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## AN CONTRASTING ASSESSMENT OF THE ATTITUDE FUNCTIONS OF CONSUMER TOWARDS DURABLES-FMCG, A STUDY AMONG URBAN WORKING WOMEN IN KERALA

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**KOCHI**

### ABSTRACT

*Consumer attitude is a learnt predisposition to respond to an object or act consistently in a favorable or unfavorable manner and is shaped by one's values and beliefs which are learnt. In contrast, beliefs are consumer's subjective perception of how well a product or brand performs on different attributes. The various approaches to change the consumer attitude are like Changing beliefs about the extent to which a brand has certain attributes; Changing the perceived importance of attributes; and adding new attributes to the product etc. Only by changing the consumer's attitude can he/she be influenced to enact a merchandise transaction in the modern marketing milieu. Hence the importance of attitude change is of paramount importance to marketers who are consumer centric in the modern age often customizing the products/services to match the tastes of the consumer by proper positioning and targeting strategies. In this study the consumer attitude towards two different class of products like the FMCG and White goods are contrasted among the working women in an urban habitat, the Kochi metro in Kerala, the commercial hub and leading test marketing site in India. Over the past decade, Kochi has evidenced substantial growth in sales/consumption of both branded FMCG and Durables with a noticeable change in consumer attitude on spending/consumption of goods for family use (affinity for modernity with higher buying power), which is explored herein. The various facets/behavior of the working/Career women as Urban MC Consumer are brought out, to enable facilitate appropriate marketing strategies by this study.*

### KEYWORDS

Consumer attitude, TPB, Katz functional theory, attitude change, attitude function, TAM, FMCG, White goods, Consumption motive, Salient Attributes, Benefits.

### INTRODUCTION

Attitude as a behavioral construct is a learnt predisposition to respond consistently towards an object (product or service) in a favorable or unfavorable manner. Direct personal experience with a product/service is an important factor in the formation of attitudes. Consequent attitudes developed tend to be strong, more enduring & resistant to change while those attitudes formed as a result of indirect experience like exposure to Ads/brands. Apart from direct personal experience, reference groups like family, friends, close relatives, media persons/celebrities influence a consumer's attitude formation. Consumer behavior is altered by changing the attitudes or reinforcing the existing attitudes about the brand/product or services through persuasion messages via Ads in mass media. Attitude is formed from direct experience, family and SRG influence, direct marketing, mass media persuasion and personality though attitude change through change in belief-evaluation, resolving conflicting attitudes, altering attitude function, adding attributes, altering brand rating, change beliefs on other brands, persuasion as per ELM and association of product with SRG. Motives lead to beliefs (cognitive) and feelings (affect) driving attitude and in turn behavior (action) is well known. In the purchase of durables, the higher involvement of consumer cause attitude to drive behavior while for FMCG, behavior drives attitudes.

### ADDRESSING THE ATTITUDE FUNCTIONS TO ALTER ATTITUDE/MOTIVE OF CONSUMER

Attitudes differ as per the function they serve for the consumers (Katz 1960, Maio & Olson, 2000). As per Katz (1960), attitude exist to fulfill one or more goals of the consumer like reward maximization, express values of the self, defend against threat ideas & satisfy the thirst for knowledge. Although several attitude functions have been addressed vide earlier research of the 1950's, the recent research have focused on unanimous distinction between instrumental and symbolic functions of attitude (Ennis and Zanna 2000, Abelson and Prentice 1989, Berger and Heath 2007, Johar and Sirgy 1991, Prentice 1987; Shavitt, Lowrey and Han 1992). While some products give rise to predominantly utilitarian attitude, other products support dominantly symbolic attitudes (Shavitt, Lowrey and Han 1992). Attitude function matching appeals are used to change the attitudes; a symbolic attitude is best changed by symbolic value related arguments (Katz 1960). The advantages of function matching (versus mismatching) appeals are well documented (Bazzini and Shaffer 1995; Clary et al. 1994; Lavine and Snyder 1996; Murray, Haddock and Zanna 1996; Petty and Wegener 1998). Thus the product centered approach to attitude functions has been a boon to marketing (Shavitt, Lowrey and Han 1992). Attitudes can serve multiple functions towards some products with strong utilitarian and symbolic aspects-mixed function products (Shavitt, Lowrey and Hans 1992). Persuasive appeals are more successful when they match the function of the targeted attitude. Attitude function changes with the branding and may not match at the product's category level attitude function. In the light of the intense retail environment, identifying the attitude function of the consumer is very cardinal. The idea that attitudes can serve different functions is not new (Katz 1960; Smith, Bruner and White 1956). Katz (1960) described consumers as motivated to attain a variety of goals like maximizing concrete rewards, expressing values and the self, defending the self against threats. In Katz's framework, attitudes exist for a reason or to fulfill one or more of those goals. The functional/instrumental function has been contrasted with the symbolic function vide the studies of Prentice (1987), Ennis and Zanna (2000), Abelson and Prentice (1989), Johar and Sirgy (1991), Shavitt, Lowrey and Han (1992), Berger and Heath (2007). Attitudes differ by the way they serve in terms of the functions. Consumers who differ on certain traits will exhibit corresponding differences in attitude functions (Bazzini and Shaffer 1995, Debono 1987, Lavine and Snyder 1996, Petty and Wegener 1998). Some of the products serve specific attitude functions, viz., attitude towards Toothpaste, Cough syrup etc., based on utilitarian function (Shavitt 1990, Shavitt, Lowrey and Han 1992) and other products like Flags, Rings serving symbolic function (Shavitt, Lowrey and Han 1992); however attitudes can serve more than one function for products like sunglasses, motor cars etc (Shavitt, Lowrey and Han 1992). The understanding of the attitude functions serve the knowledge to change the attitudes, to tune the appeals/arguments to match the attitude functions. This function matching is well researched in the past (Clary et al. 1994; Bazzini and Shaffer 1995; Murray, Haddock and Zanna 1996; Lavine and Snyder 1996; and Petty and Wegener 1998). Both utilitarian and symbolic appeals influence consumers attitude to different products/brands categories (Lutz 1981, Shavitt, Lowrey and Han 1992). Research into the role of emotions/affect in shopping are available (Ray and Walker, 2004; Spears, 2005). As per Duncan (2005) Consumer motive is the internal impulses which when stimulated initiate some response, as consumers are continuously reacting to their internal impulses as well as external environment. Kim and Jim (2001) stated that consumer motives are drivers of behavior that bring the consumers to the shop for purchase. Tauber (1972) propounded that consumers were often motivated by many personal and social factors actually unrelated to the need for buying/consuming products/services. There exist ulterior motives which reflect in the attitude. The information seeking function as per Tauber encompassed information search, comparison and analysis. Nonetheless impulsive buying has been evidenced driven by hidden forces like social interaction/reference group affiliation/peer pressure/social comparison etc. Thompson et al. (1990) observed that both hedonic and utilitarian functions coexisted among consumers, and one mode tended to dominate in some consumer segments. Numerous research focusing on the feelings of mastery experienced/feeling of expression of ego or obtain satisfaction of a good deal in shopping are available (Feick and Price, 1987; Lichtenstein et al., 1990; Schindler, 1989; Slama and Williams, 1990). Also Tauber (1972), Rohm and Swaminathan (2004) identified buying motives that fetch enjoyment as a leisure activity for the consumer. Consumer may desire to seek higher level of experiential consumption relative to utilitarian consumption (Kim, 2001). Positive emotions

of the consumers are significant determinants in buying behavior like the patronage benefits, excitement on outing, time/money spend on valued priorities, as per the study of Kim et al. (2002) on apparels on utilitarian versus hedonic functions of attitude. Haanpa (2005) made a study on the different shopping motives of consumers in Finland on experiential and gratification factors, Hedonic/Recreational, Economic and Convenience types with the younger ones cherishing enjoyment on social and emotional front. Parsons (2002) put forth that in online buying, the driving forces are motives like self gratification, learning new trends, diversion, social comparison, communication, status symbol and interaction with other consumers with similar taste. Peter and Donnell (2007) pointed out that social influences like culture, social class, reference groups and family can cause consumer motives, while they also stated that the marketing mix also influences the consumer motives substantially. Belk (1975) studies and found that situational influences like physical/social features, time, task and current conditions etc, have impact on motives. Glitomer .J (2005) stated that price is the main motive in buying and which was supplemented by Kim and Jim (2001) that product considerations like assortment, quality and pricing are critical attributes influencing consumer purchase motive. Jin (2005) put forth that consumer perception about price-quality are most important factors in purchase. Many value conscious consumers buy products on the basis of price than other attributes (Peter and Donnelly, 2007). However, Wood, Lias. M and Barry. J.P (2006) pointed out that differences in product quality do not significantly affect brand preference. A durable product has the ability to perform its functions like overall durability, reliability, ease of operation/repair, performance and other valued attributes forming part of the attitude functions of the consumer triggering motivation to purchase the products and use them. (Kotler and Armstrong, 2006). Consumers would often reject home ware with mass appeal and prefer products that are tailored to reflect their specific needs (Elsasser, 2004). The various functions of attitude lead to the consumer's overall attitude toward engaging in the given purchase decision, thus influencing behavioral intention (Hawkins et al., 2001). The attitude toward the behavior or action reveals the consumer's inclusive evaluation of engaging in the behavior. Behavioral intention reflects the consumer's plan of action or a proposition associating one's self with a future consumption action or behavior (Peter & Olson, 1999). Price is the main motive in buying as per Gitomer.J (2005). Souryamoorthy (1997) stated that durables served as the status enhancement tool. Consumer assort/comparates various brands/products in their evoked/consideration set. The consumer evaluates alternatives in terms of functional, psychological benefits as per salient product attributes to match the need-attitude function.

### STATEMENT OF THE PROBLEM

The consumer tastes are changing because of perceived changes in the family, work life & societal situations. These changes are being felt in the way consumers demand their products to realize value for money. The underlying aspects influencing the current purchase attitude towards two class of products (FMCG- Personal body care items and white goods-durables for common family consumption) is the study, in view of the tremendous growth of these sectors/ industry in Kerala over the past decade, specifically at Kochi.

### UNIVERSE OF STUDY

Kochi, the commercial capital and fastest growing metro in the Kerala State is chosen as the universe. Kochi has evolved as a premier test marketing site for all the leading products launched in India due to the higher female literacy level and acculturation. Keralites are known for their cosmopolitan acceptance of consumer products and Kochi happens to account for almost 70% of the recent total sales /year of over Rs.370 Crores of White goods sales per year in Kerala which has been growing by leaps and bounds in the past decade due to promising 19% market growth and higher demand potential with even dealers/consumers from other districts of Kerala and rural retailers depending on Urban market/dealers of Kochi. The traditional family lifestyles have undergone a paradigm shift, as also the culinary tastes in the kitchens of Kerala, assimilated western tastes, changed value systems/self esteem, influx of fashion and social comparison/awareness in the urban areas with higher consumption among the working women households is prevalent. The study is limited to Kochi city and urban suburbs and is aimed at the limited segment of middleclass domestic Consumer HHs (single entity) of Working women to study their purchase behaviour/attitude and Institutional/Commercial consumers are excluded. The consumer family units selected specifically as they form the single largest chunk of the growing urban market in White goods or FMCG and are mostly targeted in the market mix by the leading brands by both push and pull strategies. Both Durables and FMCG are considered to contrast between these to diverse class of products as attitude object from consumer perception, as a classic case.

### OBJECTIVES OF STUDY

The objectives of this market research study is on consumer purchase behaviour with relevance to following specific objectives-

- (1) To understand the relative importance of the attitude functions involved in the purchase of Durables (White goods) purchase by working women Consumers;
- (2) To contrast the purchase attitude function for the Personal body care items (FMCG products) for common family consumption and the Durables (White goods- appliances) purchase by working women Consumers;
- (3) To identify the Urban consumer behavior variables towards FMCG Vs White Goods- Durables in family purchases with relevance to the HH income.

### FORMULATION OF HYPOTHESIS

H01: There exist significant positive correlation between the income of Consumer and the overall purchase attitude towards durable goods and FMCG;

H02: There is significant positive correlation between the personal beliefs/evaluation and the overall purchase attitude of the Consumer towards durables and FMCG;

H03: There is significant positive relationship between the overall purchase attitude and PBC of the Consumer towards Durables and FMCG;

H04: There is significant positive correlation between the overall purchase attitude and social aspects on the consumer towards durables and FMCG;

H05: There is no significant correlation between the overall purchase attitude and attitude functions of consumer towards durables and FMCG.

### RESEARCH METHODOLOGY

(1) Sample, Tool and Procedure: Descriptive exploratory Research on consumer attitude/preference on qualitative variables undertaken herein vide Primary market survey method. The attitude objects contrasted are of two classes: the white durable goods for household and FMCG like personal body care items for family like Soaps/Shampoo/Hair Oil/Cream/Spray/Talcum powder/Toothpaste/Polish/medicine. The disparate product classes were chosen as objects;

(2) Sampling Design: The Consumer Survey was conducted on a targeted sample of 450 family units drawn from a population of over 1lakh HHs in Kochi metro. A total of 300 numbers of filled questionnaires/responses were obtained despite protracted effort in the field survey which is nearly adequate at 90-95% confidence interval, with a max error likely at 3.95%. Thus a response of 66.6% of the targeted family units responded fully (300 numbers) –response rate, the survey spanning over an year (Jan-Dec 2011);

(3) Sampling Method: The sample size of 300 Households (HHs) was chosen from a population of 5 lakhs and overall one lakh HHs settlements in Kochi (Metro). Stratified random sampling based on income and geographical spread in 20 locations of the Kochi metro applied to select the social middle class homogenous sample households strata in the Urban areas of Kochi on a proportional basis of income and population. A pilot study was conducted earlier in the beginning of year 2011, on 30 middle class households which were used to sharpen the efficacy of the questions for the survey. The Cronbach alpha for reliability found to be high enough well, beyond acceptance limit of 0.65;

(4) Method of Data Collection: Survey method of primary data collection using Combined Interview and structured questionnaire (7 point S.D Scale statements) for data collection with attitude object stated vide above.

### ANALYSIS/FINDINGS

The personal characteristics of the respondents (Career woman) have been analyzed as hereunder. The maximum age range of husbands was 40-50 years while the same for housewives were 30-40 yrs. 80% of households had only 2-4 members. The education level of husbands was maximum in the Professional level



(35%) and among Housewives, Graduation level (50%). Almost 90% and 82.67% of the husbands & Housewives respectively of the sample population were employed in Govt. / Pvt. Sector. The average annual income of 5.82% of the HHs were in the range of Rs.16-20Lakh, while the annual income of 60.1% of the households were in the range Rs.12-16Lakhs and for the HHs with the annual income of Rs.8-12 Lakhs was 25.46 percent ;the annual income of Rs.4-8Lakhs accounted for 5.54%HHs and the lowest income bracket of less than Rs.4Lakhs were 3.08% of the Sample HHs. In 79.67% households, wives made the lead decisions on the purchase of goods for family and self help (no servant) has been practiced in the kitchens of 61% of households, usually working housewives. The average age of person handling White good durables like Refrigerator/MWO/Induction cooktop/LPG Hob/Grinder-Mixer-Juicer ranged between 24-50 years (82.67%) with mostly twice a day cooking schedule (71%) . The surveyed sample population covered 82.67% as Kerala resident and 12.67% were South Indian (non-Keralite) with 4.67% accounting for North Indians residing in Kochi. Invariably Refrigerator, MWO, LPG Cook Stove, Wet Grinder/Mixer/Induction Cooktop/OTG are currently used per almost all middle class households sampled. The major problems faced in kitchenware durables were parts failure (39.33%), subsequent wear & Tear (29.67%) and handling damage (24%). 60% of the sample population opined that time saving is the striking advantage while 44.67% indicated fuel saving and 19.33% opted for ease of cleaning/operation. Regarding attributes influencing new purchase of Kitchen durables based on product attributes, 12 numbers of salient attributes were identified as- Product quality/technology /performance(23%), after sales service quality/Warranty (13%), Economy-energy saving in operation(11%), Automatic unique features (9%), Brand reputation (8%), Design/style/color/ appearance/status symbol(7%),availability(6%), Convenience of handling/user friendly/sizing/ease of cleaning & use(6%), Price(5%), Past experience(4%), Safety of operation(4%) and payment terms/discounts/patronage benefits(4%).In general, for the body care FMCG , the 12 numbers of salient attributes were reported as-Premium quality, Brand credibility, Value for money ,innovative technology, safety/body friendliness/medical endorsement, availability, patronage benefits – benefits/coupons/offers/gifts for bulk or regular purchases/revolving monthly credit /free extra quantity enjoyed with retailer (POP), packaging attractiveness for convenient weight/Lot size, Validity for usage/shelf life expiry dates, taste/flavor/ Aroma /texture-smoothness strength - efficacy, Peer/Social conformity and price. The frequency of repeat purchase of durables was an average more than 10 years while that of FMCG for personal body care was as and when the stock depleted in the family/reserve .For the household purchase decisions ,the social/others influence was as follows:39.01% were influenced by Family members,17.85% influenced by friends,15.93%influenced by close relatives,14.01% influenced by colleagues/peers,12.08%influenced by neighbours and 1.12% influenced by others like salesmen. The mass media as a communication source influenced the household attitude for durables as follows:32.77% are influenced through TV Ads-celebrity endorsements,25.11% are influenced through newspaper Ads,17.02% through Ads/review in popular household magazines,16.17% through the WWW(Internet)Web sites/E shopping sites, 5.1 % through Retailer/Dealer network exhibitions/pamphlets and 3.83% through hoardings/LCD TV Ads in street corners & shopping malls. Interestingly, there is little influence through Radio on the urban households. However for the FMCG the source of information for purchase was observed to be : TV (98.5%),Radio(1.2%),Retail outlets-salesman(20.1%), Print media newspapers (13.6%), Magazines (1.2%), Hoardings (5.8%), friends-relatives(11.8%) and internet-(22.9%). Regarding the quality of the after sales complaint management-spares services support received on branded durables for the households: only 17.45%rated the services as excellent, while 69.78% rated the aftercare services as good, and 9.79% rated the services as satisfactory and 2.98% rated them as bad (complaints).The likelihood of repeat purchase of existing ownership of brands (brand loyalty)in durables in households has been indicated as: Most likely(46.12%), More Likely (17.62%) ,Less likely (12.03%),Unlikely (7.28) and the Undecided(16.95%).With respect to the final purchase conflict resolver-decision maker in the family for purchase of durables/FMCG: In 56.17% households, the conflict resolver in the household was jointly by involvement of most of the members, while in 33.19% households the husband resolved the purchase conflicts ,in 5.53% households only the wife was the conflict resolver, in 2.98% cases the kids were the conflict resolver for purchase decision making and only 2.12% households were strongly influenced by parents/In laws. On the sales promotion preference front, the household attraction towards the various modes of sales promotion schemes available in the market for the brands/marketers of durables has been as below :majority chose Advertisements (44.32%),Celebrity endorsement (22.45%), Hoardings/Banners/Posters –Flex boards(19.87%) and others like dealer gifts/discounts offer /pamphlets(13.36%). In contrast, for the Personal care FMCG ,the relative influence on attitude has been advertisement (19.1%), Pricing (15.4%),excellent quality (38.6), influence of friends-relatives-peers(6.2%),retail outlet-salesman/girls (16.6%) and others/internet(3.2%).The purchase behavior adopted by the households for durables are broadly observed as: Habit-routine style adopted by 7.87%, Limited problem solving style adopted by 19.21%, Extensive problem solving style adopted by the majority (38.35%) and Variety/choice seeking style by 34.57% of the households sampled. For the Personal care FMCG the attitude of the respondents has been based on benefits seeking and the purchase style has been of convenience/habitual or impulsive as per situations with very limited analysis or information search process before purchase and complying blindly with peer pressure/social comparison. Often when price discounts were available, bulk purchases reported based on shelf life/expiry dates of the product. The overall purchase attitude towards the durables/FMCG by the respondents of households has been a clear majority of favourable (62.14%), Unfavourable (14.58%), Neutral / ambivalent (13.68%) and a minority of Can't tell/ Undecided (9.67%) in the sample. In the case of durables, respondents often engaged in extensive information search through WOM and valued products based on their personal importance and financial value with constraint of affordability and matching the family size-FLCS needs, yet matching the overall family lifestyle and consumption pattern. Like FMCG for the durables also the respondents accorded top importance for Product attributes and benefit seeking behavior with strong preference for leading proven brands to avoid risk as also higher social motivation to comply. The involvement in the purchase process was reported as substantially higher for the durables (86%) in view of the higher financial investment involved. 68% of the respondents live in owned house/apartment while 32% lived in rented house/apartments/quarters in the urban habitat. The highest priority for the respondents were the family welfare(26%),money/investments (23%),children's education(21%), healthcare of parents/kids (16%), socialization/recreation/shopping(9%) and other pursuits(5%).There is very little brand loyalty evidenced in FMCG as well as in White goods. Factor analysis done on Attitude function adopted. Regarding the attitude function for durables, Statements A1(benefits) and A3 (diversion from boredom, saving of time) cause the highest percent of total variance of Utilitarian factor at 9.875.Statements A1-5 account for the utilitarian function of the consumer attitude. B2-3 of the Knowledge function of attitude has highest mean value for curiosity and actualization needs with high percent of relative variance 8.917.C1, C4 and C5 account for relatively higher mean among attitude functions under epistemic head. Achievement, ambition- growth and self esteem leading to high percent total variance 7.474 of Value expressive function of attitude.D5,.4,1 have the highest mean explaining 7.613 per cent of total variance .On the whole the utilitarian and epistemic functions of attitude relatively more predominant in order for white goods purchase .More than one function of attitude plays their role in the overall purchase attitude as well. The time pressure of working women are reflected in the utilitarian function dominating in the overall attitude and decision making on the purchase of white goods, given their higher buying power among MC.( KMO Value:0.738 ; PCA with Varimax orthogonal rotation applied.) ; However for the attitude function for FMCG purchase, the value expressive function accounts for the highest total percent of variance at 9.843,with C2 (psychogenic) and C3 (leadership) as most dominant. The ego defensive/social function being the next dominant function of attitude with percent total variance of 9.741 having statements reflecting strong social approval. The utilitarian function and knowledge functions are relatively less important in FMCG purchase from above. In contrast, for the lower income HHs, brand loyalty to avoid risk, security conscious purchasing, price is most important in view of their relatively limited resources and higher family size evidenced in the survey. All the attitude functions are interactively influencing the purchase attitude of the consumers for both durables as well as FMCG for the HH use. For FMCG ,as stated earlier, consumers accord top ranking for Quality and price followed by other attributes like fragrance, packaging/brand name/Colour/Continual patronage benefits with retailer etc(KMO Value:0.743 ; PCA with Varimax orthogonal rotation applied)

**TABLE 1: INNOVATIVE PURCHASE ATTITUDE /LIFESTYLE PRODUCTS ACCEPTANCE LEVEL FOR CONSUMERS BASED ON INCOME LEVEL FOR DURABLES/FMCG**

Type of Consumer class/HH of Sample	White durables (% of Sample size)	Personal body care FMCG (% of Sample size)	Urban Lifestyle Category type & Income and % HH observed in the Sample				
			Lifestyle	Disposable monthly Income (Rs.)	% of sample	Annual Income (Rs.)	% of sample
Innovative/Creative/High risk takers Actualizer/Global	4.41	2.77	V. High Income Affluent	>=1 Lakh	8.45	16-20Lakhs	5.82
Earliest adoption of technology products Achiever	17.62	10.56	Well Off-Upper Middle class	0.5-1 Lakh	57.21	12-16Lakhs	60.1
Earliest majority Striver/Seeker	29.64	26.88	Climbers-True Middle class	0.25-0.50 Lakh	24.74	8-12 Lakhs	25.46
Late majority Struggler	37.76	33.52	Aspirants-Lower Middle class	.05-.25Lakh	6.83	4-8Lakhs	5.54
Laggards-Last adoption of products	10.57	26.27	Deprived- V. Low Income	<0.05Lakh	2.77	<Lakhs	3.08
Total(%)	100	100		100	100		

The majority are in the monthly disposable income bracket of Rs.0.5-1 Lakh and annual income of Rs.12-16 Lakh. The very high and very low income HHs under disposable monthly segments account for a total of 11.22% of the total sample. The middle class is however focused in this study. The influence on income category on attitude function is beyond scope of this study as multiple attitude functions play up in the attitude for both durables and FMCG in a complex manner with the hierarchy of needs as per the income class. However generally it is felt that the lower two income categories vide above are highly security oriented, self centered, family based, more emotional (less rational) with short term goals and benefits exhibited in purchase attitude and decision making. However in contrast, the middle class (middle two segments) accounting for the majority of the consumers in the market are found to be futuristic with long term calculated goals, more rational, risk taking, savings oriented, lifestyle driven, children grooming, highly involved avail greater choice/variety and information search/analysis, self confident and status conscious seeking respect from society. In their attitude for purchase of durables and FMCG. Consumers in both durables and FMCG are found to be not very price sensitive in the current market scenario at Kochi; rather they value the product benefits as per affordability, though income is not found to be influencing the purchases in both categories of products. Hence the product attribute based benefits as per the needs-attitude functions as assessed above assume greater importance than the buying power of the consumer to arrive at the Price Value equation. Nonetheless, there do exist attitudinal preference between the various income segments. Viz., the higher income groups (Well off / upper middle class) accord most importance to the salient attributes of the product and relatively less concerned with the brand name and willing to pay higher price. They have a refined taste, look for intangible attributes, patronage benefits as also the aesthetics of the products in both categories despite their huge purchasing capacity. In the case of the mid segment (true middle class) of the income groups, the significance of product attribute is most relevant (utility value) as also the brand name is better valued as also price sensitive in view of the family size and lifestyle demands from members of the family.

**TABLE 2**

Consumer Purchase decision making Enablers through Attitude function	For Durables (in %)			For FMCG (in %)		
	+ High	Neutral	-Low	+ High	Neutral	-Low
Cognitive beliefs on Product benefits /Perceived usefulness/ease of use	81.22	1.15	17.63	74.25	7.49	18.26
Affective/Feelings on Product	29.11	9.02	61.87	58.47	22.61	18.92
Attitude towards purchase	64.9	9.96	25.14	19.73	75.06	5.21
Subjective Norms /Social Influence	87.93	5.75	6.32	88.45	6.57	4.98
PBC/Perceived risk/ Importance /Involvement level	85.63	9.39	4.98	72.56	21.91	5.53
Behavioral Intention	77.78	2.68	19.54	85.36	9.82	4.82
Personal characteristics-demographic aspects	78.16	12.26	9.58	86.15	11.47	2.38
Lifestyle and personality/Self Image	81.41	9.97	8.62	88.76	10.22	1.02
Sub Cultural/Religious beliefs/Social norms/Food habits/Nativity	37.93	18.01	44.06	24.75	16.99	58.26
Family dynamics	88.31	4.80	6.89	91.62	6.86	1.52
Mass media- Persuasion and Situational Influences	64.37	2.29	33.34	81.49	17.25	1.26
Past behavior/Cognitive dissonance	39.84	57.10	3.06	23.78	23.81	52.41

The family dynamics, social norms, PBC, beliefs on product benefits, lifestyle/self image of the consumer were prominent in influencing the attitude for durables, while for the FMCG, Family dynamics, lifestyle/self image, demographic personal profile, social norms, behavior intention to buy and situational marketing persuasion influenced the consumer in more discernable manner. The Past experience, sub cultural aspects, affect/feelings observed to have relatively lesser impact for both durables and FMCG.

**HYPOTHESIS TESTING**

- H01: There exist significant positive correlation between the income of Consumer and the overall purchase attitude towards durable goods and FMCG;
- H02: There is significant positive correlation between the personal beliefs/evaluation and the overall purchase attitude of the Consumer towards durables and FMCG;
- H03: There is significant positive relationship between the overall purchase attitude and PBC of the Consumer towards Durables and FMCG;
- H04: There is significant positive correlation between the overall purchase attitude and social aspects on the consumer towards durables and FMCG;
- H05: There is no significant correlation between the overall purchase attitude and attitude functions of consumer towards durables and FMCG.

**TABLE 3: DEPENDENT VARIABLE: (A) OVERALL PURCHASE ATTITUDE TOWARDS DURABLES AND FMCG.**

Independent Variables	T Value	Sig.	P<	H0	S/NS
Income of HH (I)	- 0.158	1.774	0.01	NS	H01 rejected
Personal Beliefs/evaluation(BE)	0.188	3.121	0.01	S;	H02 accepted
Perceived behavioral control-confidence-involvement-importance of purchase (PBC)	0.343	3.866	0.01	S;	H03 accepted
Social aspects of Consumer(SN)	0.460	5.812	0.01	S;	H04 accepted
Attitude functions(AF)	0.364	4.106	0.01	S;	H04 accepted
F value=28.964 k1=2.069	R 2=0.426	2.928	0.01	Variance=0.3572	Significant.

Regression equation can be put up with regression weights as

Overall purchase attitude ,  $A = z_0 + z_1(I) + z_2(BE) + z_3(PBC) + z_4(SN) + z_5(AF) + k_1$ .

Where  $z_1 = -0.158; z_2 = 0.188; z_3 = 0.343; z_4 = 0.460; z_5 = 0.244; k_1 = 2.069$ . (Model)

Income obviously has negative influence while the SN, AF and PBC are most dominant in the regression equation as independent variables .

### LIMITATIONS/CONSTRAINTS

The sample population considered was mainly consumers residing in the urban areas of Kochi. The answers of the questionnaire depend upon the belief of customers, which may differ from the reality; the survey was conducted considering the time & space constraint , indirect measures relied upon for attitude measurement. The study being based on the assumptions that the customers gave correct information and undertook reasoned action, as per TPB and use as per TAM.

### CONCLUSION

This study of consumer behaviour contrasting the various attributes of modern durable products and FMCG has outlined the various facets of consumer likes/ dislikes -attitude and the role of attitude functions. The impact of various factors on the consumer attitude has been brought out by regression as well. In many ways the attitude towards the durables (White goods) and the FMCG are tangential, though in specific manner the attitude functions differ as well. Multiple attitude functions are seen to moderate the overall attitude towards the product/act. Notably, the income of the consumer does not influence the consumer attitude positively or significantly. This study can be extended to rural areas of Kochi as well .Marketing strategy on product positioning, targeting, product improvements, brand enrichment could be undertaken by marketers to generate higher profits/ corner better market share/ increased Sales volume and to satisfy the dynamic global lifestyle/ consumption patterns of the modern middle class urban consumers, like the career woman, the most influential person in middle class HHS .

### ABBREVIATIONS USED

TPB: Theory of planned behavior

TAM: Technology a acceptance model

WWF: Working wife family

SN: Subjective norms

PBC: Perceived behavior control

FMCG: Fast moving consumer goods

BI: Behavioral Intention

HH: Household

FLCS: Family Lifecycle stage

MWO: Microwave oven

OTG: Oven grill toast

LPG: Liquified petroleum gas

ELM: Elaboration likelihood model

KMO: Kaiser Meyer Olkin measure of sampling

PCA: Principal component analysis

AF: Attitude function

POP: Point of purchase

OEM: Original equipment manufacturer

MC: Middle class consumer

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I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

