

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 6575 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON EMPLOYEE PROCUREMENT, COMPENSATION AND JOB SATISFACTION OF AXIS BANK IN GUJARAT <i>VIDHI ZALA & Dr. KETAKI P. SHETH</i>	1
2.	ANALYSES OF CONSUMER BEHAVIOUR IN RELATION TO MARKETING STRATEGIES WITH REFERENCE TO SMARTPHONE: A STUDY OF NORTH KARNATAKA <i>PARAMANAND DASAR & Dr. S. G. HUNDEKAR</i>	6
3.	COMPARATIVE ANALYSIS OF THE BARRIERS IN THE GROWTH OF CASHLESS TRANSACTIONS IN RURAL AND URBAN AREAS <i>NITIN KUMAR & Dr. BHARTI DIXIT</i>	14
4.	AN IMPACT OF CORPORATE GOVERNANCE ON FINANCIAL PERFORMANCE OF SELECTED NON-FINANCIAL COMPANIES <i>PAYAL S. JOGANI & Dr. RUPAL N. PATEL</i>	18
5.	THE INFLUENCE OF POLITICAL RISK FACTORS ON PROJECT COMPLETION IN ETHIOPIA <i>KENO TELILA MIJENA</i>	21
	REQUEST FOR FEEDBACK & DISCLAIMER	30

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**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. NAWAB ALI KHAN**

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

CO-EDITOR**Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

EDITORIAL ADVISORY BOARD**Dr. SIKANDER KUMAR**

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLWAT

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

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

Dr. SAMBHAVNA

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

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. SHIVAKUMAR DEENE

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN 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 the 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:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :
 Designation/Post* :
 Institution/College/University with full address & Pin Code :
 Residential address with Pin Code :
 Mobile Number (s) with country ISD code :
 Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :
 Landline Number (s) with country ISD code :
 E-mail Address :
 Alternate E-mail Address :
 Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration.***
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
 6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** 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 italic printing. 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 parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

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, 19–23

UNPUBLISHED DISSERTATIONS

- 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 Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

ANALYSES OF CONSUMER BEHAVIOUR IN RELATION TO MARKETING STRATEGIES WITH REFERENCE TO SMARTPHONE: A STUDY OF NORTH KARNATAKA

PARAMANAND DASAR
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
KARNATAK UNIVERSITY
DHARWAD

Dr. S. G. HUNDEKAR
PROFESSOR (RETD.)
DEPARTMENT OF COMMERCE
KARNATAK UNIVERSITY
DHARWAD

ABSTRACT

The invention of smartphone in the field of durables created new world to the customers. On behalf of the use of different products like radio, television, watch, videogame, watch, computer, calendar, calculator and so on, people are using only one durable i.e. smartphone. The increasing innovation in mobile phone industries has brought this craze among the people on Smartphone. The rapidly growing demand of Smartphone has created a buzz around the world. Smartphone is configured by an operating system with advanced computing capability and connectivity. Generally, Smartphone has high sensor big touch screens, high capacity batteries and high pixel cameras with lots of features and applications. Mostly people use applications for internet browsing, email, navigation, social media, listening music, reading news, games, finance, health and fitness, taking notes, calendar, weather forecast, watching time and lots of other things. In the present marketing field customer/consumer is a king; marketers along with manufacturers need to attract the consumer by various marketing strategies. The pricing and non-pricing strategies like product, place, promotional, pricing and advertising based strategies are framed to influence and motivate the customers. But now a days wiser customers/consumers are aware of these all strategies and responding accordingly. The study of consumer behavior in relation marketing strategies seems relevant to consumers as well as marketers. The main thrust of the article is analyzing the consumer behavior towards different marketing strategies and find out the most influencing strategies on consumers' purchase decision relating to Smart-Phone in the selected sample area.

KEYWORDS

4Ps, marketing strategies, pricing and non-pricing strategies, smartphone.

JEL CODES

M30, M31.

INTRODUCTION

Profit maximization through customer satisfaction is the basic objective of any business. But it is always difficult to get customer satisfaction. A consumer may state his needs and wants and yet may act otherwise. He may not aware of his deeper motivations and he may change at any stage. In spite of such diversities among consumers, there are many similarities among them. The study of target customers' wants, perceptions, buying behaviours, and influencing different marketing strategies will provide information for developing new products, prices, channels communications and other marketing elements. The study of consumer behavior enables consumers to become better-i.e. wiser by knowing that what relies behind the marketing strategies. For marketers' study is helpful to recognize why and how individuals make their consumption decisions, so that marketers can make better strategic marketing decisions. If marketers understand consumer behavior, they are able to predict how consumers are likely to react to various informational and environmental cues, and are able to shape their marketing strategies accordingly.

Consumer durables goods are often purchased as gifts on a seasonal basis or for special occasions. Smartphones are more popular communication electronic devices which perform many of the functions of a computer, typically having a touchscreen interface, internet access and an operating system capable of running downloaded apps.

Strategies are formulated to provide superior customer value. In formulating market strategies, the 4-ps are directed at the target market.

PRODUCT

Product is anything that is offered to the consumer which is tangible and can satisfy a need and has some value. Product Strategies are relating product differentiation, new product development and product standardization in terms of product attributes, design, packaging & labeling and providing necessary accessories with core product.

PRICE

Price is the amount of money one must pay to obtain the right to use the product. Pricing strategies are relating price fixation, made availability of the goods at different prices according to customers' wants and demands, example mobile handsets are made available at different prices according to customers' wants by providing various facilities.

DISTRIBUTION (PLACE)

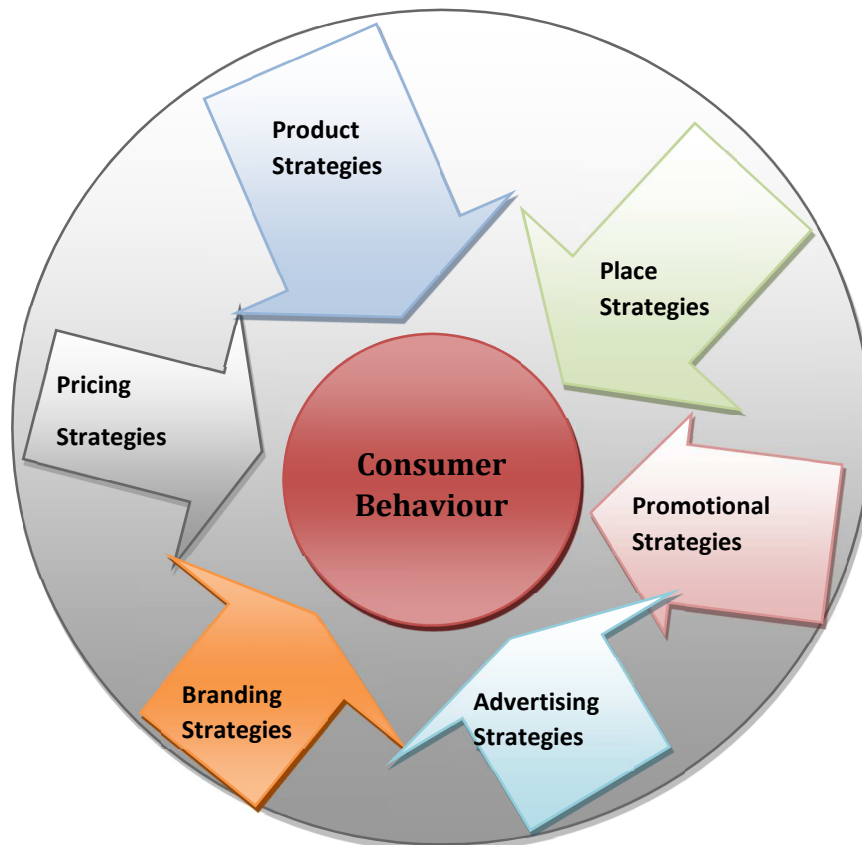
The goods can be distributed by many channels. These could be retailers, wholesalers, agents or by direct selling. Distribution outlets play an important role in reaching the goods to the consumer. They provide, time, place and possession utilities. Some goods need to be marketed through the channels or the middleman. Others can be marketed directly by the company to the actual consumer.

PROMOTION

Promotion is the means of changing the attitudes of the consumer, so that it becomes favorable towards the company's products. Various means of promotion are advertising, personal selling, sales promotion and publicity.

Below diagram shows marketing strategies and their influence on consumer behavior:

DIAGRAM 1



LITERATURE REVIEW

Dr. D. S. Chaubey, K. R. Subramanian & Shyam Sunder Saini (2014) have analysed "Consumer Behavior towards Celebrity Endorsement of Products and Services", in the study influences of celebrity endorsement of products and services of selected companies have analysed and concluded that use of celebrity in advertisements or celebrity endorsement contributed lot to the sale of the products.

Manish jaguar (2013) have analyzed "Impact of advertising on consumer durables markets: A study of Refrigerator consumer", in this study a ranking/importance of refrigerator among other consumer durables is studied. Study of 200 owners of Allwyn refrigerator in the twin cities of mumbai and pune in maharashtra indicates that a very positive impact of advertising is found on the consumer durables market.

Aradhana Krishna (2003) viewed that buyers' purchase behaviours can be influenced not only by the current prices of a product but also by those prices expect in the future. And study reveals estimated future price also impact lot while purchasing the product.

Gupta & Verma (2000) have done a study under convenience sampling of 50 household of New Delhi by questionnaire. It indicates that husband's influence is considerably higher than the wives. Children also play an active role in brand selection of CTV. Moreover, educated and workingwomen influence more than non-working and less educated.

Jain and Sharma (2000) studied 584 respondents out of 800 questionnaires of Delhi in five professional category observed that selected products represent different product categories in terms of both durability and frequency of purchase as required. Study shows that the levels of consumer involvement differ across products. As against non-durables, consumer perceives durables as more involving products.

SRI – IMRB (2000) evaluated a comparison of the education and income levels of different clusters, and it indicated that those who give higher priority to consumer electronic products are more educated and affluent. The study also revealed that transportation durables preceded consumer electronic products in the acquisition hierarchy, suggesting a tactical approach.

Venkteshwar and Rao (2000) have focused on tracing and identifying the elements in consumer decision-making; the research has studied 200 urban working-women belonging to different occupation, educational and income groups. Study observed television as a major source of information, for 65.5% consumers. While group forces affect 50% respondents. Surprisingly 45%-employed women still feel radio as a source of information. In purchase of consumer durables, 53% would decide for brand. Price is relatively more important factor and husband and wife take decision jointly.

Bayus (1991) studied "The consumer durable replacement buyer", and found that replacements account for a substantial portion of the sale of consumer durables in the U.S. Results of replacement of automobiles indicate that "early" replacement buyers are more concerned with styling and image and less concerned with costs than "late" replacement buyers. Moreover, early replacements have higher income but lower levels of academic achievement and occupational status than late replacement.

OBJECTIVES OF THE STUDY

1. To know and analyze the opinion of the respondents regarding impact of marketing strategies on purchasing decisions of smart phone.
2. To study and analyze the most influencing marketing strategies and their influence on consumer buying behavior.

HYPOTHESES OF THE STUDY

Hypothesis 1: There is no significant difference of opinion among different genders; different occupational groups; different income groups and different places of residence of respondents regarding impact of marketing strategies on purchasing decisions of smart phone.

Hypothesis 1A: There is no significant difference of opinion among different genders of respondents regarding impact of marketing strategies on purchasing decisions of smart phones.

Hypothesis 1B: There is no significant difference of opinion among different occupational groups of respondents regarding impact of marketing strategies on purchasing decisions of smart phones.

Hypothesis 1C: There is no significant difference of opinion among different income groups of respondents regarding impact of marketing strategies on purchasing decisions of smart phones.

Hypothesis 1D: There is no significant difference of opinion among different places of residence of respondents regarding impact of marketing strategies on purchasing decisions of smart phones.

RESEARCH METHODOLOGY

To analyze the consumer behavior in relation to marketing strategies with reference to Smart phones in the North Karnataka a survey of opinions of 800 (400 each from Dharwad and Gulbarga) is conducted. Required primary data has been collected from sample respondents through well-structured questionnaire. Essential secondary data has been collected from marketers of smartphones and websites of durable manufacturing and marketing companies. The study collected information regarding personal details (Gender; Occupation; Annual income; Place of residence and Monthly savings) of these 800 respondents. Impact of marketing strategies on purchasing behavior of consumers in the study area regarding marketing strategies is collected and examined.

Sampling unit: Households (consumers)

Sampling method: Convenient sampling

Sample size: 800 Households

RESULTS AND DISCUSSION

TABLE 1.1: GENDER-WISE DISTRIBUTION OF RESPONDENTS

	Frequency	Percent
Male	492	61.5
Female	284	35.5
Transgender	24	3.0
Total	800	100.0

Source: Survey during 2017-19

Inferences: According to the table 1.1 there are a total of 492 (61.5%) male respondents; 284 (35.5%) respondents are females while 24 (3%) are transgender. So it may be noted that the response of respondents is driven majorly by male respondents.

TABLE 1.2: OCCUPATION-WISE DISTRIBUTION OF RESPONDENTS

	Frequency	Percent
Govt. Employee	184	23.0
Agriculturist	92	11.5
Businessman	72	9.0
Daily wage worker	208	26.0
Pvt. Sector employee	244	30.5
Total	800	100.0

Source: Survey during 2017-19

Inferences: In the sample considered there seems to be a majority of pvt. sector employees. According to table 1.4, of all respondents, 244 (30.5%) respondents are private sector employees; 208 (26%) of them are daily wage workers; 184 (23%) respondents are government employees; 92 (11.5%) respondents are agriculturists while 72 (9%) are businessmen.

TABLE 1.3: INCOME-WISE DISTRIBUTION OF RESPONDENTS

Annual Income.	Frequency	Percent
Below Rs. 50,000	264	33.0
Rs. 50,000-Rs. 1,50,000	112	14.0
Rs. 1,50,000- Rs. 3,00,000	128	16.0
Rs. 3,00,000 – Rs. 5,00,000	296	37.0
Total	800	100.0

Source: Survey during 2017-19

Inferences: According to the table, majority of respondents in the sample are found to have an annual income between Rs. 3,00,000 and Rs. 5,00,000. Of all respondents, 296 (37%) respondents have an annual income of Rs. 3,00,000 to Rs. 5,00,000; 264 (33%) respondents have an annual income that is below Rs. 50,000; 128 (16%) respondents have an annual income between Rs. 1,50,000 and Rs. 3,00,000 and 112 (14%) respondents have an annual income between Rs. 50,000 and Rs. 1,50,000.

TABLE 1.4: PLACE OF RESIDENCE-WISE DISTRIBUTION OF RESPONDENTS

	Frequency	Percent
Urban	408	51.0
Semi Urban	300	37.5
Rural	92	11.5
Total	800	100.0

Source: Survey during 2017-19

Inferences: According to the distribution of respondents based on place of residence presented in the table, majority of respondents in the study are from urban areas. Of all respondents, 408 (51%) respondents are from urban areas; 300 (37.5%) respondents are from semi-urban areas while 92 (11.5%) respondents are from rural areas.

Moving on to detect possible difference of opinion among different genders; different age groups; different education levels; different occupational groups; different income groups; different places of residence and different monthly saving levels regarding impact of marketing strategies on purchasing decisions of respondents, One-way ANOVA is used.

TABLE 1.5: IMPACT OF MARKETING STRATEGIES ON PURCHASING BEHAVIOR OF RESPONDENTS

	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
The standardized colors, designs, sizes and shapes of durables.	0	0.0%	160	20.0%	36	4.5%	16	2.0%	588	73.5%
Packaging and informative labeling of durables.	0	0.0%	164	20.5%	48	6.0%	20	2.5%	568	71.0%
Assortment and demo/sample unit display of durables.	0	0.0%	156	19.5%	76	9.5%	20	2.5%	548	68.5%
Availability of necessary accessories.	0	0.0%	156	19.5%	48	6.0%	24	3.0%	572	71.5%
Decreasing price trends.	4	0.5%	152	19.0%	60	7.5%	20	2.5%	564	70.5%
The wide range of price and payment options.	4	0.5%	168	21.0%	52	6.5%	28	3.5%	548	68.5%
Easy availability of durables.	0	0.0%	164	20.5%	48	6.0%	24	3.0%	564	70.5%
Delivery modes of durables.	4	0.5%	160	20.0%	48	6.0%	36	4.5%	552	69.0%
Strategy of cash backs.	0	0.0%	156	19.5%	64	8.0%	28	3.5%	552	69.0%
The strategy of cash discounts.	0	0.0%	160	20.0%	48	6.0%	20	2.5%	572	71.5%
The strategy of premium offers.	0	0.0%	160	20.0%	52	6.5%	48	6.0%	540	67.5%
The strategy of offering prizes and gifts.	0	0.0%	156	19.5%	64	8.0%	20	2.5%	560	70.0%
Campaigns, Melas, Exhibitions etc.	4	0.5%	160	20.0%	48	6.0%	28	3.5%	560	70.0%
The strategy of conducting events like contests, sweepstakes etc.	0	0.0%	160	20.0%	48	7.0%	36	4.0%	552	69.0%
Advertisements.	4	0.5%	160	20.0%	48	6.0%	32	4.0%	556	69.5%
Attractive shops.	0	0.0%	160	20.0%	60	7.5%	20	2.5%	560	70.0%
Maintaining good public relations.	436	54.5%	256	32.0%	104	13.0%	4	0.5%	0	0.0%
Strategy of personal selling.	436	54.5%	244	30.5%	120	15.0%	0	0.0%	0	0.0%

The results of the ANOVA on impact of marketing strategies on purchasing decisions of smart phones.

TABLE 1.6: RESULTS OF ONE-WAY ANOVA OF SMART PHONES

Marketing Strategies.	F-value	Sig.	Conclusion
The standardized colors, designs, sizes and shapes of durables.	3.835	.022*	There is difference of opinion among genders of respondents.
Packaging and informative labeling of durables.	1.560	.211	There is no difference of opinion among genders of respondents.
Assortment and demo/sample unit display of durables.	4.267	.015*	There is difference of opinion among genders of respondents.
Availability of necessary accessories.	1.615	.200	There is no difference of opinion among genders of respondents.
Decreasing price trends.	1.423	.242	There is no difference of opinion among genders of respondents.
The wide range of price and payment options.	3.091	.047*	There is difference of opinion among genders of respondents.
Easy availability of durables.	1.452	.235	There is no difference of opinion among genders of respondents.
Delivery modes of durables.	.833	.436	There is no difference of opinion among genders of respondents.
Strategy of cash backs.	2.055	.129	There is no difference of opinion among genders of respondents.
The strategy of cash discounts.	1.129	.325	There is no difference of opinion among genders of respondents.
The strategy of premium offers.	1.210	.299	There is no difference of opinion among genders of respondents.
The strategy of offering prizes and gifts.	.836	.434	There is no difference of opinion among genders of respondents.
Campaigns, Melas, Exhibitions etc...	2.435	.089	There is no difference of opinion among genders of respondents.
The strategy of conducting events like contests, sweepstakes etc...	1.415	.244	There is no difference of opinion among genders of respondents.
Advertisements.	1.962	.142	There is no difference of opinion among genders of respondents.
Attractive shops.	1.249	.288	There is no difference of opinion among genders of respondents.
Maintaining good public relations.	.117	.890	There is no difference of opinion among genders of respondents.
Strategy of personal selling.	.071	.932	There is no difference of opinion among genders of respondents.

*F-value is significant since it is <0.05

Inferences and Findings: Based on the results presented in table 1.6 we may conclude that there is no significant difference of opinion among different genders of respondents on the impact of following marketing strategies on purchasing decisions of smart phones. That is in other words following marketing strategies have almost equal effect on all genders.

- Packaging and informative labeling of durables.
- Availability of necessary accessories.
- Decreasing price trends.
- Easy availability of durables.
- Delivery modes of durables
- Strategy of cash backs.
- The strategy of cash discounts.
- The strategy of premium offers.
- The strategy of offering prizes and gifts.
- Campaigns, Melas, Exhibitions etc.
- The strategy of conducting events like contests, sweepstakes etc.
- Advertisements.
- Attractive shops.
- Maintaining good public relations.
- Strategy of personal selling.

Also based on the table 1.6 it was found that the opinion regarding the impact of following marketing strategies on the purchase decisions of smart phones significantly differ with respect to gender of the respondent. That is following marketing strategies have different effect on different genders of respondents.

- The standardized colors, designs, sizes and shapes of durables.
- Assortment and demo/sample unit display of durables.
- The wide range of price and payment options.

TABLE 1.7: RESULTS OF ONE-WAY ANOVA IN CASE OF SMART PHONES WITH RESPECT TO DIFFERENT OCCUPATIONAL LEVELS OF RESPONDENTS

Marketing Strategies.	F	Sig.	Conclusion
The standardized colors, designs, sizes and shapes of durables.	.660	.620	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Packaging and informative labeling of durables.	.893	.468	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Assortment and demo/sample unit display of durables.	1.574	.180	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Availability of necessary accessories.	.821	.512	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Decreasing price trends.	.568	.686	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
The wide range of price and payment options.	1.448	.217	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Easy availability of durables.	.984	.416	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Delivery modes of durables.	.550	.699	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Strategy of cash backs.	.805	.522	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
The strategy of cash discounts.	1.021	.396	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
The strategy of premium offers.	.345	.847	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
The strategy of offering prizes and gifts.	.630	.641	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Campaigns, Melas, Exhibitions etc.	1.505	.200	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
The strategy of conducting events like contests, sweepstakes etc.	.970	.424	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Advertisements.	.781	.538	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Attractive shops.	.640	.634	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Maintaining good public relations.	1.508	.199	There is no difference of opinion regarding the strategy among different occupational groups of respondents.
Strategy of personal selling.	.502	.734	There is no difference of opinion regarding the strategy among different occupational groups of respondents.

*F-value is significant since it is < 0.05

Inferences and Findings: It can be observed that there is no significant difference of opinion among different occupational groups of respondents on the impact of all marketing strategies on purchasing decisions of smart phones. That is in other words all the marketing strategies have almost equal effect on all occupational groups of respondents. That is the hypothesis 1B is accepted for all marketing strategies in case of occupational groups of respondents.

TABLE 1.8: RESULTS OF ONE-WAY ANOVA IN CASE OF SMART PHONES WITH RESPECT TO DIFFERENT INCOME LEVELS OF RESPONDENTS

Marketing Strategies.	F	Sig.	Conclusion
The standardized colors, designs, sizes and shapes of durables.	3.522	.015*	There is difference of opinion among different income levels of respondents regarding the strategy.
Packaging and informative labeling of durables.	3.077	.028*	There is difference of opinion among different income levels of respondents regarding the strategy.
Assortment and demo/sample unit display of durables.	6.471	.000*	There is difference of opinion among different income levels of respondents regarding the strategy.
Availability of necessary accessories.	3.182	.024*	There is difference of opinion among different income levels of respondents regarding the strategy.
Decreasing price trends.	2.726	.044*	There is difference of opinion among different income levels of respondents regarding the strategy.
The wide range of price and payment options.	6.541	.000*	There is difference of opinion among different income levels of respondents regarding the strategy.
Easy availability of durables.	2.752	.042*	There is difference of opinion among different income levels of respondents regarding the strategy.
Delivery modes of durables.	3.761	.011*	There is difference of opinion among different income levels of respondents regarding the strategy.
Strategy of cash backs.	4.591	.004*	There is difference of opinion among different income levels of respondents regarding the strategy.
The strategy of cash discounts.	3.691	.012*	There is difference of opinion among different income levels of respondents regarding the strategy.
The strategy of premium offers.	3.775	.011*	There is difference of opinion among different income levels of respondents regarding the strategy.
The strategy of offering prizes and gifts.	3.217	.023*	There is difference of opinion among different income levels of respondents regarding the strategy.
Campaigns, Melas, Exhibitions etc.	6.375	.000*	There is difference of opinion among different income levels of respondents regarding the strategy.
The strategy of conducting events like contests, sweepstakes etc.	2.863	.037*	There is difference of opinion among different income levels of respondents regarding the strategy.
Advertisements.	3.718	.012*	There is difference of opinion among different income levels of respondents regarding the strategy.
Attractive shops.	3.252	.022*	There is difference of opinion among different income levels of respondents regarding the strategy.
Maintaining good public relations.	1.773	.152	There is no difference of opinion among different income levels of respondents regarding the strategy.
Strategy of personal selling.	.313	.816	There is no difference of opinion among different income levels of respondents regarding the strategy.

*p-value is significant since it is <0.05

Inferences and Findings: In case of annual income following are the marketing strategies in whose regards a significant difference of opinion is observed. That is in case of following strategies respondent's opinion regarding their impact on purchasing decisions vary with respect to annual income. In other word the hypothesis 1C is rejected for following marketing strategies in case of annual income of respondents.

- The standardized colors, designs, sizes and shapes of durables.
- Packaging and informative labeling of durables.
- Assortment and demo/sample unit display of durables.
- Availability of necessary accessories.
- Decreasing price trends.
- The wide range of price and payment options.
- Easy availability of durables.
- Delivery modes of durables.
- Strategy of cash backs.
- The strategy of cash discounts.
- The strategy of premium offers.
- The strategy of offering prizes and gifts.
- Campaigns, Melas, Exhibitions etc.
- The strategy of conducting events like contests, sweepstakes etc.
- Advertisements.
- Attractive shops.

Based on the descriptive statistics presented in table 1.8 it can be identified which income group's decision was most impacted by the marketing strategies mentioned above. The average response in case of respondents with annual income between Rs. 3,00,000 and Rs. 5,00,000 is greater than any other income groups for all strategies. Hence it may be concluded that all the marketing strategies except for maintaining good public relations and strategy of personal selling have had most impact on purchasing decisions of respondents with annual income between Rs. 3,00,000 and Rs. 5,00,000. However, these marketing strategies have shown less impact on all other income groups with least effect on respondent with income between Rs. 50,000 and Rs. 1,50,000.

TABLE 1.9: RESULTS OF ONE-WAY ANOVA IN CASE OF SMART PHONES WITH RESPECT TO DIFFERENT PLACES OF RESIDENCE OF RESPONDENTS

Marketing Strategies.	F	Sig.	Conclusion
The standardized colors, designs, sizes and shapes of durables.	3.630	.027*	There is difference of opinion among different places of residence of respondents regarding the strategy.
Packaging and informative labeling of durables.	2.962	.053	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Assortment and demo/sample unit display of durables.	3.637	.027*	There is difference of opinion among different places of residence of respondents regarding the strategy.
Availability of necessary accessories.	2.652	.072	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Decreasing price trends.	3.071	.047*	There is difference of opinion among different places of residence of respondents regarding the strategy.
The wide range of price and payment options.	2.505	.083	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Easy availability of durables.	2.443	.088	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Delivery modes of durables.	1.192	.305	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Strategy of cash backs.	.801	.450	There is no difference of opinion among different places of residence of respondents regarding the strategy.
The strategy of cash discounts.	2.779	.063	There is no difference of opinion among different places of residence of respondents regarding the strategy.
The strategy of premium offers.	.584	.558	There is no difference of opinion among different places of residence of respondents regarding the strategy.
The strategy of offering prizes and gifts.	2.193	.113	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Campaigns, Melas, Exhibitions etc.	2.623	.074	There is no difference of opinion among different places of residence of respondents regarding the strategy.
The strategy of conducting events like contests, sweepstakes etc.	2.694	.069	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Advertisements.	1.528	.218	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Attractive shops.	2.070	.128	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Maintaining good public relations.	2.361	.096	There is no difference of opinion among different places of residence of respondents regarding the strategy.
Strategy of personal selling.	1.578	.208	There is no difference of opinion among different places of residence of respondents regarding the strategy.

*F-value is significant since it is < 0.05

Inferences and Findings: It is seen from ANOVA results presented in table 1.9 that only standardized colors, designs, sizes and shapes of durables; Packaging and informative labeling of durables and reducing price trends of durables have had effect on respondents living in different regions. Since the average response in case of standardized colors, designs, sizes and shapes of durables and Packaging and informative labeling of durables for urban respondents is the highest at 4.73 and 4.65 respectively, then we may conclude that these strategies have affected purchase decisions of respondents living in urban areas the most while having least effect on respondents from semi urban areas. However, the average response for reducing price trends has the highest response from rural respondents at 4.65. Hence this strategy has highest effect on rural respondents as compared to other residents.

That is the hypothesis 1D is accepted for all marketing strategies except for standardized colors, designs, sizes and shapes of durables; Packaging and informative labeling of durables and reducing price trends of durables.

CONCLUSION

The study of consumer behavior in relation to marketing strategies enables consumers to become better i.e. wiser by knowing that what relies behind the marketing strategies. For marketers' point of view, the study is helpful to recognize why and how individuals make their consumption decisions, so that marketers can make better strategic marketing decisions. If marketers understand consumer behavior, they are able to predict how consumers are likely to react to various informational and environmental cues, and are able to shape their marketing strategies accordingly.

REFERENCES

BOOKS

1. Dr. VARMA M.M. AND AGRAWAL R.K. 'Marketing Research for consumer Behaviour' Formal publishing company NewDelhi 1996.
2. HOWARD J.A. AND J.N. SHETH, 'The Theory of Buyer Behaviour' John Wiley and Sons Newyork, 1969.
3. PHILIP KOTLER, 'Marketing Management: Analyses, Planning, Implications and Control' seventh edition, Prentice hall of India New Delhi, 2001.
4. SENGUPTA SUBROTO, 'Brand Positioning: Strategies for Competitive Advantage' Mc Graw Hill Book Publishing Co Ltd, New Delhi, 1990.

JOURNALS AND MAGAZINES

5. Dr. D. S. CHAUBEY, K. R. SUBRAMANIAN & SHYAM SUNDER SAINI, "Consumer Behavior towards Celebrity Endorsement of Products and Services" *International Journal of Research in Commerce and Management*, VOLUME NO. 5 (2014), ISSUE NO. 07 (JULY) page no.10-13.
6. K.R. KIM, MD, LG INDIA, "Consumer and Influencing Factors" *International Journal of Research in Commerce and Management*, VOLUME NO. 4 (2006), ISSUE NO. 06 (JUNE). page no11-15
7. KALPESH B. PRAJAPATI & REVATI C. DESHPANDE "A Study On Pre-Purchase Behavior of Prospective Customers with Respect to entry Level Cars of Ahmedabad City" *International Journal of Research in Commerce and Management*, VOLUME NO. 4 (2013), ISSUE NO. 05 (FEB). page no1-5
8. KOKLI M.K. AND VIDA I., "A Strategic Household Purchase: Consumer House Buying Behavior", *Managing Global Transition*, 7(1), (2009)
9. KULKARNI & SAKET BANSOD, "A Factor Analysis On Product Attributes for Consumer Buying Behavior of Male Cosmetics in Nagpur City" *International Journal on Recent and Innovation Trends in Computing and Communication volume2, issue3 page no.1-5*
10. NAGARAJ, H., "Quantitative approach to the study of consumer behaviour with special reference to durable goods. Bangalore", Bangalore University, 2004.
11. NANJUNADAPPA D.M: Report of "High Power Committee on Redressal of Regional Imbalances in Karnataka" June-2002
12. NEERAJA B., "Know Your Customers", *Research journal of social science and management*, 01(12), (2012)

13. PRANAV RANJAN, DR. YUVRAJ BHATNAGAR & RAZIA SEHDEV, "Assessment of Consumer Buying Behaviour Towards Electric Scooters in Punjab" *International Journal of Research in Commerce and Management*, VOLUME NO. 4 (2013), ISSUE NO. 06 (JUNE) page no 17-23
14. RATHI K.N. "Consumers' Perception On Grand Kerala Shopping Festival and Its relation with Buying Behaviour" *International Journal of Research in Commerce and Management*, VOLUME NO. 4 (2013), ISSUE NO. 06 (JUNE). page no1-5
15. SHARMA, ATUL K., "Consumer Behavior". New Delhi: Global Vision, 2006.
16. SHARMA, KAVITA., "Impact of Consumer Involvement on Consumer Behaviour: A Case Study of India. Delhi": New Century, 2000.
17. SHETH, JAGDISH N. AND MITTAL BANWARI., "Customer Behaviour: A Managerial Perspective". 2nd ed. Mason: Thomson, 2004.
18. SRIVASTAVA A.K. AND PRAVEER S.R., "Individual Factors as the Decision variables of purchase intention: Finding out commonness of the uniqueness via Personal care products", *Arash a journal of ISMDR*, 2(2), 37-44 (2012)
19. TENDAI M. AND CRISPEN C., "In-store Shopping Environment and Impulsive Buying", *African Journal of Marketing Management*, 1(4), 102-108 (2009)

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & 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 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 to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

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

