

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & 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., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

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 2980 Cities in 165 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.	APPLICATION OF SEMANTIC SIMILARITY USING ONTOLOGY FOR DOCUMENT COMPARISON <i>PALLAWI UNMESH BULAKH & DR. AJIT MORE</i>	1
2.	ORGANISATIONAL CULTURE AMONG THE APPAREL MANUFACTURING AND EXPORTING ORGANISATIONS LOCATED IN TIRUPUR CLUSTER <i>DR. J. SHANTHILAKSHMI & S. GANESAN</i>	3
3.	INDIAN CONSUMER BEHAVIOUR ON BRAND LOYALTY: SUBSTANCE STILL SCORES OVER STYLE <i>RIDDHI BISWAS</i>	9
4.	ROLE OF TEACHERS IN QUALITY ASSURANCE IN INDIAN HIGHER EDUCATION <i>DR. ANIL CHANDHOK</i>	16
5.	THE ROLE OF ENTREPRENEURS IN THE ECONOMIC DEVELOPMENT OF INDIA <i>DR. SAMBHAVNA GUPTA, DR. M. K. GUPTA, DR. JASVEEN KAUR & DR. PRADEEP KUMAR AGGARWAL</i>	19
6.	KEY PERFORMANCE INDICATORS TO EVALUATE SOFTWARE PROFESSIONALS <i>U. JEYASUTHARSAN & DR. N. RAJASEKAR</i>	24
7.	HIGHER EDUCATION AND DEMOCRATIC IDEALS: DISRUPTIONS AND DIRECTIONS <i>DR. PAWAN KUMAR SHARMA</i>	29
8.	BUYER BEHAVIOUR IN PURCHASING RESIDENTIAL FLATS IN CHENNAI CITY <i>DR. A. MOHAMED SALI, DR. K. SALEEM KHAN & I.NASEEMA</i>	32
9.	UNDERSTANDING EURO-CRISIS: HOW DID IT OCCUR? <i>NEHA NAINWAL & ASHIS TARU DEB</i>	38
10.	THE DYNAMICS OF GLOBAL STRATEGY AND STRATEGIC ALLIANCES IN INTERNATIONAL TRADE AND INVESTMENT <i>OMANKHANLEN ALEX EHIMARE & JOSHUA O. OGAGA-OGHENE</i>	41
11.	GROWTH OF INDIAN FINANCIAL SECTOR: POLICIES AND PERFORMANCE ANALYSIS <i>PRIYANKA PANDEY & AMOGH TALAN</i>	48
12.	A STUDY ON HRD PRACTICES IN BANKING SECTOR <i>P.V.V.KUMAR & MEERAVALI SHAIK</i>	54
13.	TO STUDY OCCUPATIONAL STRESS: AS A RELATIONAL STUDY ON SCHOOL TEACHERS <i>JAIBHAGWAN GUPTA</i>	57
14.	DEVELOPMENT OF POWER SECTOR IN INDIA: A BIRD'S EYE-VIEW <i>DR. BHASKAR DASARIRAJU</i>	60
15.	DEVELOPING A PARSER FOR SIMPLE PUNJABI SENTENCES <i>VIVEK AGGARWAL</i>	65
16.	GREEN MARKETING: CONSUMERS' ATTITUDES TOWARDS ECO-FRIENDLY PRODUCTS AND PURCHASE INTENTION IN PUNE <i>YOGESH RAUT</i>	67
17.	A STUDY ON CONSUMER BEHAVIOUR TOWARDS CELL PHONES <i>RAJESH KUMAR</i>	72
18.	GROWTH MOVEMENT OF DEPOSITS IN OMKAR MAHILA SAHKARI CO-OPERATIVE SOCIETY LTD, PUNE <i>MEGHA MEHTA</i>	79
19.	A STUDY OF AWARENESS OF TAX PLANNING AMONGST SALARIED ASSESSEES <i>CA SHILPA VASANT BHIDE</i>	86
20.	DATA PROTECTION IN CLOUD COMPUTING <i>CHENNA LAKSHMI</i>	89
21.	AN OUTLOOK OF STRUCTURAL UNORGANISED UNEMPLOYMENT IN INDIA <i>JAI BHAGWAN GUPTA</i>	93
22.	DATA HIDING TECHNIQUE FOR E-TENDERING USING STEGANOGRAPHY <i>MAHAVEER PRASAD TAWANIA, ABHISHEK DIDEL & SAURABH MAHESHWARI</i>	96
23.	ANALYSIS ON AUDITING PRACTICES AND THEIR EFFECTS ON HUMAN RESOURCES: A CASE STUDY OF SELECTED FIRMS IN NAIROBI COUNTY <i>JANE DIANA IMALI KIGUMBA & KARIM OMIDO</i>	105
24.	CORE BASED COMMUNICATION IN MULTICASTING <i>ASHOK KUMAR BHOI & BIJAYA KUMAR KHAMARI</i>	110
25.	E-WASTE: A LATENT ECONOMIC POTENTIAL <i>SIDDHARTH RATHORE</i>	119
26.	USE OF XBRL: AS E-TECHNOLOGY IN COMMERCE <i>NEHA JAISWAL</i>	123
27.	E-COMMERCE IN INDIA – GROWTH & CHALLENGES: A THEORETICAL PERSPECTIVE <i>KARAN JOSHI</i>	129
28.	FINANCIAL DERIVATIVES MARKET IN INDIA <i>ANSHIKA AGARWAL</i>	132
29.	A STUDY INTO THE PROCESS OF OPEN TENDERING AND HOW IT INFLUENCES STRATEGIC ORGANIZATIONAL PERFORMANCE: A CASE STUDY OF KENYA POWER AND LIGHTING COMPANY <i>FASIKA BERHANU WOLDESELESSIE & KARIM OMIDO</i>	142
30.	A TEXT READING SYSTEM FOR THE VISUALLY DISABLED <i>ARAVIND.S & ROSHNA.E</i>	148
	REQUEST FOR FEEDBACK & DISCLAIMER	151

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

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

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. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbul Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

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

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

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

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

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

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

DR. SHIVAKUMAR DEENE

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

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

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

PROF. NAWAB ALI KHAN

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

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

TECHNICAL ADVISOR

AMITA

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:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

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

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 & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
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:

NOTES:

- a) 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)
- c) 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.
- d) 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.
- f) 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.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **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 **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. 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>

INDIAN CONSUMER BEHAVIOUR ON BRAND LOYALTY: SUBSTANCE STILL SCORES OVER STYLE**RIDDHI BISWAS****PROFESSIONAL****M/S BEACON INSURANCE BROKERS PVT. LTD.****MUMBAI****ABSTRACT**

This article tees off with what drives brand loyalty, the psychology behind human behaviour as it pertains to brand selection which can be rudimentary as well as complicated. It shows how with changing behavioural patterns, Indian consumers' preferential list has given space to branded products and shown exit door to many other products and how people are tending more towards brand savvy and it mentions current research, opinions of experts and a convergence of ideologies advocating techniques used in order to deepen current and potential relationships to create brand awareness and brand consciousness. It also clearly displays that nothing happens by chance by establishing the fact on evolutionary accommodating patterns of consumers' behaviour and on how consumers substantially move from non-brands to brands, from utilitarian to impulsive, to symbolic purchases and pinpoints methods conducive to evoke the use of consumers' five senses to evaluate, develop, and drive a deeply-rooted brand preference. It discusses general consumer behavioural and attitudinal characteristics and goes through the Indian psyche in detail. It will also touch upon different marketing mix used to change the consumer behavioural pattern to make them more loyal to a particular category as compared to others. The psychology behind how and why economic boom or doom altogether shifts people's preference from one brand to another or why consumers totally display indifference to brands are shown using noted psychologists' views like B.F Skinner's 'Situationism' model. It concludes by defining who are Indian consumers and what should be the focused area to make them really brand savvy and brand loyal and what really rules the roost, substance or style?

KEYWORDS

Brand, Indian consumers, Style, Substance.

ABBREVIATIONS USED

BL- Brand Loyalty

BA- Brand awareness

INTRODUCTION

Marketing battles take place in the mind of a consumer or prospect. That's where you win. That's where you lose." Jack Trout, Big Brands, Big Trouble

What drives brand loyalty? The psychology behind human behaviour as it pertains to brand selection can be both rudimentary and complicated at the same time. I will explore this conundrum by investigating noted authors' insight into the realm of brand preference. But this conundrum becomes more complicated as per as India is concerned. The business mantra in India is "Half monk and half warrior", the two features remaining poles apart. Here people have typically different mindsets as compared to its western counterparts. Here pricing, faith, quality play key role in creating brand and then brand loyalty among the consumers. By current research and opinions of experts, a convergence of ideologies will advocate techniques in order to deepen current and potential relationships. Methods will be adopted which evoke the use of our five senses to evaluate, develop, and drive a deeply-rooted brand preference. The article will discuss general consumer behavioural as well as attitudinal characteristics and go through the Indian psyche. What are the psychological factors that affect a consumer to pick up a product? It will also touch upon different marketing mix used to change the consumer behavioural pattern to make them more loyal to a particular category as compared to others.

LITERATURE REVIEW

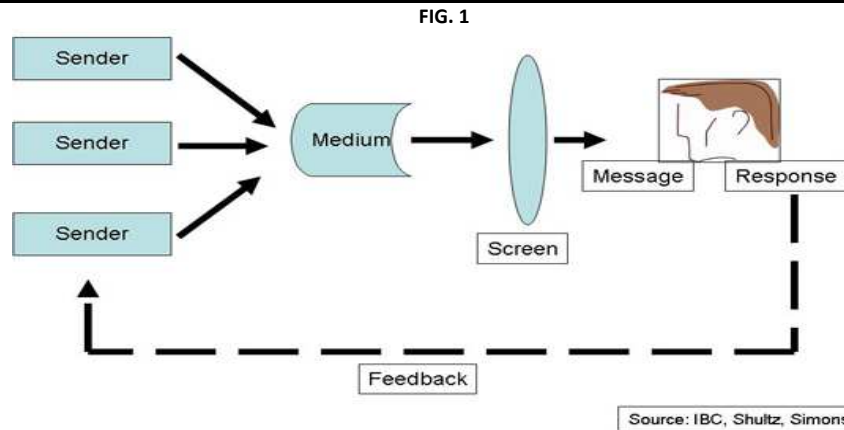
The ripples of globalization have reached every shore and make people to think beyond only products and go for brands whether local or foreign brands. In some developed countries people have more preferences on foreign brands to local brands for some symbolic meanings (Kottak,1990). Post reform India is opening up its market and becoming more brand conscious. This priority on preference list is very much conspicuous with the products related to conspicuous consumption and status-revealing as in clothes, automobiles, etc. (Piron, 2000). Kumar et al. studied more on Indian consumer's perception on US and local brands and how the attitude people have but does not give in detail brands in general. Mukherjee and Patel, 2005 emphasises on the fact that India is going to see a swathe of foreign brands in Indian stores and people will be ready to expend more on those brands. Aaker (1991) says that experimental products are the most to be influenced in the coming years by brand attributes and brand image.

COMMUNICATION TECHNIQUE

To better realise the process of what one prefers, let's first look at a basic communications process. The five components of this model are:

1. sender
2. medium
3. filter
4. receiver
5. feedback

Every day, we are exposed to messages (sender/medium) via our radio, television, billboards, Internet, mail, and word-of-mouth. In spite of pervasive nature of these, we continually screen out (perceptual screen) or ignore content that has little or no relevance to us. All messages are coded patterns and sensations – sounds, odours, smells, etc. Those messages deemed recognizable and relevant, or a basis for a relationship, are decoded and stored in our memory (filter/screen). A successful convergence between sender and receiver will culminate in some type of response to a brand's compelling message (feedback). The association with the brand depends upon the intensity of feedback. The stronger the responses, the more loyal the customers would be.



People who visit a Macdonald restaurant and have nice feeling in having food there they will remember the experience and prefer to Macdonald restaurant to others. Here the customers consider the overall product, service as superior to other restaurants. This gives a clear message that how customers become associated with a particular brand. This heralds that it is customers not the organization, who are the real owners of brand.

WHAT IS BRAND LOYALTY AND HOW IS IT CONNECTED WITH PSYCHOLOGY?

According to Kotler Brand loyalty can be defined as Degree to which a consumer repeatedly purchases a brand. For advertisers to achieve their ultimate goal of brand loyalty, the consumer must perceive that the brand gives a right amalgamation of quality and price. Many factors do influence brand loyalty, such as consumer attitudes, family or peer pressure, and friendship with the salesperson, the kind of promotional sales, price, quality, the maker of the product, the country of origin, etc. The advertiser must consider all such factors. Brand loyalty is stronger on established products than on new products and for these products consumers don't prefer brand switching.

FIG. 2



Loyalty exhibits the following attributes:

- Biased
- Attitudinal response
- Behavioural response
- Expressed over time
- By some decision-making unit, with respect to one or more alternate brands
- A function of inertia
- Then this inertia is replaced with a psychological process resulting in brand commitment

Indian consumers can not be categorised into a particular groups. In every part people differ on the basis of religion beliefs, dresses, food, lifestyle, rich-poor divide and what not. Any concrete conclusion about them can be hardly made. But some common thread that passes through Indian consumers is that people are loyal to brands that have a well track record of reliable service, quality and the best value of money but people are not so obsessed to premium 'image brands.

INDIAN SCENARIO

India is a very lucrative market for business over 1.1 billion people and 400 million are living in urban area. Catching Indian market can have a larger consumer base at a time when GDP is growing at 8% annually (except the current economic slowdown) and the new generation have much disposable income as compared to previous one. But the dismal side is that no particular yardstick can be assigned to gauge the consumers and many have put together into one and it makes the most difficult task for Brand managers. Whatever one will tell about India, the opposite also holds equally true. With these ambiguous and amorphous conditions, one can't reach to the conclusion whether BL exists in the Indian consumer market observing the way the country is going, especially the urban areas and people are fast changing, becoming more conscious, having more money, exposed to the western culture. But the same time also vibrant are multiple income levels and with a multitude of cultural and social patterns, and the way brand loyalty is perceived is equally varied. Instances of BL may be there for image brands and functional brands but the right equation of price and value key to preference. It does not say that brand consciousness is altogether absent what it means that a right combination of price and quality rule the roost.

Brand loyalty in India is markedly different contextually from the way developed economy perceives it. In India when the consumers can derive substantial value as compared to other brands, it can guarantee a sense of loyalty, not the mere brand value can do it. So from Indian context what underscores about BL is that to get much more at the cost of lot less and it offers a guarantee of trust with maximum value and then consumers consider it worth to become loyal.

THE BEHAVIOUR OF EMERGING YOUNG URBAN LIBERALIZED INDIAN CONSUMERS (YULICS)

Nearly two-thirds of 1.1 billion Indian people are aged below 40 years world and it has made India the youngest nation in the world. With that one the job opportunities are also opening up across various sectors. They have fast disposable incomes and are all likely to make a shift in their life-styles as compared to their previous generations. These are the real consumers who flock the shops for brands, having much more brand consciousness and brand awareness. They are not loath to hand our extra bucks to buck the trend to satisfy their attitudinal needs. These yulics are now becoming more liberalized consumers in making a decision on what to buy, what to eat, what to put on, etc.

In the graph it is shown how these clusters of liberalized populations are growing rapidly.

INCREASING PERCENTAGE OF LIBERALIZED INDIAN URBAN CONSUMERS

FIG. 3

	1991	1996	2001	2006	2011
>60	5.8	6.2	6.7	6.6	6.5
55-59	2.4	2.6	2.7	2.7	2.7
50-54	3.5	3.7	3.8	3.7	3.7
45-49	4.4	4.7	5.1	5.0	4.9
40-44	5.4	5.7	6.0	5.9	5.8
35-39	7.0	7.3	7.6	7.5	7.4
30-34	7.7	7.8	7.9	7.8	7.8
25-29	9.1	9.1	9.0	9.0	9.1
20-24	10.0	10.0	9.9	10.0	10.0
15-19	10.3	10.4	10.6	10.6	10.7
10-14	11.6	11.5	11.4	11.4	11.5
5-9	12.0	11.2	10.5	10.6	10.8
0-4	10.7	9.8	8.9	9.0	9.1
Total	100.0	100.0	100.0	100.0	100.0

Source: UN, Edelweiss research

Figures in grey indicate the population maturing in liberalised India and figures in the black boxes are absolute figures in millions

As this population is on the rise, there is little doubt that these are the real consumers who cast their choice for brands. The growth of service sector and other sector will also bolster this trend for years to come. The employability created by IT sector and other sector by recruiting the fresh college graduates are the real bet on the brands. The growth of IT sector remains uplifting and expected to continue this pattern. Though job creation is made available across various sectors, I will cite an example how the growth of high net worth individuals in IT sector continues and just adds catalysts into the consumer spending on brands.

EMPLOYABILITY IN IT & ITES

FIG. 4

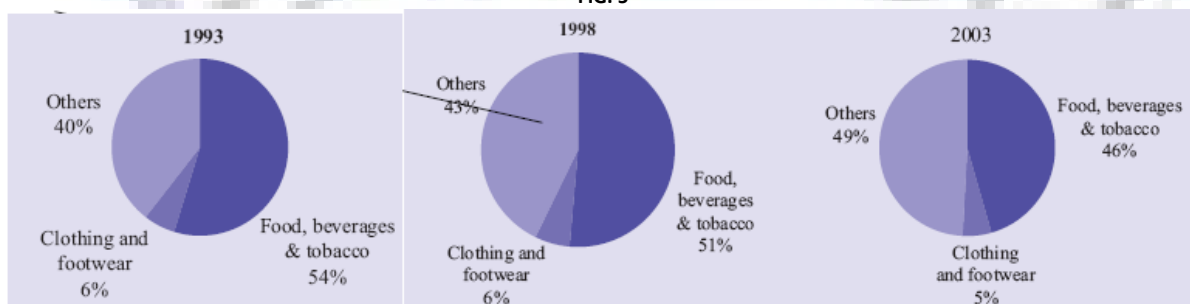


Source: NASSCOM, Edelweiss research

With this deep pocket and globalization, these consumers are exposed to western culture and style. So a noticeable shift in behaviour is to do expenses. Where food and beverages are on the decline year-on-year (YoY) basis, the life style and cosmetic products are grabbing the attention. These folks are turning from mere utilitarian products to hedonistic, symbolic and impulsive purchases.

CHANGE IN SPENDING PATTERN

FIG. 5



Source: Edelweiss research

So the behaviour of these Yulics is predominantly fulcrummed about their high income levels. These clusters of consumers take the reins of driving the brand movement. And it's all expected that with growth of the number of these consumers as well as the growth of their incomes, these consumers will tend more to the attitudinal products resulting in loosening their purses on brands.

BEHAVIOURAL CHANGES IN CHILDREN ATTITUDE ON PRODUCTS, ESPECIALLY ON BRAND: CHILDREN ARE NO LONGER A MUTE ASSETER

FIG. 6



Marketers have walked extra miles and discovered that this generation kids have much more say in decision-making as compared to the generation before. And if kids have say, then why not “catch ‘em young”. It promises double-edged benefits- one is the short-term: they make children much familiar with the products and take a safe haven in their subconscious minds, so when they will try to purchase those kind of products, these are brands of products that will strike them first and help to narrow down their decision to that particular branded products only. The little monsters have a fabulous ability to gall their ‘wallet-carriers’ parents to loosen their strings. And much, much better and commendable one is the long-term. Marketers are well known to the cliché “habits learnt in childhood stay longer”. Marketers seem to add that lessons learnt in childhood may live a lifetime. So they bombard toddlers ever since they open their skinned eyes for the first time with all the marketing campaigns. Today children can instantly recall so many brands that their parents in their early ages hardly can do a few. If a children given a choice of Nike shoes and non-branded one, they will immediately jump at the Nike one without a great deal of deliberation. So the marketing campaigns easily catch kids’ fancy and then get the much expected and desired fantastic fitting. Who’s who of children community just fall an easy prey to it. Kids are not only the present customers but also prospective future customers. These are enough to egg on marketing guys to work out a plan and then plan out the work to target the kids to instill brand consciousness and brand awareness into children’s minds. So the brand loyalty is being embedded into the minds of the kids at their very early stage and thus these folks grow up in a situation that they are accustomed to a swathe of brands. So brand loyalty is high among these generation kids and thus it invariably makes an impact on their parents’ choice on brands.

Still fact is that these promising pictures for brands are palpable in the urban middle class families only. It does not hold true for the 650 million people and their kids who live in villages. They still are content with whatever they get. Creating the mass scale brand awareness (BA) among this important group of people is still a long journey. The behaviour of these rural people is more or less same as it was couple of years back. This behavioural change can only be experienced among the urban well-heeled families.

EVOLUTION OF ACCOMMODATING PATTERN

FIG. 7



CHANGE IN BEHAVIOURAL PATTERN IN PURCHASE

Some decades before most of the Indians stick to the habit of utilitarian purchases. Post reform period India has seen a shift from utilitarian purchases to other means of purchases like symbolic, impulsive and then they might have been conditioned to a particular brand.

Mere utilitarian

↓

Impulsive, hedonistic, symbolic purchase

It is not before 1991 that Indian consumers have got a taste of multi brands in various sectors. The constant inflow of foreign companies, people from different ethnicity, culture has injected into the minds of people brand consciousness and brand awareness. Before this people used to only rely upon functional attributes. There is no remarkable place for symbolic or impulse buying. Style had hardly mattered to the mass. But post reform people have been being offered

more range of options. They started giving people the feeling of symbolic and impulse buying. It is not only that foreign brand has conditioned customers here but also they had themselves portrayed themselves into 'Indianness'. The changing assimilation habit and plurality in society has transformed some of the multinational brands into Indian ones such as Life Boy, Dettol, Bata, Colgate, Ponds and the recent entrée into the foray are Coca-Cola, Pepsi, Hyundai, etc among many others. Though India is fast becoming globalized and trying habituate to the developed countries' culture, it still carries some characteristic traits that are truly Indian, family values are still in vogue and kept in high esteem, the mutual respect shown to each other, especially the seniors while interacting with them and elder people are hardly called with name and loyal and respectful to own religion, culture value still play the first fiddle. With this Indian's usual friendliness and accommodating traits to outside world is also commendable. This easily adjusting attitude and behaviour are where the brand can impact positively as it can be seen in Nokia, Samsung mobile phones, Nike, Reebok sports wears and FMCG products offered by so many MNCs are perfect examples of it.

In India the aspects that consumers emphasise high are trust and reliability and thus have still a soft spot for public sector company and the government. LIC is the most trusted brand name to Indian households and run across every geography with its undiluted brand value. This brand loyalty is born out of trust that people have imposed in it. While when 10 years back insurance sector was thrown open to private sectors and then FDI was allowed, many might have written the melancholy note for LIC. But to much chagrin and surprise to everybody, it is not only thriving and has created such kind of brand name that it has bagged 'the Most Trusted Service Brand in India' for many consecutive years. Still when most companies were struggling to find a comfortable journey, its performance in 'Brand Equity's Most Trusted Brands' survey has been stellar (LIC has been the Most Trusted Service Brand in India for five consecutive years in the study), LIC has delivered on the numbers front as well. Even as, post recession in 2008-09, most Indian businesses had struggled to find a comfortable place on the profitability street, Brand LIC showed stellar show and continued growing streak in 2008-09. One thing that surfaces the Indian consumers that more the valuable product or service it would be, the more trustworthy the organization should be to establish its brand loyalty. Even when Maruti800 outperformed previous four wheelers like Ambassadors and Premiers, it was clear that not only it was more modern but customers got the assurance that Indian Government's stake was also there.

By the end of 1991, India had found new genre of consumers and their expectations also varied. They were all set to experiment with new range of products and brands. The following trend observed in the new consumers-

- Increase in income
- Women participation in workforce
- A remarkable shift in the expansion of the consuming class.
- The proportion of people living below the poverty lines is decreasing by 65%
- Urban life style
- Becoming more globalized

The increase in the number of families in the consuming class have created demand for many businesses like clothes, health care, foods, Mobile Telephony, Auto, Restaurants, entertainment and TV Stations.

Thus Indian consumers are turning from insular, passive to trendy and global consumers. It has exposed them to new brand consciousness and brand awareness. This BC and BA give rise to the best and the latest stuff.

The automobile sector is one of the first kinds that made people familiar with the brands like Daewoo, Hyundai, Ford, GM, TATA, M & M and Indian consumers were also making a sagacious decision in picking up one brand over others. They are using a lot more criterion such as brands image, brand, prices, quality and other factors such as after sale service, resale value, and value for money, etc.

In the very early of 2000s, mobile phones were a luxury brand and were purchased for utility purposes. As the decade passed on, it was turned into a commodity product. This is no longer an utilitarian purchase but an impulsive or symbolic or image-based.

Nokia made a head start with a wide range of products with varied prices and made a good image of durability, reliability at valued price. Now other competitors like LG, Sony Ericsson, and Motorola are breathing down the neck with better features and more mouth-watering prices. The result is consumers' splitsville with Nokia. So consumer behaviour is conspicuous with the old British love-story fact that "I am with you as long as someone better is not around me."

Till last century an air travel was considered to be a snobbery journey. But with the relaxation of policies in the aviation sector, a lot more low cost flights came to rule the sky. This made a flight journey accessible to a large number of people and really changed the whole game. This flirtatious behaviour is conspicuous to other sectors too.

This BL was clearly tested in the 2008-09 recession period and how consumers became close-fisted and took every calculated steps not to leave their pockets too much lighter is showing how fictitious nature of people are they as per as Brand is concerned. So it clearly shows how consumers preferences vacillate triggered be situational aspects. So consumers can be judged on the **B.F Skinner's 'Situationism'**.

Behaviour- Person x situation interaction

How the same person changes his attitude on a brand during different situation. So it's not that people will remain loyal to brand whether it is a heyday or gloomy days.

Observable easily is that people make a huge beeline whenever there is a promotional offer and much discount are offered in any sale bonanza. This same cluster of consumers refuse to queue up in the same number when there are no such discount offers. So brand value flip-flops with the way offers are made on sale.

Brand loyalty further dipped down as brand usage became diffused across different segments and on the perception of brands being commoditised. Post recession consumers seem to become more punctilious in casting their choice in purchase and even more eager to run from pillar to post to find the right equation between value and price. It does not mean that consumers necessarily stick to cheap products when they are making an optimization of purchases. Brands that are based on image have been given strong red signal as they are flocking around the products promising multiple benefits with reasonable cost. Which is why Mega Mart and Brand factory draw a high loyalty on selling aspirational brands but at reasonable prices? The same thing sounds true with Brands from Future Group.

MARKETING MIX HAS A SAY ON BRAND LOYALTY

PRODUCT DIFFERENTIATION

Loyalty can be driven by functional or symbolic benefits when the products are differentiated in their characteristics and this difference is perceivable, there are chances of brand loyalty being formed based on satisfaction with greater performance or fit of product with needs. Here the tangible benefits are associated with functional benefits and intangible ones with symbolic benefits.

PRICE DIFFERENTIATION

If the price differentiation in the market is perceived, price-led loyalty may exist in the market, as it is evidenced with supermarkets, airline companies and FMCG brands, which come out with frequent sales promotions based on freebies but care must be given that there is no dilution in product quality, especially at the low price segments

BRANDING ACTIVITY

It has been noticed that an organised category with branding activity will have greater loyalty than there would have been if the category were unorganised. Branding activities include brands on name, symbol, images and associations. Branding activity here stresses on creating strong associations which will influence the consumers not only with regard to functional attributes but also with symbolism. "I am a Complan boy and I am a complan girl" is one such kind of ads that has caught the appeal of parents and children both. Branding activities in a bigger sense can run from advertising to sales promotion and public relations involving several aspects.

LEVEL OF RISK

The perceived risks that typically encounter are functional, social and psychological risks. In India people still harbour an uncanny fear about some chemical products used for personal care or some food items. If these perceived risks are obviated through proper campaign and message and establish its functional benefits aspect, it can easily reach to consumers

INVOLVEMENT OF CONSUMER

A high brand involvement could lead to repeat purchase and then loyalty through customer satisfactions. Study on consumer involvement shows that which of the marketing mix elements can be useful to create a trial, and hence loyalty. That Dettol floor cleaner advertises that children will less fall easy prey to sickness as it kills bacteria has found consumers with a large number of Indian households.

SALES PROMOTIONS

One very interesting phenomena is observed about Indian consumers that they are very much attracted to the price-discount. If one product is sold at Rs 500 without any discount and another similar product is on display for Rs 500 after 50% discount offer, consumers tend more to latter one. This psychological effect can again be boosted during any festive seasons when consumers are on a bit shopping spree.

FIG. 8



How Indian consumers throng at one Big Bazaar on a promotional event and price-discounts

CONCLUSION ON THE INDIAN CONTEXT

Consumers, for whom price-driven loyalty dominates, will be more inclined to strong behavioural loyalty and only weak attitudinal loyalty, generating a spurious loyalty.

FOCUS AREA

The key to build Brand Loyalty is to believe in one's brand, provide value to customers and be authentic.

WHO ARE INDIAN CONSUMERS

To draw a finishing line about Indian consumers is as arduous and fallacious as to give a direction to a lost ship in the deep ocean. Truly speaking, no concrete judgement can't be delivered. It is far too complex and vacillating so fast that any prophecy would be sheer audacity to deny the truth that prediction has seldom any truth. Although consumers are variedly different to each other on preferences and brand frontline, a common thread that embroiders all consumers here is that to gain maximum value at minimum cost. The product that offers it can earn loyalty. So brand building is far more important on its functional attributes than image brands. People, here, are loyal to an image brand to some extent. Beyond it consumers will stick to its badge value.

Britannia is rated as the top most branded product category this year too. They have learnt this by offering those products which are, in one hand, nutritious, value adding and are also affordable at low prices. Britannia is always innovative in coming up new range of products with affordable prices so that it can reach to the rich and the poor alike. Their marketing concept is to drive top-line growth with value added products now and then. When they come up with many promotional offerings, they very frequently woo a lot of customers.

This story also finds the 'Hero' in Hero Motors corp. They sold the bikes that are technology driven, robust, reliable, economical, good mileage and service facility free of cost for a certain period. So people have over the years observed it and then found their aspirations in the offer. Now the company has found loyalty among many customers.

Brand loyalty comes a cropper when it comes medication sector in India. Study shows that no BL exists among pill poppers. Brand recalling hardly haunts people's minds and doctors' prescribed drugs that supersede all brand patronage. The word of mouth from medicos is enough to leave the people to buy the prescribed ones.

Paradoxically, brands in the premium segment often don't seem to build as much BL. Let's take the case of sports apparel brands Nike, Adidas and Reebok. All three brands may own their share of loyalists, up to a point. But, when offered at a discount, they become simply interchangeable. This is because, beyond a point, the Indian consumer feels them as image brands with sufficient badge value – they would rather have a premium brand, but at a bargain price. Individual brand values don't play. It's not unusual to see consumers sporting a sporty look with Nike T-shirt, Adidas sneakers and a Reebok cap in the same outfit.

Add to it, for Indian consumers, the value that a brand dispenses with must be tangible – either one gets more of the stuff with a lot more features, or other freebies, and obviously at a lower price. They will not be loyal to a brand merely just because of the image the brand will shower upon them.

To draw a conclusion it can be said that, in the fractured, schizophrenic Indian consumer market, where price-value rules the roost, brand loyalty does exist but up to a certain point. But it can scarcely be taken for granted. Many things can be factored for building brands and brands must toil hard to find a space in the consumer's trust zone. When they pay a premium price for a product their expectations of its features also go up from minimum attributes to the 'it should provide' all these features too. Loosening purses heavily on brands call for functional, aspirational, and symbolic and many more value added aspects. So adequate product is replaced by desired product.

FIG. 9



Finally, it is not to transplant a brand's global strategy but to find ways to develop more customised local strategy in tune with Indian market and then it can only proffer an appropriate share of consumers' brand loyalty.

REFERENCES

BOOK

1. Consumer Behaviour by A B Unnithan, Prof. IIM Kozhikode

JOURNAL AND OTHER ARTICLES

2. Brand loyalty: Indian consumers value substance over style' by Subbu Subramanyeswar (2010)
3. 'Indian consumers' brand equity toward a US and local apparel brand' by Hyun-Joo Lee, Archana Kumar and Youn-Kyung Kim' (2010)
4. 'Life style consumption; follow the money' by Harish Zaveri & Nikhil Garg (2005)

ONLINE RESOURCES

5. http://www.brandchannel.com/papers_review.asp?sp_id=680
6. <http://www.business-standard.com/india/news/icici-lombard-receives-the-customerbrand-loyalty-award-ininsurance-sector-general-category/385368/>
7. <http://www.business-standard.com/india/news/no-brand-loyalty-among-pill-poppers-says-study/103157/>
8. <http://www.thehindubusinessline.com/features/brandline/>
9. <http://www.thehindubusinessline.com/todays-paper/tp-economy/article1061343.ece>
10. <http://www.thehindubusinessline.in/2006/08/05/stories/2006080503850500.htm>
11. <http://www.thehindubusinessline.in/catalyst/2005/02/17/stories/2005021700110200.htm>

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & 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 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, nor 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 is 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

