brackets are Number of Respondents



Inferences:

The above table witnessed that the faith while purchasing of durables, inner urge recommends more in purchase decisions of consumer durables then initiation or recommendation of company's advertisements followed by dealers, friends and others like relatives, government, debtors, bankers etc. In case Fan/Iron box, CD player self faith is more i.e. 43% and 46%. Personal recommendation is better than any other recommendation. The respondents are very much influenced by company's advertisements which are visualized through various medias like radio, TV, news papers and magazines, another important influencing factor is dealers and good name, it is playing vital role in high value consumer durables such as TV, washing machine and refrigerator. In case of TV/Computer and washing machine more faith on company's advertisement i.e. 35% and 38% respectively. In case of Refrigerator, 33% of sample respondents are more faith on dealers.

2.4 Lead Time between Purchase Decision & Actual Purchase

Decision to buy consumer durables is constrained by time factor. There is no immediate decision to buy of an article when decision is taken. The factors namely; the4 urgency of the article, level of income, the earnings of the members of the families, expected or unexpected monetary receipts in additions to regular receipts, credit facility from dealers, pressure from family members, demonstrations effects, easy installment facility, scarcity in future or probable rise in price due to inflation, tax etc., all these economic and social factors influence the buying behaviour of the consumer in relation to durables.

Table2. Lead Time between Purchase Decision & Actual Purchase

CONSUMER DURABLE POSSESSED	LESS THAN A WEEK (%)	WITHIN FORTNIGHT (%)	WITHIN A MONTH (%)	1 YEAR (%)	TOTAL
FAN\IRON BOX	34.50 [69]	32.50 [65]	17.50 [35]	15.50 [31]	100 [200]
CD PLAYER	13.50 [27]	29.50 [59]	36.50 [73]	20.50 [41]	100 [200]
TV\COMPUTER	30.50 [61]	31.50 [63]	28.00 [56]	10.00 [20]	100 [200]
WASHING MACHINE	03.00 [06]	06.00 [12]	25.50 [51]	65.50 [131]	100 [200]
REFRIGIRATOR	07.00 [14]	15.00 [30]	30.50 [61]	47.50 [95]	100 [200]

Source: Field Survey

Note: Figures Shown in Brackets are Number of Respondents

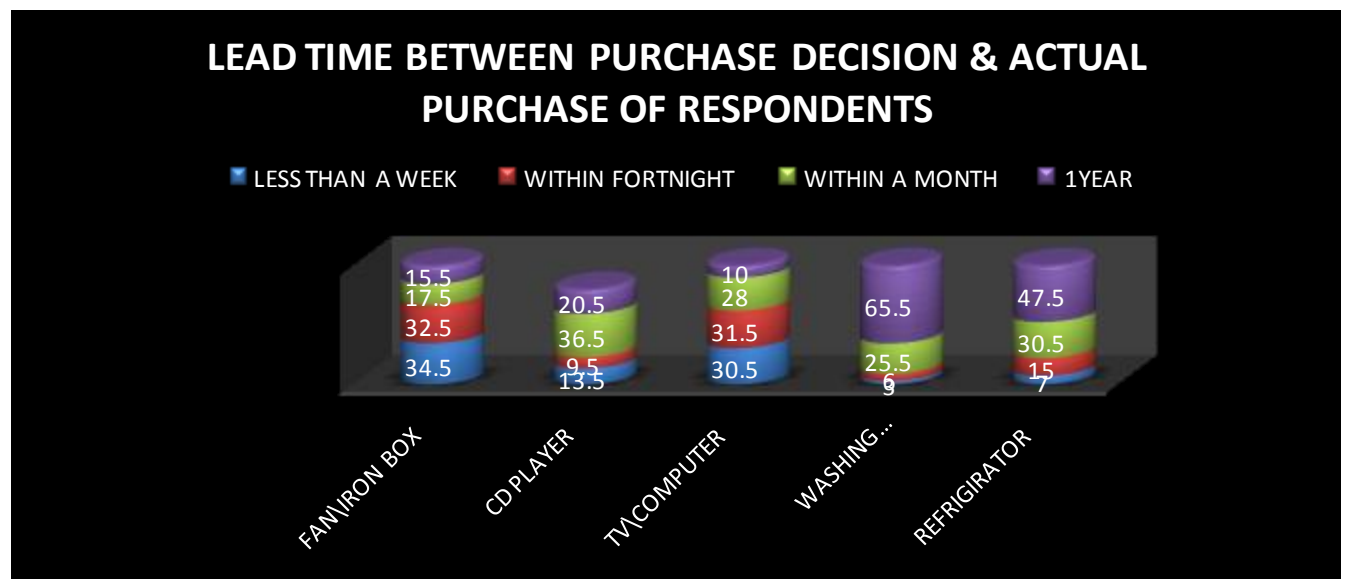
**Inferences:**

Table shows that the lead time between purchase decision and actual purchase of durables. In case of less valued, less cost items like Fan/iron box the lead time is within fortnight and less than a week i.e. 34.50% reason behind it is that it is lesser in value as well as necessary for its urgent requirement when compared with other durables.

In case of high worth ant costlier durables like Washing machine and Refrigerator the lead time is more as compared to other durables i.e. 65.50% and 47.50% In case of CD players' and TV/Computers' lead time is within a month and within fortnight i.e. 36.50% and 30.50% respectively. It is surprising to note that the period required for buying refrigerator is shorter than washing machine. It seems that refrigerator provides greater utility and status resulting in possession of refrigerator.

2.5 Purchase Timings of Respondents

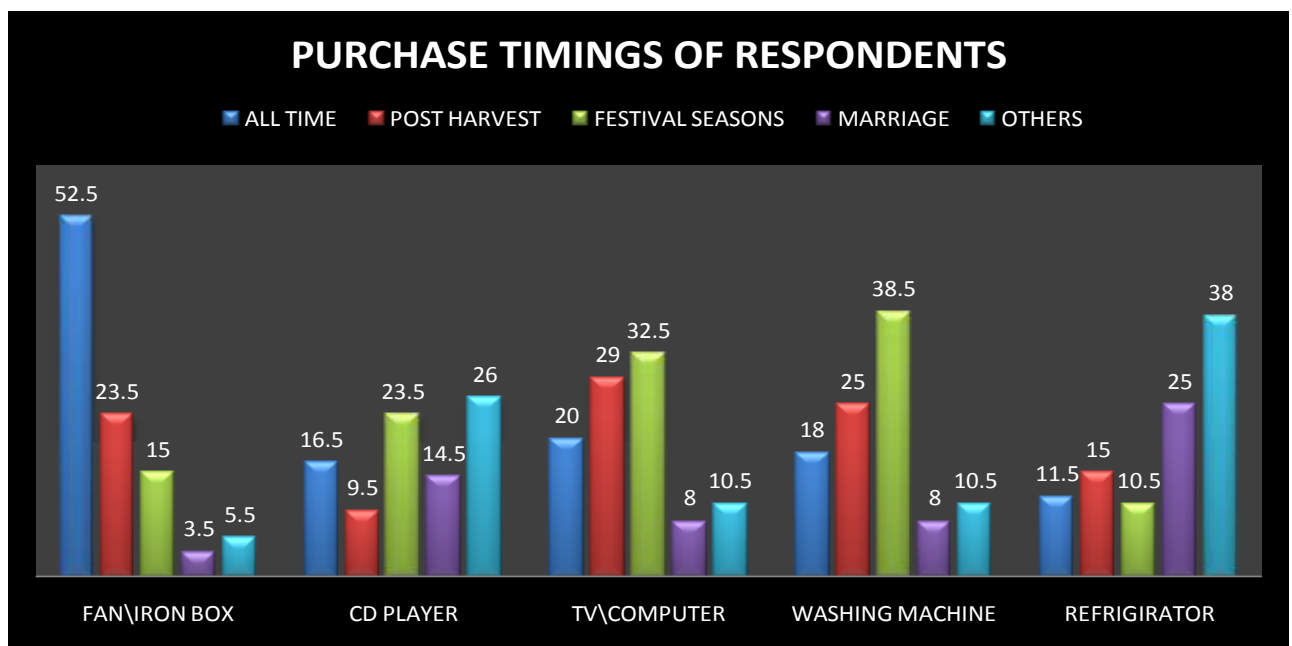
Consumer durables are normally had durability as well as more worth compared to non durables. Durables are not frequently purchased due to high cost and more durability. Buyers of the durables must consider time factor while purchasing. Commonly durables purchased at the time of special events like post harvest, festival season, marriage and others.

Table3. Purchase Timings of Respondents

CONSUMER DURABLE POSSESSED	ALL TIME	POST HARVEST	FESTIVAL SEASONS	MARRIAGE	OTHERS	TOTAL
FAN\IRON BOX	52.50 [105]	23.50 [47]	15.00 [30]	03.50 [07]	05.50 [11]	100 [200]
CD PLAYER	16.5 [33]	09.50 [19]	23.50 [47]	14.50 [29]	26 [52]	100 [200]
TV\COMPUTER	20 [40]	29 [58]	32.50 [65]	08.00 [16]	10.50 [21]	100 [200]
WASHING MACHINE	18 [36]	25 [50]	38.50 [77]	08.00 [16]	10.50 [21]	100 [200]
REFRIGIRATOR	11.50 [23]	15.00 [30]	10.50 [21]	25 [50]	38 [76]	100 [200]

Source: Field Survey

Note: Figures Shown in Brackets are Number of Respondents



Inferences:

The above table shows that the purchase timings of respondents. Fan/iron boxes purchased in all times, out of 200 sample respondents, 105 respondents are agreed about this i.e. 52.50 percentages, next 23.50 % respondents are purchased durables at post harvest season. Majority of the respondents purchased more worth and costlier durables like CD players, TV/computers and washing machines at festival season's i.e. 23.50%, 32.50% and 38.50 % respectively. In case of refrigerator the sample respondents purchased at others special events.

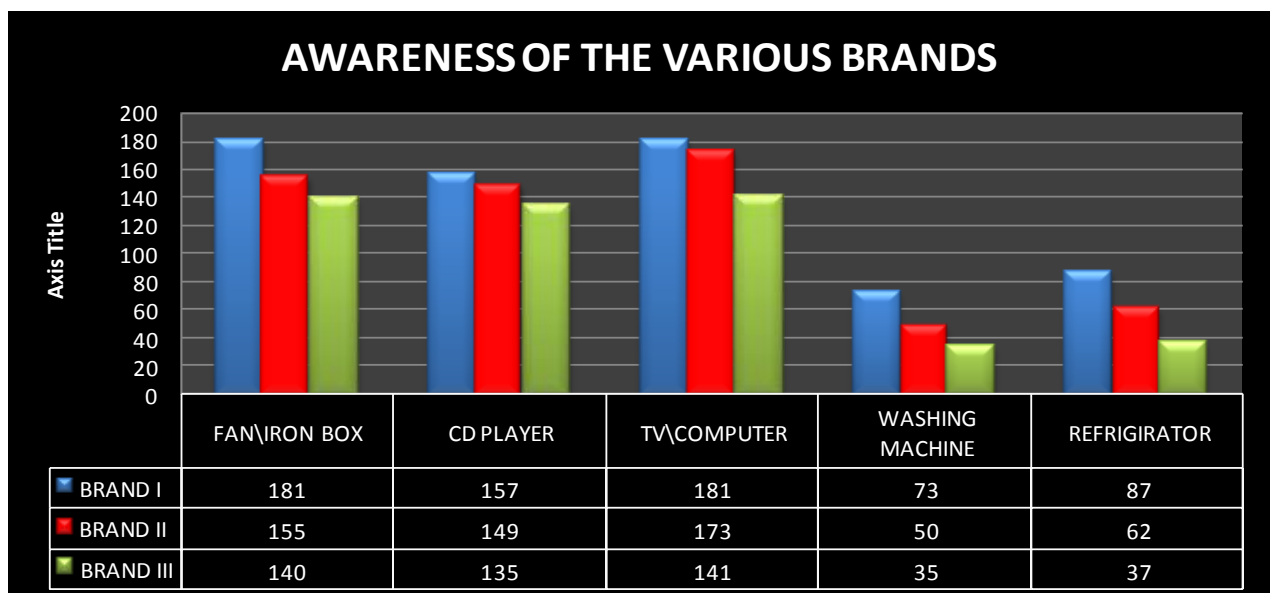
2.6 Awareness of the Various Brands of Consumer Durables

Consumer durables are normally more valued, high priced products and not frequently purchased products. While purchasing these consumer durables brand awareness is one of the significant factor which provides assurance of quality, good performance and durability. The more awareness are familiarity of brands of the durables indicates that customers are more conscious and they well known about different company's products.

Table4. Awareness of the Various Brands of Consumer Durables

CONSUMER DURABLE POSSESSED	BRAND I		BRAND II		BRAND III	
	RESPONDENTS	PERCENTAGE	RESPONDENTS	PERCENTAGE	RESPONDENTS	PERCENTAGE
FAN\IRON BOX	183	100	155	84.69	140	76.50
CD PLAYER	157	100	149	87.26	135	82.16
TV\COMPUTER	181	100	173	95.50	141	77.90
WASHING MACHINE	73	100	50	68.49	35	47.94
REFRIGIRATOR	87	100	62	71.26	37	42.50

Source: Field Survey

**Inferences:**

The above table shows that the awareness of the various brands of consumer durables of the respondents. In the case of more familiar, more and highly frequently visible consumer durables like fan/iron box and TV, consumers well aware of more than three brands of companies. In case of TV/Computer brand awareness among the respondents is very high.

In the case of CD player brand awareness among the respondents is very on an average. The respondents know about other brands which markets same consumer durables which they have purchased. In the case of washing machine, refrigerator brand awareness among the respondents is very low only purchased brand known by all the respondents. It is rarely found that consumers' familiarity with other same products brands of the durables.

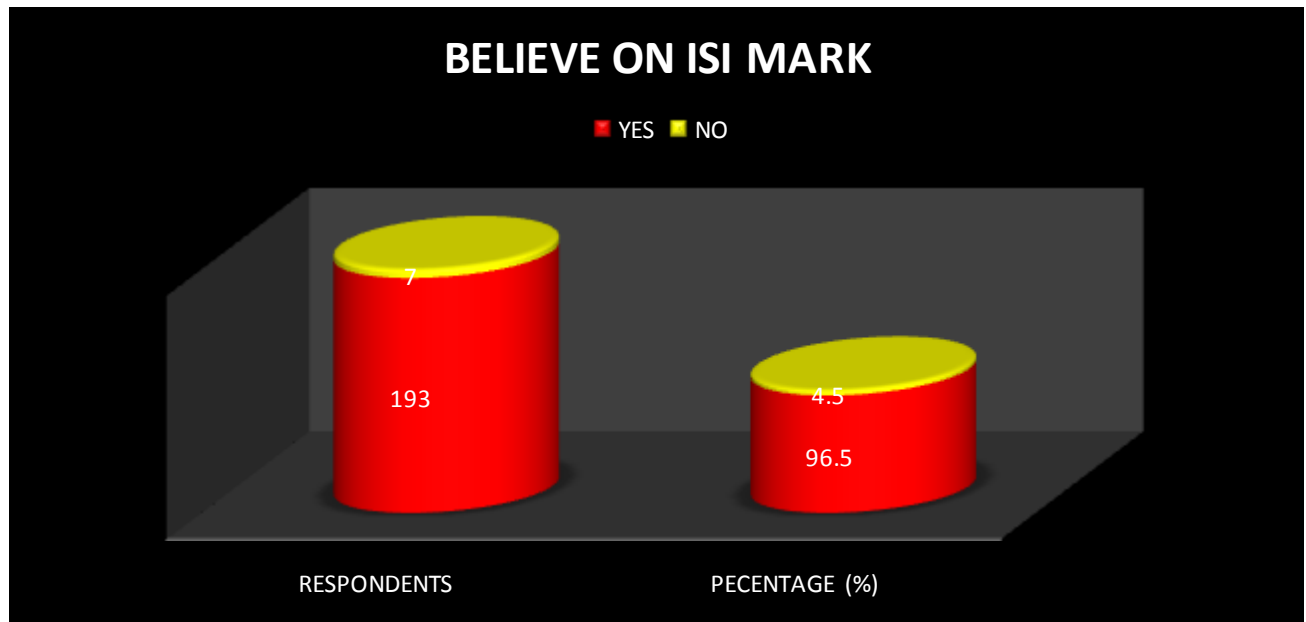
2.7 Believe on ISI Mark

The ISI mark is considered as a symbol of quality of the manufactured products. Adherence to strict quality stipulations of the Indian standard organization enables the manufacturing unit to obtain the ISI mark. Hence customers' awareness about the ISI mark and its importance while purchasing the consumer durables. It is an indication of their enlighten behavior as consumers. The durables high valued products, the consumers are sure to look for ISI mark to satisfy themselves about quality and performance of the products.

Table5. Believe On ISI Mark

RESPONSES	YES	NO	TOTAL
RESPONDENTS	193	07	200
PERCENTAGE (%)	96.50	04.50	100

Source: Field Survey



Inferences:

The above table shows that the respondents have more trust on durables. 193 respondents out of 200 have believed on the ISI mark. Rest of respondents does not have trust on ISI mark. Hence 96.50% have trust worthiness on ISI mark as quality and performance of the consumer durables. 4.50 % of respondents stated that they have no faith on ISI mark of consumer durables. It is hardly less are respondents who are unable to express their opinion about ISI mark on consumer durables.

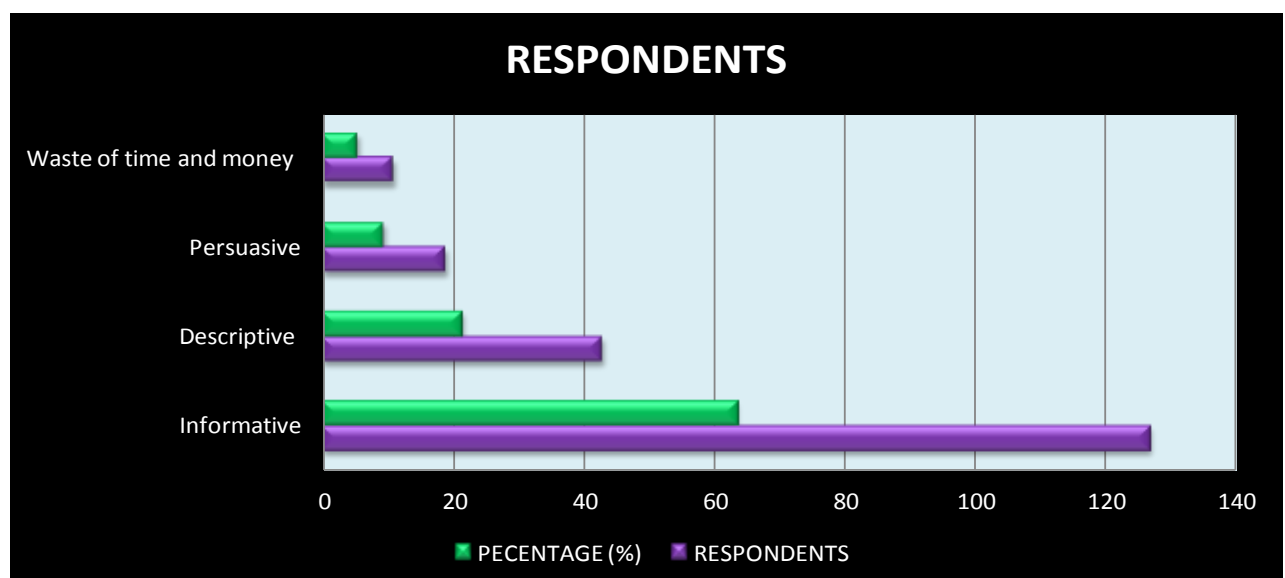
2.8 Opinions about Advertisements

The customers are profoundly influenced by the advertisements of manufactured products in general and consumer durables in particular. The responses of the sample consumers of consumer durables in the study are sought about their opinion to the present advertisement of consumer durables.

Table6. Opinions about Advertisements

RESPONSES	RESPONDENTS	PERCENTAGE (%)
INFORMATIVE	127	63.50
DESCRIPTIVE	43	21.50
PERSUASIVE	19	09.50
WASTE OF TIME AND MONEY	11	05.50
TOTAL	200	100

Source: Field Survey



Inferences:

The above table focused on opinion about advertisement given by respondents. Here respondents are understood more about advertisement, that advertisement gives of information about durables and majority of the respondents agreed that advertisements are more informative. Hence 127 respondents i.e. 63.50% of respondents gives their opinion about advertisement is more informative, it is clearly evident that advertisement is major and the most effective sales promotional strategies. And other respondents are given their opinion about advertisements that advertisements are descriptive and persuasive and finely only from few respondents in study understood that advertisements are like waste of time and money.

2.9 Opinions about the Statements

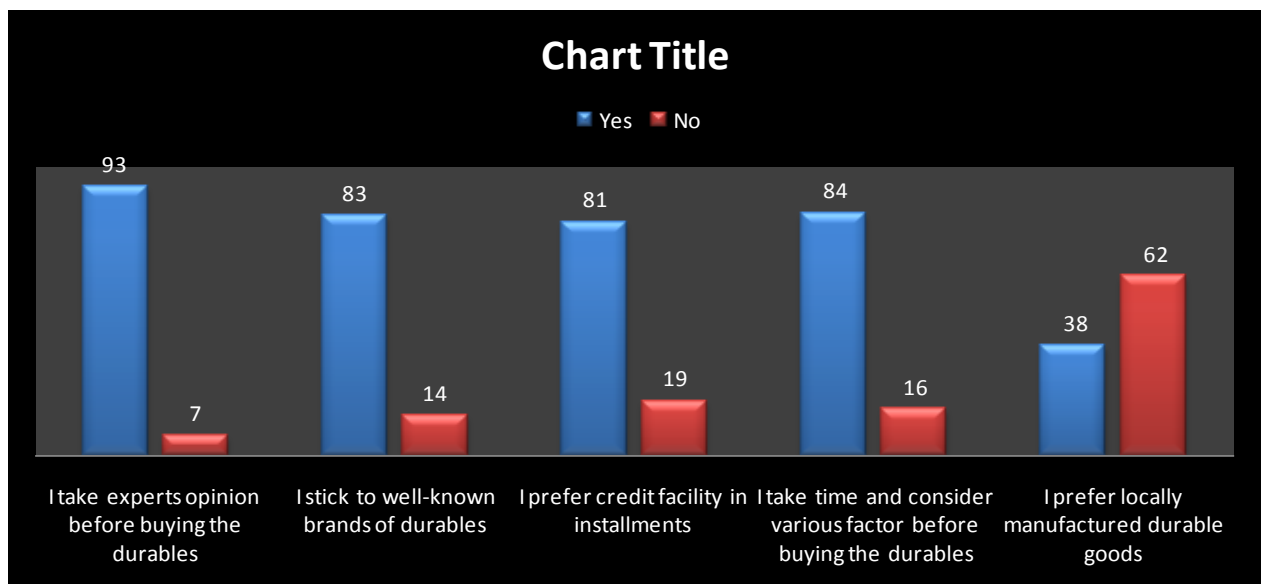
Respondent's opinion regarding purchase of selected consumer durables helps to marketers to build their strategies according to customer views. The opinions collected regarding taking Expert opinion before purchase, credit facility expectation, attraction towards local manufacturing consumer durables, consideration of other factor while purchasing and stick to well known existed brands.

Table7. Opinions about the Statements

RESPONSES	YES (%)	NO (%)	TOTAL
I TAKE EXPERTS OPINION BEFORE BUYING THE DURABLES	93 [186]	07 [14]	100 [200]
I STICK TO WELL-KNOWN BRANDS OF DURABLES	83 [166]	14 [28]	100 [200]
I PREFER CREDIT FACILITY IN INSTALLMENTS	81 [162]	19 [38]	100 [200]
I TAKE TIME AND CONSIDER VARIOUS FACTOR BEFORE BUYING THE DURABLES	84 [168]	16 [32]	100 [200]
I PREFER LOCALLY MANUFACTURED DURABLE GOODS	38 [76]	62 [124]	100 [200]

Source: Field Survey

Note: Figures Shown in Brackets are Number of Respondents

**Inferences:**

The above table shows that the factor attributed in the process of buying durables. Here 186 respondents i.e. 93% of respondents take experts opinion before buying the durables a rest of 14 respondents i.e. 7% are not take experts opinion before buying the durables. Then 166 respondents were go to stick to well known brands of durables and remaining 28 respondents i.e. 14% of respondents are not go through the durable brands. Then 166 (i.e. 81%) of respondents prefer credit facility in installments and remaining 38 respondents (i.e. 19%) do not prefer credit facility installment payment.

Though respondents to take time and consider various factors before buying the durables. Hence 168 (i.e. 84%) of respondents have not considered various factors remaining 32 (i.e. 16%) of respondents have not considered various factors in buying the durables. Finally 76 (i.e. 38%) respondents prefer locally manufactured durable goods and resting 124 i.e. 62% of respondent are not prefer locally manufactured durable goods.

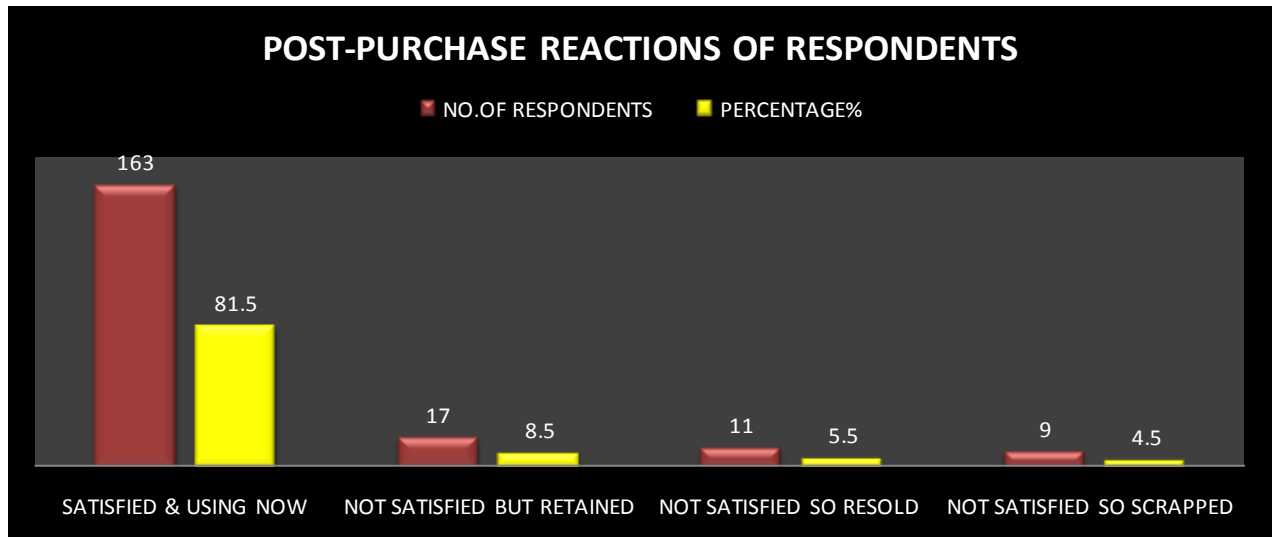
2.10 Post-Purchase Reactions of Respondents

Post purchase behaviours or reactions of the consumers are very important factors for the sellers in formulating their future marketing strategies. This aspect is more relevant for dealers in consumer durables: since such products have the characteristics of repeat use for a longer period of time.

Table8. Post-Purchase Reactions of Respondents

REACTIONS	NO.OF RESPONDENTS	PERCENTAGE%
SATISFIED & USING NOW	163	81.50
NOT SATISFIED BUT RETAINED	17	08.50
NOT SATISFIED SO RESOLD	11	05.50
NOT SATISFIED SO SCRAPPED	09	04.50
TOTAL	200	100

Source: Field Survey

**Inferences:**

The above table reveals that post purchase reactions of respondents. Out of 200 respondents 163 respondents are satisfied and using the purchased durables i.e. 81.50 percentage with all the sample consumer durables. It means that after through enquiry as to quality, price, durability, performance, etc., the sample durables have been bought by the respondents covered under the study. Dissatisfaction and complaints are rarely found in the selected durables only 17 respondents are not satisfied but retained i.e. 8.50%. 11 respondents i.e. 5.50% are not satisfied so resold. 9 respondents i.e. 4.50% are not satisfied so scrapped.

3. Conclusions**3.1 Findings and Suggestions**

Consumer Behaviours are influenced by a unique set of cultural, social, economical and psychological factors. These factors are non controllable by marketers but should be aware of these factors and take them into account while forming their marketing strategies.

1. Cultural factors includes values, perceptions, etiquettes, performances and behaviours Economic factors which influences on consumer behaviours relate to i) personal income and disposable income, ii) discretionary income, iii) family income, iv) future income expectations, v) consumer liquid assets and availability of credit. Social factors influencing on consumer behaviors relate to i) reference groups have direct or indirect influence on the persons' attitudes/behaviours, ii) family is another important social factor, iii) role of statuses do influence the purchase behavior of persons. Psychological factors determining the consumer behaviours involve four major aspects, viz i) motivation, ii) perception, iii) learning v) beliefs and attitudes.
2. Consumer durables are characterized by high unit cost, long life and consequently low frequently of purchase. Hence, potential consumer is likely to seek more information and give more thought to the purchase of consumer durables than non durables where the risk is considerable less and decision does not entail much less even if a mistake is made.
3. Demand for consumer durables is more volatile since it moves rapidly or evaporates quickly in relation to business conditions. Marketers separate the current demand for durable goods in terms of replacement old products and expansion of the total stock demand for such goods.
4. Brand consciousness among the purchases of the consumer durables is an important trend found in the study. Consumers prefer high valued consumer durables of well established brands. The marketers and manufacturers of the consumer durables must try to convert the brand consciousness into brand loyalty for their well established brands. The consumer behavior in this direction should properly exploited by the manufacturers and dealers to maximize their sales.
5. ISI mark has been a symbol of quality of Indian products. Hence the sellers should try to get ISI mark for their products by maintaining required quality.

6. The buyers of consumer durables have largely shown their preference to make extensive enquiry from the dealers of different brands of the products. This trait should be emulated by all the buyers in order to avoid post purchase dissatisfaction about the quality and performance of the products.
7. Concessions in the price, price reductions, discounts sell, gifts, etc., have become common practices. The buyers of consumer durables should try to avail of these benefits, whenever they are available however, the buyers of such goods should not be lured mere by consciousness without considering the quality and performance aspects of these higher value products.
8. The buyers of the consumer durables should insist all the technical information on the use of durable products without any technical fault leading to frequent repairs, free servicing of the durables by dealers during the guarantee period insisted upon the buyers.
9. The buyers of consumer durables prefer well known Indian brands to imported ones since the imported products have been found to be inconvenient in view of the problems of post purchase servicing faced by them
10. Marketers of consumer durables must identify who makes and influences the buying decisions. This will enable the marketers in understanding how consumers influences, different marketing campaigns might be targeted to each type of persons, marketers also examine buyer's level of involvement and numbers of brands available to determine whether consumers are engaging in complex buying behavior, dissonance reducing buying behavior, habitual buying behavior.
11. Marketers of consumer durables must aim at building and maintaining consumer satisfaction, avoiding dissatisfaction. Post purchase evaluation no doubt is strictly concerning the buyers and the sellers. However other parties too get involved in case of the consumer decides to approach the outside intervention mechanism against product failure or dissatisfaction.
12. The manufacturers should initiate and encourage a regular monitoring and of consumers reaction towards himself, his product range and particular brand. A continues inflow of such monitoring data will develop into an information system and serve as early warning signals. Such monitoring is of particular significance where products sold through non store purchasing route.
13. Improving product quality benefits can best be realized only when maintenance product quality is brought under marketing responsibilities. Therefore marketers should take steps to minimize the amount of consumer post purchase dissatisfaction, post purchase communications to buyers have been shown result in fewer product returns and order cancellations.

3.2 Conclusion

The market for consumer durables is becoming more competitive now a day. Therefore, the producer of durable products should understand consumer interest much to find higher sale of their products. Overall, it is argued that the study of consumer behaviour is rapidly evolving as researchers recognize and implement new techniques and Trans disciplinary perspectives to understand the nature of purchase and consumption behaviour. This wider view attempts to study Consumer Behaviour: behaviour in the light of rapidly evolving lifestyles, values, priorities, and social contexts. Various theories on consumer research were not tested empirically until the middle twentieth century. The distinctly practical emphasis awaited development of the field of marketing in the business curriculum. In particular the *buying process* of consumer behaviour is of more importance to marketing practitioners than the *consumption process*.

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Appendix- Tables

Table 1: Faith Factors And Purchase Decision.
Table2: Lead Time Between Purchase Decision & Actual Purchase.
Table3: Purchase Timings of Respondents.
Table4: Awareness of The Various Brands of Consumer Durables.
Table5: Believe on ISI Mark.
Table6: Opinions about Advertisements.
Table7: Opinions About The Statements.
Table8: Post-Purchase Reactions Of Respondents