INTERNATIONAL JOURNAL OF RESEARCH IN **COMMERCE, IT & MANAGEMENT**



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2840 Cities in 164 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
	MACHINE USAGE BASED ON PRODUCT MIX IN MANUFACTURING CLASSIFICATIONS	1
	DR. SURESH TULSHIRAM SALUNKE & SHWETA SURESH TULSHIRAM SALUNKE	
2.	A STUDY ON THE CHALLENGES FACED BY TIRUPUR GARMENT EXPORTERS DR. S. SARANANAN & S. MOHANRAJ	5
3.	HEALTHCARE AND MEDICAL TOURISM: RETROSPECT AND PROSPECT	8
•	R. VEERAPPAN, J. SASIGANTH, FR. ANGELO JOSEPH & A. JOE ROBINSON	
4.	TRADE BETWEEN INDIA AND ASEAN COUNTRIES FOR AGRICULTURAL AND MINERAL PRODUCTS: EXPLORING COMPATIBILITY THROUGH	11
	REVEALED COMPARATIVE ADVANTAGE	
_	DR. B. P. SARATH CHANDRAN	47
5.	RELEVANCE OF ISLAMIC BANKING TO INDIAN ECONOMY S. NAYAMATH BASHA & DR. BADIUDDIN AHMED	17
6.	AXIOMATIZATION OF THE PREFERENCE CORE IN MULTICRITERIA COOPERATIVE GAMES	21
	A. SUGUMARAN & P. VISHNU PRAKASH	
7.	CORPORATE GOVERNANCE & INFORMATION SECURITY: AN ANALYTICAL STUDY	25
0	DR. BADIUDDIN AHMED, SYED HAMID MOHIUDDIN QUADRI & IRFANUDDIN RUPEE FALLING: DOLLAR IS ON HORSE RIDE	20
8.	M. RAMU, M. S. K. VARMA & S.SUDHEER	28
9.	AN ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY: SLOWDOWN AS AN OPPORTUNITY FOR NEW DEVELOPMENT	36
	DR. ANKUR KUMAR RASTOGI & NITIN GOPAL GUPTA	
10 .	A PROPOSED THEORY OF NEURAL NETWORKS IN KNOWLEDGE MANAGEMENT FOR AN EXPERT SYSTEM	41
44	V. SUMALATHA	
11.	THE INFORMATION MANAGEMENT PRACTICES OF BHIRDAR UNIVERSITY DR. MATEBE TAFERE	45
12.		51
	DR. K. ABRAHAM & DR. M. RAJASEKHAR	
13.	INNOVATIVE TEACHING AND LEARNING TO ENHANCE CRITICAL THINKING AND REFLECTIVE PRACTICE, FOR QUALITY AND RELEVANCE OF	56
	HEALTH EDUCATION	
1.1	DR. BIRHANU MOGES ALEMU A STATISTICAL ANALYSIS OF PHYSICALLY DISABLED POPULATION: DEVELOPMENT IN REHABILITATION SCHEMES	68
14.	DR. CHINNA ASHAPPA	08
15.	USE OF E-JOURNALS IN THE DISCIPLINES OF LIFE SCIENCE IN K.U.K: AN ANALYTICAL STUDY	72
	ANIL KUMAR	
16.	ISLAMIC MICROFINANCE-FINANCING THE POOREST OF THE POOR	79
17	USE OF CLOUD COMPUTING IN MANUFACTURING COMPANIES	83
17.	SHEETAL MAHENDHER & SUBASHREE	83
18.	CLIMATE CHANGE AND VECTOR BORNE DISEASES: THE ROLE OF GIS & REMOTE SENSING	88
	DIVYA GEORGE & DR. R. RAJKUMAR	
19 .	FEASIBILITY STUDY FOR IMPLEMENTATION OF AN ACTIVITY- BASED COSTING SYSTEM (ABCS) IN ALLOY STEEL INDUSTRIES (ASI)	96
20	MAJID NILI AHMADABADI & ALI SOLEIMANI AN IMPACT OF SERVICE QUALITY ON LOYAL CUSTOMER AND ITS SATISFACTION: A STUDY OF PRIVATE BANKS IN KANPUR CITY (INDIA)	101
20.	RAVINDRA KUMAR KUSHWAHA, GURPREET SINGH, NEERAJ JOSHI & NEHA PUSHPAK	101
21.	A STUDY ON EMPLOYEE PERFORMANCE APPRAISAL IN CEMENT INDUSTRY IN TAMILNADU	107
	DR. M. RAGURAMAN, R. VEERAPPAN, S. ALBERT, M. SUGANYA & S. HEMAVATHY	
22.	DETERMINANTS OF MOBILE BANKING TECHNOLOGY ADOPTION OF COMMERCIAL BANKS IN ETHIOPIA	110
22	ZEMENU AYNADIS, TESFAYE ABATE & ABEBE TILAHUN EVALUATION OF LIC'S EFFICIENCY IN GENERATING CAPITAL FUNDS UNDER ULIP'S SCHEMES	117
23.	MANJUSHREE S	117
24.	EVALUATION OF COST MANAGEMENT TOOLS: A STUDY ON MULTINATIONAL PHARMACEUTICAL COMPANIES OF BANGLADESH	120
	TAHMINA AHMED	
25 .	AN EVALUATION OF NEW ZEALAND'S EXPORT COMPETITIVENESS USING SHIFT-SHARE ANALYSIS	126
26	DR. SATYA GONUGUNTLA	424
26.	INCREASING INTERNATIONAL COLLABORATIONS IN SCIENCE AND TECHNOLOGY AROUND THE WORLD, AND ITS PATTERNS IN INDIA WITH SPECIAL REFERENCE TO INDO-GERMAN COLLABORATION	131
	MUNEEB HUSSAIN GATTOO & MUJEEB HUSSAIN GATTOO	
27 .	A STUDY ON THE ETHICAL INVESTMENT DECISION MAKING IN INDIAN RELIGIOUS ORGANISATIONS	135
	BINCY BABURAJ KALUVILLA	
28.	GREEN MARKETING MIX: A STRATEGY FOR SUSTAINABLE DEVELOPMENT	138
20	L. NANDA GOPAL CONSIDERING RELATIONSHIP BETWEEN CASH WITH CAPITAL COST AND FINANCIAL FLEXIBILITY	140
2 3.	AHMAD GHASEMI & DR. ROYA DARABI	140
30.		146
	SANJANA JUNEJA	<u> </u>
	REQUEST FOR FEEDBACK	150

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the soft copy of unpublished novel; original; empirical and high quality research work/manuscript anytime in M.S. Word format after preparing the same as per our GUIDELINES FOR SUBMISSION; at our email address i.e. infoijrcm@gmail.com or online by clicking the link online submission as given on our website (FOR ONLINE SUBMISSION, CLICK HERE).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1.	COVERING LETTER FOR SUBMISSION:	
	THE EDITOR URCM	DATED:
	Subject: <u>SUBMISSION OF MANUSCRIPT IN THE AREA OF.</u>	
	(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other	r, please specify)
	DEAR SIR/MADAM	
	Please find my submission of manuscript entitled '' for possible publication in you	our journals.
	I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any languarder review for publication elsewhere.	uage fully or partly, nor is
	I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-	author (s).
	Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & y contribution in any of your journals.	ou are free to publish ou

NAME OF CORRESPONDING AUTHOR:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- The whole manuscript is required to be in ONE MS WORD FILE only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
 - New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/ Engineering/Mathematics/other, please specify)
- There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- NUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- OR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email 3. address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

 Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

• Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

VEBLENIAN SOCIO-PSYCHOLOGICAL MODEL: AN ETHNOGRAPHIC STUDY

DR. K. ABRAHAM ASST. PROFESSOR SREE VIDYANIKETHAN ENGINEERING COLLEGE (AUTANOMOUS) TIRUPATI

DR. M. RAJASEKHAR
ASST. PROFESSOR
S. V. UNIVERSITY
DEPARTMENT OF COMMERCE
TIRUPATI

ABSTRACT

India is a country with huge population. There are various groups of people based on castes, sub-castes, religions, tribes etc., with different cultures. Hence, it has become very tough to the producers and marketers to produce and sell the goods and services according to the ever changing requirements of such groups. The 'An ethnographic study of low-income consumer behaviour' is a new term used in the present study where sociology, anthropology and marketing subjects are integrated. Because of so many influencing factors there, the Veblenian socio-cultural factors (like culture, sub-culture, social class, reference group, family and its supporting elements) were taken for the study. Multi-stage stratified disproportionate random sampling technique was employed in the sample selection. We found that most of the low-income consumers were being influenced by social class and family among the above said factors.

KEYWORDS

low-income consumer behavior, Ethnographic study, Marketing, Veblenian factors.

INTRODUCTION

thnography is a branch of Anthropology concerned with the description of ethnic group. Ethnic group is a group which shares socio-cultural characteristics in the society. An ethnic group may be defined as a group of individuals "with a shared sense of people-hood" based on presumed socio-cultural experiences and/or similar physical characteristics. Such groups may be viewed by their members and/or outsiders as religious, racial, national, linguistic, and/or geographical (A.V.Athelesten 1979). Thus, what ethnic group members have in common is their ethnicity or sense of people-hood, which represents a part of their collective experience.

ETHNOGRAPHIC METHOD

Ethnographic method starts with the selection of a culture, review of the literature pertaining to the culture, and identification of variables of interest – typically variables perceived as significant by members of the culture. The ethnographer then goes about gaining entrance, which in turn sets the stage for cultural immersion of the ethnographer in the culture. It is not unusual for ethnographers to live in the culture of months or even years. The middle stages of the ethnographic method involve gaining informants, using them to gain yet more informants in a chaining process, and gathering of data in the form of observational transcripts and interview recordings. Data analysis and theory development come at the end, though theories may emerge from cultural immersion and theory articulation by members of the culture. However, the ethnographic researcher strives to avoid theoretical preconceptions and instead to induce theory from the perspectives of the members of the culture and from observation. The researcher may seek validation of induced theories by going back to members of the culture for their reaction. Ethnographic methodologies vary and some ethnographers advocate use of structured observation schedules by which one code may be observed behaviours or cultural artifacts for the purpose of later statistical analysis, for instance of consumer behaviour

VEBLENIAN SOCIO-PSYCHOLOGICAL MODEL (IN BRIEF)

Thorstein Veblen saw man as primarily a social animal conforming to the general forms and norms of his larger culture and to the more specific standards of the sub cultures and face to face group to which his life is bound. His wants and behaviour are largely moulded by his present group memberships and the group memberships to which he aspires. The basic theme is that man's attitudes and behaviour are influenced by several levels of society, culture, sub-culture, social classes, reference groups, face to face groups and family. The challenge to the marketer is to determine which of these social levels is most important in influencing the demand for his product.

STATEMENT OF THE PROBLEM

The research studies conducted, so far, were either related to Sociology or neither Anthropology nor consumer behavior in relation to particular product or services. There were no research studies integrating these exclusive subjects. Hence, the present study has assumed greater importance in the present India. The present study looked at low income consumer behavior of scheduled castes in cultural perspective. The study includes how individuals of scheduled castes make decisions in spending their available meager resources (time, money, efforts) on consumption related items.

OBJECTIVES OF THE STUDY

1. To investigate the motivational factors (Especially V.B factors) influencing the shopping and consumption behavior of low income people from scheduled castes.

RESEARCH METHODOLOGY

The following is the methodology followed in accomplishing the stipulated objectives of the study:

RESEARCH APPROACH

The ethnographic method is applied to the present study of research in marketing. The research approach consists of the following steps to meet the objectives of the present study:

- Establishment of residents in the proposed study area for a period of approximately 9 to 12 Months.
- Selection of approximately 10 families of the resident population for closer observation and study.
- Development of social relationship and friendship with residents of the study area.
- Informal discussions on shopping and consumption behaviour of the residents.

- Investigation of the market place facilities in the study area.
- Interviewing owners, managers of local retail and service shops.
- Interviewing of elites, communities, organization workers, social workers and other community residents and officials in the study area.
- Accompanying local residents during shopping trips.
- Selection of the samples from the selected area.

SAMPLE SELECTION

Both primary and secondary data were used in the present study. Convenience sampling and multi-stage disproportionate stratified random sampling techniques were adopted in sample selection. Accordingly Kadapa district was selected as sample district, based on convenience sampling technique. The Kadapa district is one of the 4 districts in Rayalaseema region of Andhra Pradesh, other divisions being coastal Andhra and Telengana region with 9 and 10 districts respectively. The multi-stage stratified disproportionate sampling procedure comprised the selection of mandals at its first stage, selection of villages in the second stage, and finally the selection of families in the third stage. Accordingly 5 villages at random were selected from each mandal of 51 mandals in Kadapa district, and then 5 familiesfrom each village were selected to elicit responses to the questionnaire administered. Thus the total sample consists of 255 families. Besides this sample, 10 families from Putlam Palli panchayat in Kadapa district of Andhra Pradesh State as well was selected for the purpose of staying with them for 9-12 Months with a view to gain close observation and to attain the stipulated objectives of the present study.

TOOLS FOR DATA ANALYSIS

Both primary and secondary data were collected, classified, calculated, tabulated and analyzed systematically as per the required order by using percentage analysis, chi-square analysis.

EMPIRICAL ANALYSIS OF THE STUDY

In the following table when we aggregate all the respondents as per the reference groups mentioned in the table, majority of the respondents(31.73%) opined that 'family' was their influencing group while 21.3% felt 'friends', 15.6% felt 'co-workers', 11.3% each cited both 'religious groups' and 'trade unions', the remaining 8.69% of total respondents felt 'others' as their reference group.

TABLE 1: ASSOCIATION BETWEEN INCOME AND REFERENCE GROUPS OF THE RESPONDENTS

SI.	Income	Number of respondents	No. of respondents influenced by					
No.			Family	Friends	Co-workers	Religious groups	Trade union	Others
1.	Rs.15000-30000	27	08	03	05	04	02	05
2.	Rs.30000-45000	72	27	14	11	06	09	05
3.	Rs.45000-60000	89	30	21	14	12	07	05
4.	Rs.60000-75000	36	9	12	04	07	01	03
5.	Rs.75000-90000	19	04	02	02	02	06	03
6.	Rs.90000-120000	12	03	04	02	01	01	01
	Total	255 (100%)	81 (31.76)	56 (21.96)	<i>38</i> (14.90)	<i>32</i> (12.54)	26 (10.19)	22 (8.62)

Source: Field data

 $(\chi 2 = 22.24 P = 0.327)$

• Figures in parentheses indicate percentage to total. (Since the calculated value is greater than the critical value, it is found that there is no association between their income and influencing reference groups while making a purchasing decision, and hence, the hypothesis 4 'there is no association between income level of the respondents and reference group' is accepted).

TABLE 2: DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR OCCUPATION AND INFLUENCING CULTURAL FACTORS WHILE MAKING A PURCHASE DECISION

	DECISION							
SI.	Occupation	Number of respondents	No. of	No. of respondents influenced by				
No.			Values	Beliefs	Customs and practices	Others		
1.	Govt. employees	12	03	05	02	02		
2.	Pvt. employees	65	08	18	12	27		
3.	Agricultural labour	112	14	25	17	56		
4.	Cultivators	16	03	05	05	03		
5.	Business men	20	03	08	03	06		
6.	Others	30	06	04	09	11		
	Total	255 (100%)	37 (14.50	65) (25.49)	46 (18.03)	107 (41.96)		

Source: Field data

 $(\chi 2 = 15.08 P = 0.2369)$

(There is no association between occupation and their influencing cultural factors while making a purchasing decision, and hence, the hypothesis 11 'there is no association between the occupation of the respondents and cultural factors while making purchase decision' is accepted)

It may be deduced that, most of the respondents i.e., 107 respondents (41.96%) irrespective of their profession gave priority to 'others', 65 respondents (25.49%) to 'beliefs', 46 respondents to (18.03%) 'customs and practices', and lastly 37 respondents to (14.50%) 'values' as their influencing cultural factors.

^{*}Figures in parentheses indicate percentage to total.

TAB	TABLE 3: DISTRIBUTION OF RESPONDENTS AS PER THEIR AGE AND INFLUENCING SUB-CULTURAL FACTORS WHILE MAKING A PURCHASE DECISION								
SI. No.	Age	Number of respondents	No. of respondents influenced by						
			Religious factors	Racial factors	Geographical factors	National factors	Other factors		
1.	15-25 years	33	06	09	02	04	12		
2.	25-35 years	102	31	23	10	03	36		
3.	35-45 years	74	29	15	06	02	22		
4.	45-55 years	32	12	09	04	01	06		
5.	55 years and above	14	04	03	02	02	03		
	Total	255 (100%)	82 (32.15)	59 (23.13)	24 (9.41)	12 (4.70)	78 (30.58)		

Source: Field data

 $(\chi 2 = 8.354 P = 0.498)$

(Since the χ^2 value is greater than the table value it found that there is no significant association between the two variables, and hence, the hypothesis 23 'there is no association between age and sub-cultural factors' is accepted)

It is clear from the analysis that the preference was given to 'religion', 78 respondents (30.58%) to 'others', 59 respondents (23.13%) to 'racial factors' 24 respondents (9.41%) to 'geographical factors' and the remaining 12 respondents (4.70%) to 'national' factors.

Table: 4 shows, on the whole, 91 respondents (35.68%) gave priority to 'father', 57 respondents (22.35%) cited 'mother', 48 respondents (18.82%) 'both' (father and mother), 34 respondents (13.33%) 'children', 18 respondents (7.05%) 'all' and the rest 06 respondents (2.35%) referred 'others' (i.e., relatives, strangers, neighbors, etc.,) as their reference groups.

TABLE 4: DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR FAMILY SIZE AND INFLUENCING MEMBERS OF THE FAMILY WHILE MAKING A PURCHASE DECISION

SI.	Family size	Number of respondents	No. of resp	No. of respondents influenced by				
No.			Father	Mother	Both	Children	Others	All
1.	Two	18	10	06	02	-	-	-
2.	Three	27	09	08	06	03	-	01
3.	Four	46	14	11	09	07	01	03
4.	Five	73	28	18	12	08	-	07
5.	Six	48	19	08	10	07	01	03
6.	Seven	25	06	03	04	06	02	04
7.	Eight	10	03	02	02	02	01	-
8.	Nine and above	08	02	01	03	01	01	-
	Total	255	91 (35.68)	57 (22.35)	48 (18.82)	34	06	18
		(100%)				(13.33)	(2.35)	(7.05)

Source: Field data

 $(\chi 2 = 9.959)$ P = 0.8222)

Figures in parentheses indicate percentage to total.

(There is no association between family size and their influencing family members during purchase decision, and hence, the hypothesis 24 'there is no association between the family size and influencing family members during the purchase decision' is accepted)

TABLE 5: DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR FAMILY CONSUMPTION EXPENDITURE PER ANNUM AND INFLUENCING SOCIAL CLASS **FACTORS WHILE MAKING A PURCHASE DECISION**

	TACTORS WHILE MAKING A TOKCHASE DECISION								
SI.	Family consumption expenditure (p.a)	Number of respondents	nts No. of respondents influenced by						
No.			Income	Occupation	Asset value	Literacy level	Others		
1.	Below Rs.20000	15	06	01	03	02	03		
2.	Rs.20000-30000	74	22	12	18	06	16		
3.	Rs.30000-40000	72	25	13	10	05	19		
4.	Rs.40000-50000	50	13	05	15	07	10		
5.	Rs.50000-60000	26	05	03	08	04	06		
6.	Rs.60000 and above	18	06	03	04	02	03		
	Total	255	77 (30.19)	37	58 (22.74)	26	57		
		(100%)		(14.50)		(10.19)	(22.37)		

Source: Field data

 $(\chi 2 = 11.108 P = 0.802)$

Figures in parentheses indicate percentage to total. (There is no association between family expenditure and their influencing social class factors during the purchase decision, and hence, the hypothesis 35 'there is no association between the family's consumption expenditure and social class factors is

It may be seen that the most of the respondents took sides in favor of 'income' as their influencing factor covering 30.19%, while 58 respondents (22.74%) preferred 'asset value', 57 respondents (22.37%) 'others', 37 respondents (14.50%)'occupation' and only 26 respondents (10.19%) 'literacy level'.

TABLE 6: VEBLENIAN SOCIO-CULTURAL FACTORS AND THEIR ASSOCIATION WHILE MAKING A PURCHASE DECISION

SI. No	Veblenian factors	Initials	Communalities				
1	1 Reference group		0.894				
2	Culture	1.000	0.906				
3.	Sub-culture	1.000	0.936				
4.	Family	1.000	0.903				
5	Social class	1.000	0.943				

Sources: Field data

Extraction method: Principal component analysis.

The five Veblenian socio-cultural factors include 'reference group', 'culture', 'sub-culture', 'family', and 'social class', with high communalities of 0.894, 0.906, 0.936, 0.903, and 0.943 respectively. This indicates that the factors have high degree of association among themselves. It may be concluded that the consumers who were influenced by any of these factors were also influenced more or less by the remaining factors.

TABLE 7: VEBLENIAN SOCIO-CULTURAL FACTORS AND THEIR RELATIVE IMPORTANCE IN THE PURCHASE DECISION

Sl. No	Veblenian factors	Total	% of explained variance	% of Cumulative variance
1.	Income level	5.341	79.296	76.296
2.	Reference group	1.046	14.942	91.238
3.	Culture	0.276	3.943	95.180
4.	Sub-culture	0.122	1.399	98.329
5.	Family	9.795E-02	1.399	98.329
6.	Social class	6.623E-02	0.946	99.276
7.	V.B. factors	5.071E-02	0.724	100.00

Sources: Field data

Extraction method: Principal component analysis.

From the table it is clear that 'income level' has high relative importance of 79.296% variance out of 7 variables of the underlying factors. It is the most influencing factor while making a purchase decision, followed by culture, sub-culture, family, social class and V.B. factors with 14.94%, 3.94%, 1.40%, 1.40%, 0.946% and

FINDINGS AND SUGGESTIONS

Association between income and reference groups of the respondents

FINDING

Based on the income, the influencing reference groups of low-income consumers kept on changing. But the overall observation shows that 'family' (31.76%), 'friends' (21.96%) and 'co-workers' (14.9%) were the main influencing factors while making a purchase decision.

REASON

Irrespective of their income level, the low-income consumers of scheduled castes gave priority to the suggestions of the 'family members' and 'others' in making a purchasing decision.

SUGGESTION

There are different levels of income among low-income consumers from scheduled castes. So, the marketers should take into consideration the opinion of 'family', and 'friends' for selling the goods and services.

2. Distribution of respondents according to their occupation and influencing cultural factors while making a purchase decision

FINDING

There was difference in the type of influencing cultural factors of agricultural labourers and private employees when compared to that of cultivators and business people. The agricultural laborers 56, 25, 17, 14 preferred 'others', 'beliefs', 'customs and practices' and 'values' consecutively. while the cultivators 5, 5, 3, 3 preferred 'customs and practices', 'beliefs', 'values' and 'other factors' in that order. With that, it is clear that based on their occupation their influencing factor is also changing.

REASON

Low-income people of agricultural laborers and private employees preferred 'others' like the family, food, dress, and health. So it affected the overall response of the total respondents.

SUGGESTION

People who were good by their profession preferred 'customs and practices', 'beliefs' and 'values'. But those who were low by their profession mostly preferred 'others' like their necessities that were related to their better lively-hood. So, it is suggested the producers and marketers concentrate on the low profession respondents as they influence the remaining people's responses of the scheduled castes category.

3. Distribution of respondents as per their age and influencing sub-cultural factors while making a purchase decision

FINDING

In the distribution of respondents as per their age table, most of the respondents chose 'religious factors' (32.15%), followed by 'other factors' (3.58%), 'racial factors' (23.13%), 'geographical factors' (9.41%), and 'national factors' (4.70%) as the most influencing factors during the purchase decision. In the 25-35 years age group, respondents mostly preferred 'others', 'religious' and 'racial' factors. While the respondents of 45 years age gave priority to 'religious', 'racial' and 'other' factors.

REASON

Since the youth and adults have preference to local and regional changes, and the elders had faith in religious and racial factors, they responded accordingly.

SUGGESTION

Marketers should keep in view the responses of the people especially of the age group of 25-35 years since they influence the remaining age group.

4. Distribution of respondents according to their family size and influencing members of the family while making a purchase decision.

FINDING

It is found, irrespective of the family size, the 'father' (35.68%) in the family were the main influencing factors followed by 'mother' (22.35%) while making a purchase decision. But according to their family size their order of priority in respect of influencing factors while making a decision in the family was changing. However, both wife and husband, and all had the joint decision making to the tune of 7% and 19% respectively.

REASON

Since, families having five and less than five members were large in number in the scheduled castes category, their behaviour affected the responses of the remaining sample.

SUGGESTION

It is suggested the producers and marketers know the standpoints of male (husband) female (wife) and both together in respective of their needs, tastes and preferences.

5. Distribution of respondents according to their family consumption expenditure per annum and influencing social factors

FINDING

Based on 'asset value' their order of priority was changing. But, most of the respondents gave priority to 'income' (30.19%), 'asset value' (22.74%) and 'other' (22.37%) etc., as their main influencing factors while making a purchase decision.

DEASON

As scheduled caste's people are economical, they exhaust based on their income and other sources.

SUGGESTION

It is suggested the producers and marketers take into account the opinions of the people whose consumption expenditure is between Rs. 20000-40000 as they are large in number in the scheduled caste's category.

6. Veblenian socio-cultural factors and their association while making a purchase decision

FINDING

It is found that the social class and sub-culture have a very close association among themselves over other factors. However, all the factors had high degree of association among them.

REASON

As most of them belonged to the least income consumers, they did not prefer factors other than 'income' while making a purchase decision.

SUGGESTION

It is suggested the producers and marketers consider the cultural, sub-cultural factors along with the social class of the people while producing and marketing the goods and services.

Veblenian socio-cultural factors and their relative importance in their purchase decision

FINDING

It is found that the 'income level' of the low-income consumers influenced their purchase decision. But among the Veblenian Socio-cultural factors; 'social class' and 'sub-culture' were the mostly influencing factors when compared to 'reference groups', 'culture' and 'family'. Hence, it is clear that the consumers who were being influenced by any one of the mentioned factors were also influenced more or less by the remaining factors.

REASON

As most of the scheduled caste consumers were low- income people, factors other than income did not influence them considerably.

SUGGESTION

In order to capture the new markets it is suggested the producers and marketers produce and market the goods and services to them based on their preference for 'income level'.

SCOPE AND LIMITATIONS OF THE STUDY

The present study is successful to the extent of some limitations like it is limited to consumer behavior of scheduled castes in Kadapa district of Andhra Pradesh only. Hence, it may not be generalized for other castes existing in other areas of Andhra Pradesh and other states in India. The present study could cover only on ten families of Putlampalli Harijanawada of Kadapa district for staying with them for 9 to 12 months to observe closely their culture and consumer behavior. The scope of the present study is structured around integrated model, combining the components of Veblenian's socio-psychological model and ethnographic method and is extended to the study of the cultural, social, psychological and economic factors that influence the consumer behavior of selected low-income buyers from scheduled castes in Kadapa district of Andhra Pradesh.

SCOPE FOR FURTHER RESEARCH

The same ethnographic research method can be utilized for conducting the study about the consumer behavior of various income groups from various races, religions, races, and tribes by treating them as distinctive ethnic groups existing in Indian market for various products and services offered by marketers.

REFERENCES

BOOKS

- 1. A.V. Thurston, (1964) 'Castes and Tribes in India', Sultan Chand Publications, Delhi.
- 2. A.V.Athelstane, (1979) 'Ethnography', Sage Publications, New Berry Park C.A.
- 3. By Michael R. Solemon,(2001) 'Consumer behaviour', Prentice hall of India Pvt. Ltd. New Delhi.
- 4. Cunninghum and Cunninghum, (1981) 'Marketing: 'A managerial approach', South Western Publishing Company, Cincinnati.
- 5. J.D.B. Gibble, 'Manual of Kadapa district', Esq.P.36.
- 6. James F. Engell, David T. Kottat and Roger D. Blackwell, (1977)'Consumer behaviour', Holt, Rinehard and Winston.
- 7. Leon G. Schiffman, Laslie Lazar Kanuk, (2003) 'Consumer Behaviour', Pearson India Pvt. Ltd. New Delhi.
- 8. Philip Kotler, 'Marketing management Analysis, Planning and Control', Prentice Hall of India Pvt., Ltd., New Delhi, III.
- 9. Ramuswamy. V.S. and Namakumari: (1999) 'Marketing management', Macmillian, New Delhi.
- 10. William L. Wilke, 'Consumer behaviour', John Wiley & Sons, New York.

WEBSITES

- 11. www.ethnograph.research.com
- 12. www.sas.upenn.edu/anthro/anthro/cpiamethods

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail i.e. infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals





