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CONSUMER BEHAVIOR, ATTITUDE & COGNITIVE DISSONANCE TOWARDS MWO: AN EMPIRICAL STUDY WITH SPECIFIC RELEVANCE TO URBAN MIDDLE CLASS OF KOCHI

ANIL KUMAR.N
RESEARCH SCHOLAR
KARPAGAM UNIVERSITY
COIMBATORE

DR. JELSY JOSEPH
FORMER DEAN
KARPAGAM UNIVERSITY
COIMBATORE

ABSTRACT

CB has attitudes acting both as an obstacle and an advantage to a marketer. Choosing to discount, modify or ignore the consumers' attitude to a particular product or service, while developing a marketing strategy to leverage their understanding of attitude to predict the behavior of consumers is the need of modern marketers, in the consumer durables industry, owing to both product and service aspects involved in durables purchase and usage. Consumer attitude is a relatively global and enduring evaluation of an object of consumption, issue, person or an act. Attitudes guide one's thoughts, influences feelings and affects behaviors. Changes in behavioral patterns of consumers over the years has been due to several factors and best described by the consumer acculturation. Consumers use attitudes as a frame of reference to judge new information/objects. Ultimately the consumer attitudes which are learnt and stored in memory play a crucial role in decision making for the purchase of goods/services. A brief review of the attitude and behavior nexus conditioned by the consumer related factors, social factors and the cognitive dissonance factors are discussed herein, based on an attitude focused study on MWO in 300 urban HHs of Kochi metro. Consumer Attitude has gained larger importance today in the modern marketing segmentation strategies, targeting and product positioning, which can be appreciated from the consumer centric approach of all marketers today. The assumptions of TRA & TPB are applicable in this study.

KEYWORDS

MWO, Consumer behavior(CB), Consumer Attitude, TRA,TPB,TAM,SN,PBC,SN, Beliefs, Salient attributes/benefits, Cognitive dissonance, Socio economic Demographic Variables(SED)

INTRODUCTION

Consumer behavior has three elements which are most cardinal as per TRA and TPB, which are the Attitude, SN and PBC. In this instance, the attitude is most dominant towards durable goods purchase for a family. Hence the need to explore the same in detail. An attitude in marketing terms has been defined as a general evaluation of a product or service formed over time (Solomon, 2008). An attitude satisfies a personal motive—and at the same time, affects the shopping and buying habits of consumers. Dr. Lars Perner (2010) defined consumer attitude simply as a composite of a consumer's beliefs, feelings, and behavioral intentions toward some object within the context of marketing. A consumer can hold negative or positive beliefs or feelings toward a product or service. A behavioral intention is defined by the consumer's belief or feeling with respect to the product or service. Perhaps the attitude is formed as the result of a positive or negative personal experience. Maybe outside influences of other individuals persuaded the consumer's opinion of a product or service. Attitudes are relatively enduring (Oskamp & Schultz, 2005). Attitudes are a learned predisposition to proceed in favor of or opposed to a given object. In the context of marketing, an attitude is the filter to which every product and service is scrutinized. Today, the consistency of Attitude-Behavior are influenced by a host of factors, which are delineated below that could guide in the study of consumer behavior for future. Situational variables and market-environmental factors are not delineated herein for brevity of space, though post purchase influence like dissonance has been discussed in detail.

ELEMENTS OF TPB

The Consumer Attitude is a learnt predisposition to respond in a consistently favorable or unfavorable manner with respect to an object or action. Consumer Attitudes vary in strength, they reflect the consumer's values, are learnt/acquired over time and conditioned by the situations. The Consumer Attitudes lead to behavioral intention and to actual purchase behavior. Two important theories in social psychology, the theory of reasoned action (TRA) (Fishbein and Ajzen, 1975) and the theory of planned behavior (TPB) (Ajzen 1991), have shown that consumer behavior is predicted by intention, which, in turn, is predicted by attitude. A basic definition of attitude is: "a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor" (Eagly and Chaiken 1993). Attitude is a variable of consumer behavior, which is acquired and relatively permanent/gradual/purposeful/intensive/reasoned intention of the consumer to react to a particular product. Attitude is composed of cognition, emotion and intentions. Emotion is one of the sources for consumer attitude formation and change. Attitude is positive or negative / favorable or unfavorable or indifferent towards a product. Attitude contains consumer feelings and evaluations related with a product. Attitude is a long lasting common assessment of a product. Attitude is a particular system of motivation, emotions, perceptual and cognitional process responding to certain environmental aspects surrounding an individual/consumer. Attitude is permanent and achieved/perceived intention to respond favorably or unfavorably to a certain product or group of products. Attitude reflects the relationship between a consumer and a product. Attitude is a particular elaboration of a product, which could influence emotions, knowledge or behavior with regard to the product. Attitudes are a function of beliefs. Attitude is achieved and normally the result of direct experience with a particular product. Attitude is an inclination to react to a stimuli or a decision to prefer one product to another. Attitude degree determines how much a person likes or dislikes a particular product. There could be different level of positive or negative attitudes. Attitude intensity is a reliability level of an opinion about an object or how much a consumer is convinced in his righteousness. An attitude marked by a bigger conviction is steadier. Most attitudes are the result of either direct experience or observational learning from the environment. Attitudes result from some very complex forces, but they are learned and what is learned can be unlearned and changed. Attitudes also result by copying those of people who are important to us. Attitudes are very difficult to change. Consumer choice is the result of a complex interplay of cultural, social, personal, and psychological factors. Individual learns attitudes also through experience and interaction with other people. Consumer attitudes are a composite of a consumer's (1) beliefs, (2) feelings, (3) and behavioral intentions toward some object-within the context of marketing. According to the tri-component attitude model, attitude consists of three major components, viz., a cognitive component, an affective component, and a conative component. According to Robertson (1973), attitude reflects the relationship between a consumer and an object. Attitude is determined indirectly & attitude is achieved. Attitude as an achieved inclination possesses its own motivation that is it could encourage particular consumer behavior or deter from certain actions. Solomon et al. (2002) argue that attitudes exist simply because of the fact that they perform a particular function to a person; this means that they are determined by motives of an individual. Attitude is relatively permanent and reflects behavior coherently. Schiffman and Kanuk (2004) state that attitude could be regarded as permanent if consumer behavior matches up with consumer attitude. In other words, consumer is expected to behave in such a way, which would not contradict to his/her view/attitude expressed. Attitude can be favorable or unfavorable (positive or negative), being a vector. According to positive

and negative attitude, consumers are sub-divided into two opposite groups ;indifference indicates that attitude is neutral (Engel and Blackwell, 1998). Attitude is an inclination. This feature of attitude can be named as a view or frame. From consumer perspective this is a decision to prefer one thing to another. Attitude is an inclination to react to stimuli (Mellott, 1983). Attitude degree determines how much a person likes or dislikes a particular object or their group (Engel and Blackwell, 1998). This quality indicates the fact that there are different levels of positive and negative attitude. Attitude intensity is a reliability level of an opinion about an object or how much a person is convinced in his righteousness (Rice, 1997). Consumers are extremely sure of one attitudes and weakly sure of other. An attitude marked by a bigger conviction is steadier. Due to close relationship, the extent and intensity of attitude might be regarded as one feature, meaning that they are not synonyms. Permanence of attitude is conditioned by resistance. Resistance is a degree of attitude stability, which shows how attitude is influenced by environmental changes (Rice, 1997). Some attitudes have a high degree of resistance and are well protected from external influence, while others may depend on external effects. Attitudes possess structures. According to Loudon and Della Bitta (1993), attitudes incline to be steady and generalized; they are related one with another and make a unity. This signifies that there should be a particular match up between attitudes, as in another case they will clash up in between.

CONSUMER ATTITUDE AS CORE OF TPB

Attitudes make up a structure, they remain steady within time. It was already mentioned above that attitudes are mastered or learned, thus, the longer individuals possess them, the more intensive they become or at least more resistant to changes. Attitude is *generalized*. This indicates that consumer's attitude towards a certain object generalizes the entire group of those objects. Loudon and Della Bitta (1993) state that consumers are eager to evaluate generically as decision making process becomes simpler. *Attitude is achieved*, relatively steady and at the same time purposeful, gradual, more or less intensive and motivated intention of a consumer to react to a certain object. Attitude exists, as they perform a particular function to a person and are determined by the particular motives of the consumer. Attitude is relatively permanent and reflects behavior coherently. Attitude can be regarded as permanent if consumer behavior matches up with consumer attitude expressed. The permanence of attitude is conditioned by resistance. Resistance is a degree of attitude stability which shows how attitude is influenced by environmental changes. Some attitudes have a high degree of resistance and are well protected from external influence, while others may depend on external effects. The concept of attitudes influencing behavioral intentions was proposed by Ajzen & Fishbein(1980).Attitudes is a psychological tendency that is expressed by evaluating a particular entity with some degree of favor/disfavor (Eagly &Chaiken,1993).Consumers have distinguishable attitudes towards products used and these attitudes determine their intention to use a particular technology product as well(Curran etal,2003).Attitudes have Affective(feel)-Behavioral-cognitive (understand)components; Belief leads to attitude which in turn leads to behavior. Attitudes lead to purchase intention which in turn leads to behavior. Attitudes are antecedent to behavioral intention and certain beliefs are antecedent to these attitudes(Allen etal,1992,Dabhilkar 1994,Taylor & Todd,1995,Curran&Meuter 2005).Attitude is the degree of intensity on strength of conviction/belief. Attitude is based on the elements like belief about the product, feelings(affect) about the products based on the belief and the behavioral intention. Attitudes are stored in the long term memory of the consumer and leads to behavior. Also consumers often do not behave consistently with their attitude due to poor evaluation ability, competing demand for resources, social influence, inaccurate assessment of attitude etc.,. Implicit attitudes are intrinsic/automatic/involuntary and stored in long term memory of the consumer while the explicit attitudes are more deliberate/prepositional in nature and easier to change. Both the implicit and explicit attitudes vary in their strength of relationship with each other(Hoffman etal.2005;Nosek 2005) and can be shifted independently of one another(Baccus, Baldwin & Packer 2004;Gawronski & Strack 2004;Gregg,Seibt & Banaji 2006;Olson & Fazio 2006).When the consumer's behavior in question is less amenable to conscious control, then implicit attitudes are better predictors of behavior (Dovidio etal.1997;McConnell & Leibold 2001).The relationship between accessibility of beliefs and the effect of that belief on attitude is provided by attitude representation theory (Lord and Lepper 1999, Sia et al 1999). Depending on the valence of these beliefs, the prevailing attitude could shift in either a positive or negative direction (Ajzen and Sexton 1999). Studies have shown that attitudes are affect- and cognitive-based (Wilson et al 1989). Affect-based attitudes are associated with a strong affective reaction to the attitude object and are easily accessible and automatically activated through mere exposure to the attitude object or its name. They can hardly be changed or established by arguments (Edwards and Von Hippel 1995, Edwards 1990) because affect-based attitudes are not based on cognitive reasons. Prototypical examples are attitudes established through classical conditioning (Staats 1958) or subliminal priming with pleasant or unpleasant stimuli (Edwards 1990). Cognition-based attitudes, in contrast, result from controlled cognitive processes rather than automatic processes and consist of a set of evaluative beliefs concerning an attitude object rather than an affective reaction. Research by Converse (1970) has shown that the association between an attitude object and its evaluation varies in strength. His findings show that attitudes and non-attitudes lie on a continuum. The stronger the association between attitude object and its evaluation in a customer's long-term memory, the stronger its influence will be on the customer's behavior. Beliefs play a central role in attitude theory because they provide the groundwork upon which attitudes are constructed. When thinking about an attitude object, a person will add new beliefs that tend to be by evaluation, consistent with prior beliefs. The greater the similarity between new and old beliefs, the more polarized or extreme an attitude becomes (Judd & Lusk, 1984; Linville and co-workers, 1980, 1982). Thus, beliefs seen as being important and consistent lead to strong attitudes. Attitudes perceived as being important are more likely to be used when processing information, forming intentions, and taking action (Boninger, Krosnick, & Berent, 1995; Fishbein & Ajzen, 1975). The central feature of a beliefs-attitude-intentions hierarchy is that beliefs represent the basis for an attitude toward engaging in a specific behavior. Shavitt and her colleagues (1990, 1992), who have reported that a distinct function of an attitude is to symbolize and express a person's self-image through identification with salient reference groups. In sum, people tend to have favorable attitudes toward issues that are congruent with salient aspects of their own identities deemed to be positive and also support the institutions that embody those identities (Ashforth & Mael, 1989). Fishbein and Ajzen (1975) have argued that the proximal predictor of an intention to act in some way is an attitude toward that behavior. They also note that any effect of beliefs and the perceived importance of those beliefs on intentions is fully mediated by that attitude. Fishbein and Ajzen (1975) also argued that variables external to the basic beliefs-attitude-intentions hierarchy are thought to influence intentions only indirectly through their moderating effects on attitude. However, other research suggests that strong feelings toward some object may act as a heuristic that has a direct impact on consumer behavior (see Fazio, Powell, & Williams, 1989; Nedungadi, 1990). Fishbein and Ajzen (1975) suggest that an attitude to engage in some behavior is directly predicted by a composite variable that incorporates beliefs and their evaluative elements. attitude is thought to be a function of the extent to which a belief about a product is held (its strength) and the importance of that belief to the individual. The Theory of Reasoned Action stipulates that beliefs underlie a person's attitudes and subjective norms, which ultimately determine intentions and behavior (Fishbein and Ajzen, 1980). Researchers have drawn on attitude-behavior relationship, namely the theory of planned behavior (TPB; Ajzen, 1985), to explain consumer behavior. Consumer's direct experience with an issue or attitude object increases the salience and consequently the potency of that attitude, and the level of consistency between attitude and behavior (Crano). The positive relationship between attitude and behavioral intention has been supported by various other studies (Jaccard 1981, Jaccard and Becker 1985, Pomerantz, Chaiken, and Tordesillas 1995). Pomerantz et al. (1995) showed that attitude commitment positively influenced intentions to act in accordance with this attitude. Ajzen and Fishbein's (1980) theory of reasoned action offers a framework for exploring the relationship among external variables, attitudes, intentions, and behavior. The theory postulates that a consumer's intent to purchase and his or her purchase patterns are influenced by personal and social factors. Moreover, it suggests that a consumer's behavioral intention is derived from two factors: attitude toward the behavior and subjective norms. The theory of reasoned action is an inclusive integration of attitude factors into a conceptual model that is intended to lead to improved understanding and improved predictions of consumer behavior. The theory is comprised of three main elements: a cognitive component, which is a consumer's attitude toward a particular product or brand; the subjective norm component, which reflects referent influence on a consumer's intended behavior; and a conative component, which often is expressed as a consumer's intention to buy (Schiffman, Kanuk, 2004).

FORMATION OF CONSUMER ATTITUDE

The original TAM of Fred Davis(1989) and the modified TAM2 of Venkatesh& Davis(2000) pertain to the perceived usefulness and ease of use/application of technology products/equipment after purchase which could influence the attitude. The Attitude as per TPB(Ajzen& Madden,1986) has background factors of the consumer like personal-demographics-psychological motive aspects ,psychographics ,the social factors like Family/Ref groups/ sub-cultural aspects and

Intervening factors like Situational aspects and Environmental-Market aspects like 4P's. These drive the inter interacting behavioral beliefs, normative beliefs and control beliefs which in turn lead to the ATB, SN and PBC respectively, which sums up to form the behavioral intention to culminate in the consumer behavior. Thus the acculturated individuality of modern consumer is deeply influenced by the personal and social factors. The ATO shaped by the Product aspects like salient product attributes and key benefits sought from the product towards meeting the attitude function/motive influences the ATB apart from the Personal P factors. Obviously the Social S factor driven SN (with NB and MC) and the personal factor driven PBC (with Control beliefs and perceived power) also influences the ATB in addition to the feedback influence path of the behavior. The Intervening limiting factors are the situational aspects and the Environmental-market aspects. The P factor and S factor together assimilate the changed cultural aspects and directly reflect the acculturation process on the domestic consumption front in the families of modern society leading to the shaping of consumer purchase attitude and behavior. The underlying assumption is that the PBC component of the TPB accounts for lack of volitional control and predicts actual behavioral control; and that ATB predicts BI, and the hidden unconscious consumer motives are ignored in the light of rational nature. Consumer acculturation reflects the component of the total acculturation process relating to the consumption relevant attitudes/values and behaviors. Consumer Acculturation occur at varying levels depending on the time and degree of interaction with the society. The Triandis model of Attitude (Triandis, 1977) has however bifurcated the ATB as Affect towards behavior and perceived consequences of the behavior which directly influence the BI, with normative influence-social factors; and the Facilitating social situation/conditions and Habit of the Consumer directly influencing the BI. Past Research with this model has shown that though this model has predicted BI and B well, it lacked predictability in consistency, inferior to TRA (Eagly & Chaiken, 1993). Nonetheless, both Affect and Cognition are parts of the Attitude as components, in addition to Conation as per the Tri component Attitude model. Attitudes are evaluations of any aspect of the social world. Often attitudes are ambivalent, the consumer evaluates the product/brand both positively and negatively. Attitudes are often acquired from other persons through social learning. Genetic factors also influence attitudes. Strong attitudes do predict behavior. The attitudes influencing behavior is explained by the theory of reasoned action and theory of planned behavior. The theory of planned action suggests that the decision to engage in a particular behavior is the result of a rational process in which the behavioral options are considered, consequences or outcomes of each are evaluated, and a decision is reached to act or not to act. That decision is then reflected in behavioral intentions, which strongly influence overt behavior. The theory of planned action is an extension of above suggesting that in addition to attitudes towards a given behavior and subjective norms about it, consumers also consider perceived behavioral control (their ability to perform the behavior). Several factors like attitude towards a given behavior/subjective norms concerning that behavior & perceived ability to perform it, determine behavioral intentions concerning the behavior. Such Intentions in turn are a strong determinant of whether the behavior is actually performed. The Attitude to behavior process model (Fazio, 1989; Fazio & Roskos-Ewoldsen, 1994) is a model of how attitudes guide behavior that emphasizes the influence of both attitudes and memory in an overt behavior. Several factors affect the strength and relationship between attitudes and behavior; some of these relate to the situation in which the attitudes are activated and some relate to the aspects of the attitude themselves. The situational constraints may prevent a consumer from expressing his attitudes overtly. Several aspects of attitudes moderate the attitude-behavior link like, attitude origins (how attitudes were formed), attitude strength (which includes attitude accessibility, knowledge, importance and vested interests) and attitude specificity. Attitude influences behavior in different ways. When the consumer gives careful thought to his/her attitudes, intentions derived from his/her attitudes strongly predict behavior. In situations in which the consumer cannot engage in such deliberate thoughts, attitudes influence behavior by shaping the perceptions of the situation. Attitude change can be effected through credible persuasion methods; however the attitude change depends on strength of arguments in the persuasion messages and the presence of persuasion cues which trigger heuristic processing. Cognitive dissonance is a tool for beneficial changes in behavior; and when the cognitive dissonance is strong, the attitude change is large.

POST PURCHASE (PAST) BEHAVIORAL EXPERIENCE & COGNITIVE DISSONANCE

When the perceived performance is greater than the minimum desired expectation, satisfaction (brand loyalty/repeat purchases) results; and when the minimum desired expectation falls short of the perceived performance, dissonance sets in (complaint behavior). Cognitive dissonance is a post purchase phenomena arising because of the conflicting actions with regard to the self image of the consumer, in a bid to maintain cognitive consistency. Cognitive dissonance influences future attitude owing to the behavioral experience preceding it. Past behavior is a useful addition to TPB a range of behavioral domains (Conner, Warren, Close & Sparks, 1999; Hagger, Chatzisarantis & Biddle, 2002; Norman & Conner, 2006) and a predictor of attitude-intention. Meanwhile the dimensions of attitude may be elaborated as strength, accessibility, importance, ambivalence, coherence and complexity. Attitudes can predict behavior when the attitudes are implicit (unconscious), strong and developed from direct personal experience. Cognitive dissonance is a psychological state that occurs when there exists a psychological discrepancy between what a person believes and behavior (Festinger, 1957). This discomfort triggers a mental recovery process in the affected person to maintain consistency, to find additional information in support of a decision made or to change the belief. Cognitive dissonance is basically a cognitive entity is more experienced through psychological anxiety (Elliot and Devine, 1994) and hence is emotive. Several models of Cognitive dissonance like the Self consistency (Aronson, 1992), self affirmation (Steele, 1988), New look perspective (Cooper & Fazio, 1984). The moments immediately after a purchase triggers a set of thoughts in the consumer. Kassarijan and Cohen (1965) have stated that the positive and negative aspects of the gained alternative in a purchase decision join together and generate mental instability to make the consumer doubt his purchase decision. Consequent to a purchase, most buyers tend to think cognitive consistency is compromised due to marketing stimuli (Bell, 1967; Cummings & Venkatesan, 1976). Persons have different thresholds for dissonance and it is not necessary that all purchases should lead to cognitive dissonance (Sweeney et al, 2000). Culture mends arousal of dissonance (Hoshino-Browne et al, 2005). The time spent in information search and processing of the information & alternatives is an index of cognitive dissonance (Koller and Salzberger, 2007).

TAM (Technology acceptance model) of Davis 1989 has its roots on TRA (Fishbein & Ajzen, 1975) explains PEOU (Salient Product attributes) and PU (Key Product benefits sought/derived) on Attitude and BI leading to behavior, mostly applied in IT based studies. PU is the subjective probability that using a specific application system will increase the user's job performance while PEOU refers to the degree to which the user expects the target system to be free of effort/user friendliness. The ELM of persuasion defines the attitude change strategy.

MWO: Micro wave oven has been very popular in the Kitchens of the Urban Middle class families of Kerala for long. Though traditionally confined to the upper class home ware, now it has found a place in the Kitchen of almost 77% middle class urban families in Kochi. Solo, Grill, Convection and Combo are the various types of MWO used. The secret behind tasty food lies in the just use of the right heat in cooking. Inverter technology is also advised today to increase heat intensity and add flexibility in the cooking so as to preserve nutrients. Thus MWO facilitates better cooking with better technology. Temperature modulation and fine timer control with power savings are some of the attributes prevailing in MWO now. This along with higher cooking space, variety of preset menu, ease of cleaning/swiping, efficient turntable-magnetron system enables easier cooking of more items in the shortest time. The salient search attributes could be better temperature control, better energy efficiency, auto cook menu, auto defrost, fermentation, humidity control, Stainless steel or metallic silver or black/red color, express cooking, easy operation, Stainless steel cavity, free accessories like glass/ceramic tray, rotisserie, wire rack, no. of menus, quick start to facilitate cooking magic in the modern modular Kitchen. MWO and OTG as well as Induction cookers are electric driven and very popular in any modular urban kitchens today.

NEED-IMPORTANCE OF STUDY

To Assess the purchase beliefs, importance/evaluation, attitude, BI and behavior of consumer in line with the TPB and TAM elements and cognitive dissonance for consumer durables range of products. White goods like MWO are the most consumed popular products like the Induction cooker, with service element also involved, and hence sought for this study. Kochi has been selected since the sales of the durables is the highest in the Central Kerala like Kochi. The focus is on Attitude/functional changes through Ad induced sales promotions, cognitive dissonance construct and study of impact of other independent/external variables of TPB and TAM. Cognitive dissonance acting as attitude changing variable in post purchase scenario is also focused in this study.

STATEMENT OF THE PROBLEM

The consumer behavior towards durables with specific emphasis on consumer attitude and cognitive dissonance is worthy of study, blending the TPB and TAM. The attitude object considered is the durables for domestic common utility like the white goods, specifically the familiar MWO used in modern urban kitchens of Kochi. The various TPB & background variables are explored in this study on the pre purchase and post purchase dissonance basis.

OBJECTIVES OF RESEARCH

The following specific objectives are to be addressed through this study.

- 1) To understand the elements of TPB and consumer behavior in the purchase of durables
- 2) Understand relationship between Attitude, SN,PBC,PEOU/PU,BI in purchase behavior of durables
- 3) Identify the post purchase behavioral influence-cognitive dissonance impact on purchase attitude of durables
- 4) Understand the characteristics of cognitive dissonance behavior and their influence on purchase of durables
- 5) Verify the influence of SED Variables on Purchase attitude-behavior towards durables

HYPOTHESIS

- H01: There exist positive relation between pre purchase attitude and subjective norms/social factors;
H02: There exist positive relationship between pre purchase attitude and PBC(&Involvement/Importance/Perceived risk level);
H03: There exist positive relationship between pre purchase attitude and personal factors;
H04: There exist positive relationship between pre purchase attitude and belief on attitude function served;
H05: There exist positive relationship between pre purchase attitude and PEOU/PU/Knowledge of the product
H06: There exist positive relationship between pre purchase attitude and BI;
H07: There exist negative relation between pre purchase attitude and post purchase behavior/dissonance
H08: There exist significant cognitive dissonance associated with a higher information search than with a low level of information search effort carried out by the consumer on purchase of durables
H09: From the time of occurrence of Cognitive dissonance based on a past decision, the propensity to change the belief increases with time;
H010: A complex rational buying style tends to produce lesser cognitive dissonance strength than an impulsive simple style in the buying of durables
H011: It is less likely that a consumer changes his/her beliefs and evaluation immediately after an in depth information search and complex buying decision is made on durables.
H012: The Socio Economic Variables influences the Consumer Purchase Attitude, are also tested with ANOVA and Regression analysis.

RESEARCH METHODOLOGY

The study investigated the purchase attitude of HHs in the decision-making of purchasing consumer durables and cognitive dissonance for family utility-White goods. The research instrument used is the combined structured questionnaire and interview schedule addressed on family units with Durables-specifically the MWO as the attitude object. A combined technique of Personal interview using structured questionnaire(7 point S.D scale) was adopted for fetching primary data collection from a sample size of 300 (MC HHs personally visited) urban middleclass HHs from a population of Six lakh HHs of Kochi metro, adopting the disproportionate stratified random sampling on 30 geographical pockets and limited to the middle class income groups of HHs, based on Corporation census enumeration data and confined only to the urban/semi urban areas. A semantic differential scale similar to Sweeney et al .(2000) was applied for assessing the Cognitive dissonance questions in the post purchase scenario. For impulse buying, scale similar to Hausman(2000) and Rook & Fisher(1995) were based for question framework. The Cronbach's alpha overall was 0.81 indicating reliability for the measured constructs considered herein. A pretest with 50 families was conducted in 2012 to begin with corrections effected and later the primary survey was conducted in 2012-13 period at Kochi urban areas.

RESULTS & DISCUSSION

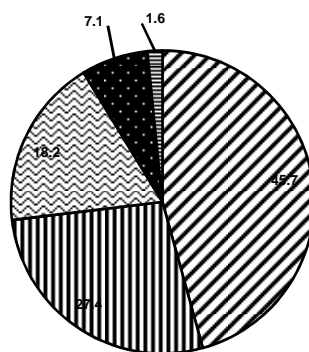
The various tables illustrated below depict the various results. The socio economic demographics of the respondent is tersely outlined below vide table1 .

TABLE 1: RESPONDENT’S SED PROFILE

Socio demographic Profile of Respondents			
S. No	HH Respondent’s Characteristics		Percent of sample (N=300nos.) %
1	Gender	Male	45.3
		Female	54.7
2	Age(Years)	20-30	18.1
		31-40	51.2
		41-50	28.1
		51+	2.6
3	HH Size(nos.)	< 2	1.4
		2-4	40.8
		5-6	31.6
		>6	26.2
4	Education al qualification	ITI/SSLC	2.2
		Diploma/Graduate	38.8
		PG/Professional	51.6
		PhD	7.3
5	Occupation/Career	Government sector/PSU	25.2
		Private sector/IT	23.6
		Self employed/Business	19.3
		Housewife	21.3
		Others/NRI	10.6
6	Total average monthly income of HH(Rs.)	Below INR 30K('000)	2.7
		30K-60K	25.4
		60K-90K	32.2
		90K-120K	19.9
		120K-150K	9.1
		150K-180K	10.7
7	Type of Family	Joint	25.1
		Nuclear	74.9
8	Food habits-lifestyle enjoyed	Pure Vegetarian	16.3
		Fully Non vegetarian	61.9
		Mixed-Veg+ Non Veg	21.8
9	Sub cultural-Religious beliefs held	Hindu	42.1
		Christian	36.6
		Muslim	21.3
10	Current FLC Stage	Empty Nest	22.6
		Full Nest I	20.7
		Full Nest II	35.5
		Full Nest III	21.2
11	Ultimate /Final purchase decision maker in HH for White goods	Husband only	18.2
		Wife only	27.4
		Parents only	7.1
		Kids only	1.6
		Joint	45.7

The sample is dominated by females(54.7 percent),the max age group is 31-40yrs(51.2 percent),highest HH size segment is 2-4numbers(40.8 percent),most respondents are PG/Professionals(51.6 percent) thanks to the high literacy prevailing in Kochi which is the highest in the country. Government employees account for the major chunk of the sample(25.2 percent) .The highest family average income bracket being Rs.60,000-90,000(32.2 percent) .Predominantly the dominant family type is nuclear(74.9 percent).Interestingly, 61.9 percent are fully non vegetarians, a facet influencing the demand for MWO and Refrigerators in Kochi. The consumption of meat, eggs and fish is the highest in the country. Hindus(42.1 percent) dominate the religious affiliation. Full Nest II (35.5 percent) account for most of the FLCs. The most popular decision maker in the MC Urban families is Joint decisions(45.7 percent) in the family purchase decision making on MWO, with wife dominant at 27.4 percent.

FIG.1: ULTIMATE PURCHASE DECISION MAKER IN HH



Refer to Fig 1 above, wherein the prominent decision making is Joint(45.7%), followed by Wife(27.4%), husband(18.2%), parents(7.1%) & kids(1.6%). Parents are relevant in the Joint families only which account for only 25.1% vide above table 1.

TABLE 2: OWNERSHIP PROFILE OF CONSUMER DURABLES POSSESSED PER HH SAMPLED IN MC FAMILIES OF KOCHI

Ownership of durables in HH	%(Sample:300)
Refrigerator	99.8
Washing machine	97.4
MWO/OTG	76.7
Induction cooker/LPG Hobs & Hoods/Hybrid cookers	96.3
Vac Vacuum cleaner /Water purifier	98.8
LED/LCD/Plasma Color TV with STB/DTH	100
Home theatre/DVD Music systems 5.1 H Fi Speaker systems	92.7
Air conditioners/Split AC units	81.3
Mobile phones(Hi tech 3G)/I pod//Digital Camera/Camcorder	100
PC/Laptop with broadband connections/Tablet/Notebook/PS2	98.5
Home Gym –Indoor Health Equipment / Bi Cycle	76.6
Premium Two wheelers and Petrol/Diesel Cars(Luxury)	98.2

The highest ownership in a Household(HH) after the CTV is obviously the Refrigerators(99.8 %). Needless to say that each household has kitchen appliances like Food processor-Mixer Grinder, Wet grinder- table top, Pressure cookers and non stick ware ,Induction cookers, MWO(76.7%) which are a bare necessity now in urban Kitchens. Though both White and brown goods has been listed in above table no.2,MWO is the object of this empirical study and generalized.

TABLE 3: SALIENT BELIEFS ON PRODUCT ATTRIBUTES OF MWO-WHITE GOODS

Salient attributes influencing selection of White Goods/MWO		Salienc (Mean/SD) for MWO
1	High Quality /Value for money, Durability	(4.46/0.78)
2	Innovative foreign technology ,Multiple modes-Combo functions with precise temp control system	(4.47/0.78)
3	Brand value/Name– Stylish Features& trendy/ color finish	(3.68/1.24)
4	5 star Energy rating, Low volt operability,5-10yr Warrantee for Compressor or Magnetron	(4.62/0.69)
5	Varied recipe automatic menus-multi stage cooking-Indian menu	(4.23/0.92)
6	Affordable price-Sizing with Capacity in Liters with Standard accessories	(4.57/0.76)
7	T Grill/Convection/Combo/Solo; Variable Power levels of 0.8KW,1KW,1.4KW/automated fail safe operation	(4.39/0.86)
8	MOC of Oven Cavity in SS, Powder coating,/Rust free/Higher life expectancy /Ease of operation/Door & handles design, Crisper & Freezer, Turn table of 255,285,315,350,380mm,FLAT	(4.32/0.89)
9	Bacteria/Virus free, Eco & Green friendly, most easy to clean/stain free ,Healthy & fail safe design, auto protection & reminder with free accessories like Ceramic/Glass tray, Rotisserie, Wire rack.,	(4.28/0.92)
10	Auto defrosting/humidity controller/Temp Control &Self diagnostics-ergonomic LCD Panel feather touch membrane for easy operation-Menu driven/Timer memory/Express cooker	(3.54/1.27)

There are ten search attributes listed vide Table no.3 above. Energy efficiency with long term Warrantee is the most salient belief driving the attitude towards the products like MWO. The least salient is the Hi-tech facilities provided on MWO which is quite complex.

TABLE 4: KEY MOTIVATORS FOR PURCHASE OF MWO

o	Key Motivator for purchase of MWO	Relative Salienc(Mean/SD) for MWO
1	Convenience/comfort at home –Utilitarian	(3.54/1.27)
2	Status symbol for modular Kitchen	(3.11/1.39)
3	Special Offers-discount/gifts & Net worth-Durable service life	(3.24/1.36)
4	Manual Labor reduction-Faster & reliable cooking/menus/alternative to LPG hobs	(4.49/0.76)
5	Cooking of NON VEG Food & part or reuse with Convection/Grill/Toast at will-flexible	(4.27/0.93)
6	Warming or full cooking of frozen food for variety of dishes preparation-hedonic	(4.25/0.87)
7	Maintain freshness ,provide heat/desired heat level-serve hot and crispy	(4.24/0.91)
8	Good after sales service care and cookery classes	(3.68/1.25)
9	Meet peer pressure-keenness of family members for use	(4.47/0.79)
10	Resolve dissatisfaction with present Problems/avail exchange facility	(4.17/0.88)

Table 4 depicts the key motivators for the purchase of MWO. The key motivation is found to be facilitating faster cooking as an alternative to LPG Hob(4.49/0.76). This is most relevant in the backdrop of shortage of LPG cylinders and limited allocation per year per household, while electric power is available always. The Induction cooker is also a close competitor to the MWO in the popular Modular Kitchens at Kochi.

TABLE 5: LEADING BRANDS

S.No	Lead brands for MWO in Kochi	Mean	SD
1	VIDEOCON	3.12	1.40
2	ONIDA	4.28	.92
3	SAMSUNG	3.89	1.13
4	LG	3.11	1.40
5	IFB BOSCH	4.48	.79
6	WHIRLPOOL	3.77	1.18
7	SIEMENS	4.19	.93
8	SANYO	3.16	1.38
9	GODREJ	4.02	1.15
10	Others	2.91	1.35

Table 5 illustrates the current leading brands of MWO sold at Kochi market. From above table the most preferred MWO brand is BOSCH(4.48/0.79). About more than 18 brands prevail in the Kochi market for above product and stiff competition prevail.

TABLE 6: ADEQUACY-IMPORTANCE OF ATTRIBUTES BASED ATTITUDE TOWARDS WHITE GOODS –MWO

Evaluative attributes	Mean	SD	T test for mean equality	Sig. (2 tailed)	S/NS @ .05
Technology	7.12	0.968	0.791	.002	S
Quality	6.36	0.945	0.863	.021	S
Brand Image	5.74	1.063	1.031	.312	NS
Price	5.62	0.875	-5.128	.001	S
After sales services-spares support	5.57	1.482	5.562	.000	S
Perceived Risk level	5.21	1.483	5.026	.001	S
Sizing-color-styling-Programs	4.93	1.389	5.494	.481	NS

Table 6 depicts the salient attributes relevant to MWO-White goods selection and preference in buy. Except brand image and size/color/shape/styling/program, all other salient search attributes are **Significant** by application of T test.

TABLE 7: ADVERTISEMENT PERSUASION MEANS FOR ATTITUDE CHANGE TOWARDS WHITE GOODS-MWO

S No	Mass Media	Mean	SD	S. No	Ad factors influencing Attitude change	Mean	SD
1	CTV-DTH	4.59	0.71	1	Presentation style	3.78	1.18
2	WWW-E portals/Online Bazar	3.67	1.2	2	Creative methods	4.23	0.91
3	Print-Newspapers and Magazines	3.68	1.25	3	Matching with Self image/Personality	3.54	1.28
4	Hoardings/E Display/Portable Vans	2.8	1.34	4	Communication Language	4.12	0.78
5	Exhibitions, Handouts, Presentations	3.08	1.43	5	Persuasion message-emotive	4.29	0.93

Table 7 indicates the attitude change vide mass media and the Ad induced messages. The persuasion factors of the Advertisement influencing the attitude change is the mostly the emotional value(4.29/0.93), followed by the creativity applied in the Advertisement appeal(4.23/0.91) to the consumer.

TABLE 8: INFLUENCERS FOR CONSUMER ATTITUDE CHANGE THROUGH SALES PROMOTION DRIVE FOR LEADING BRANDS OF MWO

S No	Sales Promotional methods/aspects	Mean	SD	S no	Sales Promotion methods	Mean	SD
1	Exchange schemes	4.59	0.72	6	Cash discounts on Billing	4.19	0.92
2	Free gifts/Accessories like vessels	4.29	0.91	7	Festival offer/schemes	3.08	1.42
3	Celebrity endorsement	2.81	1.43	8	Product positioning	4.24	0.91
4	Sales personnel Charisma	2.96	1.38	9	After sales care assured	4.58	0.72
5	Lucky draw, Scratch & Win Offers	3.32	1.32	10	Faster Loan & delivery	4.21	0.92

Table 8 evaluates the various sales promotion measures. After sales service care assurance (4.58/0.72) is the most salient, followed by exchange schemes(4.59/0.72) ,in the sales promotion drive influencing attitude change and matching with the Ad messages for driving persuasion to effect attitude change.

TABLE 9: REGRESSION MODEL ON CONSUMER ATTITUDE

Influencing constructs on Pre Purchase attitude of Consumer	Estimate	S.E	C.R	P<	S/NS
Socio Graphics	0.921	0.268	3.5	0.01	S
Involvement/Importance/Confidence	0.827	0.472	3.9	0.01	S
Personal +Psycho Graphics	0.786	0.685	4.1	0.01	S
Attitude functional beliefs	0.874	0.493	3.1	0.01	S
PEOU/PU/Knowledge-Expertise	0.693	0.536	2.8	0.01	S
Behavioral Intention(BI)	-0.143	0.117	-1.3	0.05	NS
Post purchase Behavior/Dissonance	-0.388	0.424	-1.9	0.01	S

Table 9 lists all the independent variables likely to influence the dependent variable, the purchase attitude, through a simplistic regression. The social aspect, PBC and functions of attitude(motive)are very dominant in the pre purchase attitude formation. The various hypothesis vide (1)H01:There exist positive relation between pre purchase attitude and subjective norms/social factors is significant/supported;(2)H02:There exist positive relationship between pre purchase attitude and PBC(&Involvement/Importance/Perceived risk & confidence level) is significant/supported;(3)H03: There exist positive relationship between pre purchase attitude and personal factors is significant/supported;(4)H04:There exist positive relationship between pre purchase attitude and belief on attitude function served is significant/supported;(5) H05:There exist positive relationship between pre purchase attitude and PEOU/PU/Knowledge of the product is significant/supported;(6) H06:There exist positive relationship between pre purchase attitude and BI is not significant/rejected;(7)H07:There exist negative relation between pre purchase attitude and post purchase behavior/dissonance is significant/supported. There is negative correlation between BI and attitude at a lower level(estimate of -0.143)though not significant, and for the correlation between post purchase behavior and pre purchase attitude there is strong negative correlation and significant enough(estimate -0.388).This shows discontentment of consumers with the attitude object, the durables and a reflection of cognitive dissonance level. The after care support and market mix variables have to be redefined by marketers to attune to the expectation levels of the consumers regarding white goods like MWO, a product very common now in all middle class kitchens in urban areas of Kerala. The Null hypothesis H01-H05 & H07 are supported while H06 is rejected/statistically insignificant. BI is not significantly influencing pre purchase attitude probably due to the very high influence of others(social aspect)on purchase and overall feedback from post purchase behavior.

The TPB and TAM are well supported by above findings .The regression equation model can be translated as Pre purchase attitude (A) = K1 (SN)+K2(PBC)+K3(PPF)+K4(AF)+K5(PEOU/PU)+K6(BI)+K7(PPB)+K0+e1 , with the dependent variable as Attitude and the other seven variables as independent and influencing attitude. In above,K6 and K7 are negatively correlated to attitude. This is consistent with the past research models evolved by researchers like Fishbein and Ajzen,1975;Davis,1989, and partly with the Extended TAM of Davis and Venkitesh,2000 on use .Detailed Structural equation modeling on above equation may be applied for an elaborate analysis on the combined model of TPB and TAM2,though not intended in this study due to time limitations. Further scope of work by applying to other high technology products and the timely efficient complaint removal service/pacifying the high cognitive dissonance level aspect appropriately also can be applied for evolving a general model for durables. An elaborate exposition of the Attitude change not ventured due to space constraints.

TABLE 10: HYPOTHESIS TESTING FOR HYPOTHESIS H08-11 BASED ON SIMPLE REGRESSION ANALYSIS WITH STRENGTH OF COGNITIVE DISSONANCE AS (DEPENDENT VARIABLE)

Independent variables	R	(R)2	F	Sig.	Remarks
Level of information search chosen -High/Low	0.552	0.304	57.298	.000	Significant @.05
Change of belief with increasing pass of time	0.329	0.108	15.951	.000	Significant @.05
Buying Style adoption -Complex/Impulsive	0.473	0.224	37.806	.000	Significant @.05
Immediate change of belief-Evaluation after Complex rational buying event	0.357	0.128	19.148	.000	Significant @.05

Table 9 disseminates by simple regression analysis the cognitive dissonance characteristics to facilitate the test of hypothesis below.

8)H08:There exist significant cognitive dissonance associated with a higher information search than with a low level of information search effort carried out by the consumer on purchase of durables(Supported)

(9)H09:From the time of occurrence of Cognitive dissonance based on a past decision, the propensity to change the belief increases with time (Supported)
 (10)H010:A complex rational buying style tends to produce lesser cognitive dissonance strength than an impulsive simple style in the buying of durables(Supported)
 (11)H011: It is less likely that a consumer changes his/her beliefs and evaluation immediately after an in depth information search and complex buying decision is made on durables(Supported) Low involved purchases in contrast to higher involvement & search may trivialize dissonance cognitive dissonance(Simon etal.,1995).In impulse buying ,unplanned or spontaneous buying act is exhibited(Rook & Fisher,1995;Verplanken &Herabadi,2001).Higher incidence of cognitive dissonance follows such impulse buying made on excitement, emotion charged state/mood ,lack of control(poor PBC) or even compulsion and irrational basis. Park & Enright (1997) indicated that time is the best healer of conflicts on beliefs. Time is also a forgiver and reduces severity with current notions and to adapt to new cognitions(Vassilikopoulou etal,2009).The above hypothesis endorse the past research work reporting on cognitive dissonance.

TABLE 11: ANOVA ON SOCIO ECONOMIC DEMOGRAPHIC VARIABLES AS INDEPENDENT VARIABLES INFLUENCING THE PURCHASE ATTITUDE-DECISIONS ON WHITE GOODS-MWO

s.no	S E Variables of Respondents-HH	SS	MS	F Value	Sig	S/NS @.05
1	Age			7.411	.007	S
	Between groups	10.781	10.779			
	Within Groups	142.661	1.455			
	Total	153.442				
2	Gender			3.854	.011	S
	Between groups	10.854	3.619			
	Within Groups	91.105	.938			
	Total	101.959				
3	Educational Qualification			3.442	.022	S
	Between groups	9.636	3.213			
	Within Groups	89.608	.935			
	Total	99.244				
4	Occupation			2.313	.041	S
	Between groups	11.351	2.837			
	Within Groups	115.978	1.229			
	Total	127.329				
5	Family size			7.032	.001	S
	Between groups	23.065	5.766			
	Within Groups	78.136	.819			
	Total	101.201				
6	FLC Stage			7.328	.000	S
	Between groups	23.411	5.852			
	Within Groups	76.015	.797			
	Total	99.426				
7	Monthly income of HH			7.036	.001	S
	Between groups	24.231	5.768			
	Within Groups	76.732	.822			
	Total	100.963				
8	Food habit style			3.445	.038	S
	Between groups	12.435	4.143			
	Within Groups	115.571	1.202			
	Total	128.006				
9	Religious beliefs			4.036	.062	NS
	Between groups	3.367	3.362			
	Within Groups	81.638	.835			
	Total	85.005				
10	Decision making in HH			3.446	.019	S
	Between groups	12.435	4.145			
	Within Groups	115.566	1.206			
	Total	128.001				

Table 11 highlights the SED Variables impact through ANOVA, with Purchase attitude-decision as the dependent variable. From above ,it can be concluded that except the sub cultural religious beliefs, all the other socioeconomic /other variables **significantly influence** the attitude towards the purchase of MWO.(H012).Though the respondents behold traditions, the impact of it on their purchase attitude is little and pragmatism and modernity are more embraced.

FINDINGS

The primary survey brought out the following observations. The surveyed sample has been dominated by females and the max age group is 31-40yrsent),the highest HH size segment is 2-4numbers,and most of the respondents are PG/Professionals, thanks to the high literacy prevailing in Kochi which is the highest in the country. The female literacy level is higher than males in Kerala with a very high density of population. The female sex ratio is also higher among women. The Government employees account for the major chunk of the sample, though the private sector like I.T Industry is also prominent in Kochi .The highest family average income bracket being Rs.60,000-90,000 and most nuclear families have dual earning couples .It has been seen that Predominantly the dominant family type is nuclear in structure. Interestingly, most of the HHs are fully non vegetarians, a facet influencing the demand for MWO and Refrigerators in Kochi. The consumption of meat, eggs and fish is the highest in the country. Hindus dominate the religious affiliation, with Christians and Muslims as minorities. Full Nest II account for most of the FLCs. The most popular decision maker in the MC Urban families is Joint decisions in the family purchase decision making on MWO, with wife dominant ,being middle class.

The highest ownership in a Household(HH) after the CTV is obviously the Refrigerators. Needless to say that each household has kitchen appliances like Food processor-Mixer Grinder, Wet grinder- table top, Pressure cookers and non stick ware ,Induction cookers, MWO which are a bare necessity now in urban Kitchens. Though both White and brown goods has been listed in above, MWO is the object of this empirical study and generalized. .There are ten search attributes listed above. Energy efficiency with long term Warrantee is the most salient belief driving the attitude towards the products like MWO. The least salient is the Hi-tech facilities provided on MWO which is quite complex. The key motivation is found to be facilitating faster cooking as an alternative to LPG Hob(4.49/0.76). This is most relevant in the backdrop of shortage of LPG cylinders and limited allocation per year per household, while electric power is available always. The Induction cooker is also a close competitor to the MWO in the popular Modular Kitchens at Kochi. The current leading brands of MWO sold at Kochi market has been identified. The most preferred MWO brand is BOSCH(4.48/0.79). About more than 18 brands prevail in the Kochi market for above product

and stiff competition prevail. The salient attributes relevant to MWO-White goods selection and preference in buy have also been listed. Except brand image and size/color/shape/styling/program, all the other salient search attributes are significant by statistical inference with the application of T test. Attitude change via mass media and the Ad induced messages also have been understood. The persuasion factors of the Advertisement influencing the attitude change is the mostly the emotional value(4.29/0.93), followed by the creativity applied in the Advertisement appeal(4.23/0.91) to the consumer. The various sales promotion measures have been identified. The after sales service care assurance(4.58/0.72) is the most salient, followed by exchange schemes(4.59/0.72), in the sales promotion drive influencing attitude change and matching with the Ad messages for driving persuasion to effect attitude change. All the independent variables likely to influence the dependent variable, the purchase attitude, through regression attempted. The social aspect, PBC and functions of attitude(motive) are very dominant in the pre purchase attitude formation. The various hypothesis via H01: There exist positive relation between pre purchase attitude and subjective norms/social factors is significant/supported; H02: There exist positive relationship between pre purchase attitude and PBC (& Involvement/Importance/Perceived risk & confidence level) is significant/supported; H03: There exist positive relationship between pre purchase attitude and personal factors is significant/supported; H04: There exist positive relationship between pre purchase attitude and belief on attitude function served is significant/supported; H05: There exist positive relationship between pre purchase attitude and PEOU/PU/Knowledge of the product is significant/supported; H06: There exist positive relationship between pre purchase attitude and BI is not significant/rejected; H07: There exist negative relation between pre purchase attitude and post purchase behavior/dissonance is significant/supported. There is negative correlation between BI and attitude at a lower level (estimate of -0.143) though not significant, and for the correlation between post purchase behavior and pre purchase attitude there is strong negative correlation and significant enough (estimate -0.388). This shows discontentment of consumers with the attitude object, the durables and a reflection of cognitive dissonance level. The after care support and market mix variables have to be redefined by marketers to attune to the expectation levels of the consumers regarding white goods like MWO, a product very common now in all middle class kitchens in urban areas of Kerala. The Null hypothesis H01-H05 & H07 are supported while H06 is rejected/statistically insignificant. BI is not significantly influencing pre purchase attitude probably due to the very high influence of others (social aspect) on purchase and overall feedback from post purchase behavior. The TPB and TAM are well supported by above findings. This is consistent with the past research models evolved by researchers like Fishbein and Ajzen, 1975; Davis, 1989, and partly with the Extended TAM of Davis and Venkitesh, 2000 on use. H08: There exist significant cognitive dissonance associated with a higher information search than with a low level of information search effort carried out by the consumer on purchase of durables. (Supported); H09: From the time of occurrence of Cognitive dissonance based on a past decision, the propensity to change the belief increases with time. (Supported); H10: A complex rational buying style tends to produce lesser cognitive dissonance strength than an impulsive simple style in the buying of durables. (Supported); H11: It is less likely that a consumer changes his/her beliefs and evaluation immediately after an in depth information search and complex buying decision is made on durables. (Supported).

The Low involved purchases in contrast to higher involvement & search may trivialize dissonance cognitive dissonance (Simon et al., 1995). In impulse buying, unplanned or spontaneous buying act is exhibited (Rook & Fisher, 1995; Verplanken & Herabadi, 2001). Higher incidence of cognitive dissonance follows such impulse buying made on excitement, emotion charged state/mood, lack of control (poor PBC) or even compulsion and irrational basis. Park & Enright (1997) indicated that time is the best healer of conflicts on beliefs. The SED Variables impact studied using ANOVA, with Purchase attitude-decision as the dependent variable. From above, it can be concluded that except the sub cultural religious beliefs, all the other socioeconomic /other variables significantly influenced the attitude towards the purchase of MWO. (H012). Though the respondents behold the Kerala traditions, the impact of it on their purchase attitude is very little and pragmatism and modernity like buying innovative technology based durables is growing. The use of high technology in durables and imported components bare testimony to the quality aspects. Also the service center facilities through Call centers and franchisees is also on the increase in the Kochi city. Thus proper service care could be provided by the leading brands. Brand loyalty has not been evidenced, since the risk perception of the middle class is substantial for durables. The high level of involvement and cognitive dissonance bear testimony to the prevalence of a gap, that the marketers have to fill so as to reassure and supply proper information on products and maintain a better customer relationship management initiative. This can further the market presence and increase the brand loyalty of consumers, since the gap between two consecutive purchases of same durable is substantial like beyond ten years or more.

RECOMMENDATIONS/SUGGESTIONS

Customized innovative products and services are the solutions to the variegated acculturated consumer behavior demand patterns of modern consumers. The consumer dissatisfaction with the durable goods on attributes like quality/after sales care have to be addressed by the marketing companies and dissonant behavior has to be translated to consumer delight for the products/brands. Better awareness and assurance/extended warranty and support sales promotion schemes to be mooted to erase the dissatisfaction and complaint prevalent among consumers and adversely reflecting in their new purchase attitudes towards durables for domestic consumption. Nonetheless, the sales of consumer durables in growing steadily despite fall in value of Indian rupee (for accounting imported components in MWO) due to the modern consumer's penchant for luxury in the growing Kochi metro. The marketers will have to take note of the shifts and newly learnt taste and preference of the urban consumers, in the face of stiff competition for branded durables in the urban market like Kochi. Better technology based innovative products, new sales promotion strategies and gifts, attractive exchange deals, interest free loans with negligible EMI deals could be tied up with leading new generation banks at Kochi. The Push Pull strategy can be better applied as the competition intensifies.

CONCLUSION

We know that Consumer behavior is the study of how a consumer thinks, feels, and selects between competing products. Moreover, the study of attitudes is critical to understanding the motivation and decision strategies employed by consumers. The combination of beliefs, attitudes, and behaviors influence how a consumer reacts to a product or service. Marketers develop relative, compelling marketing messages using the same combination of information, and ultimately influence consumer behavior. The TRA and TPB has been monumental in defining the Attitude-Behavior consistency of consumers towards purchase of merchandise for domestic consumption even today. That TAM has delineated the post purchase /use aspects, and the cognitive dissonance working through the memory is a perennial aspect which modulates the future attitude change through behavioral route. Of late, the social aspect of the consumer is gaining more importance in the purchases, the normative component in the Attitude leading to the BI. This is attributable to the Knowledge based social patterns emerging in the Indian context, with the onset of 3G spectrum technology in the mobile telephony and online Internet shopping trends practiced by the consumers as per their convenience. The Information communication revolution has changed the consumer's priorities, and with high technology products, the decision making is made easier through online transactions/E commerce, in the modern setting of knowledge enabled society. A short insight into the consumer attitude which is cardinal in driving the consumer behavior is germane even in modern times despite the sophistication and volatility of the global consumer market and consumer shift in attitude towards purchase behavior. The future seems rosy for the white goods market poised for higher competitive growth, though the dissonance prevailing within the Consumers needs to be addressed well by the marketers of MWO.

LIMITATIONS

The basis of this study is TPB and TAM, which assume that consumers are rational beings who process purchase in a rational manner. Unconscious influences and impulsive purchase behaviors are excluded in this study. The response of the respondent's have been assumed to be truthful of their actual intentions and the direct measure of attitude only has been feasible due to time constraint. Only the middle class urban segment is considered in this study.

SCOPE FOR FUTURE STUDIES

This study is typically undertaken with the example of a white good and then generalized for all white goods and durables class of goods. A separate study based on brown goods is also feasible to elicit the response of the respondents and contrast between the white and brown goods responses. Further, the study could be extended to contrast with FMCG family of goods as well in a rural setting. All the cross section of the society and not just limited to the middle class could throw more light on the socio economic demographics of the consumers. Detailed Structural equation modeling on above equation may be applied for an

elaborate analysis on the combined model of TPB and TAM2, though not intended in this study due to time limitations. Further scope of work by applying to other high technology products and the timely efficient complaint removal service/pacifying the high cognitive dissonance level aspect appropriately also can be applied for evolving a general model for durables. An elaborate exposition of the Attitude change not ventured due to space constraints.

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