INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

IJRCM

CONTENTS

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT ii

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

http://ijrcm.org.in/

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT iii

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

http://ijrcm.org.in/

CALL FOR MANUSCRIPTS

Weinvite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Education, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: **infoijrcm@gmail.com**.

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 mentionthe 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.

<u>**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES**</u>:

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

PURCHASE PERIOD WITH REFERENCE TO CONSUMERS' OF HOUSEHOLD COMPUTERS OF VELLORE DISTRICT IN INDIA

DR. D.MARIA ANTONY RAJ
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
SACRED HEART COLLEGE (AUTONOMOUS)
TIRUPATTUR

ABSTRACT

Computers at home means an appliances like mixer, grinder, TV etc among middle class and higher class people in India. Therefore, a study on household computers finds a vital topic with reference to extensive buyer behavior literatures. There are studies which talk about the buying behavior of consumers with respect to the different types of household goods, but there is no sufficient evidence on household computers. This paper focus on the sources of information, shop visits and urgency period with respect to the time taken to purchase the household computers. Purchase period is taken as the dependent variable and all other variables like sources of information, shop visits and urgency period is taken as independent variables. A structured questionnaire was prepared after a pilot study and with focus group discussion points. The questionnaire was used for the interview to collect data from 518 samples who own computers in Vellore district by using Stratified Quota sampling method. The analysis of data using Structural Equation Method revealed that there is a negative regression with urgency period to purchase household computers when compared to the other two variables viz sources of information and shop visits. This study is delimited only to the one district in India and does not represent the whole population of the vast country.

KEYWORDS

sources, urgency, time taken, computers, shop visits, SEM.

1. INTRODUCTION

The previous studies, articles pertaining to the various dimension of the consumers' attitude and purchase decision has made this research to study the behavior of the consumer towards the household computers. The earlier studies led to identify the research problems based on the Theory of Planned Behaviour.

The framework used for this study is the Theory of Planned Behaviour (TPB), a well-regarded and well-researched Social Cognitive Model to explain human behaviour. The researcher has found out solutions for some of the problems, which form, very important for the business as well to the study area. Further, the model was remodeled to fit the study and decomposed model was developed.

2. OBJECTIVE OF THE STUDY

The overall objective of the study is to analyse the consumer attitudes and purchase decisions with reference to the consumers of household computers in Vellore district of Tamil Nadu. India.

The first objective of the research is to identify the consumer behaviour based on the conceptual background of the study which is based on the Theory of Planned Behaviour.

Secondly, to find out various sources of information which leads or intends a consumer to purchase a durable good, based on the study area and the profile of the consumers.

3. HYPOTHESIS

$H_0 1$: There is no variance between sources of information and time taken to purchase.
$H_0 2$: There is no variance between shop visits and time taken to purchase.
$H_0 3$: There is no variance between urgency period and time taken to purchase

4. REVIEW OF LITERATURE

A time restriction creates a sense of urgency in consumers, thereby providing an impetus for action that feeds directly into purchase intentions (Swain, Hanna, & Abendroth, 2006). As the work of Swain, Hanna & Abendroth the urgency of purchase among the consumers increases when there is any time restrictions imposed by the manufacturers like discounts, offers etc. In this study the urgency of consumers is significant that the urgency of the consumers with the time taken to purchase a computer increases, but the focus of the study does not particularly study the discounts and offers of the manufacturers. The urgency of purchase was on the personal factors and economic factors. Therefore, when the urgency increases the time taken to purchase decreases (p=.085, 0.05 level), there is significance.

According to Mark (Forster, 2012)"The first is that people tend to think of the degree of urgency a task has in terms of when the task needs to be *finished*, when in fact the urgency relates to when the task needs to be *started*. This misconception is one reason why Prioritizing by Urgency is so often equated with deadline-chasing. The second is that in the complications of modern life people very rarely do actually prioritize by urgency. They only start to prioritize by urgency when their other methods, or lack of them, have failed. The result is the same as in the first reason: deadline-chasing." This study does not focus on the deadline-chasing rather the urgency of the purchase is compared with the personal and economic factors alone.

At times, due to urgency, the buyer compromises on the available product. For example, say, while travelling by rail you are stranded as there is an accident and the rail track is not free. After waiting for hours together when you feel hungry you buy and eat whatever food is available. Or suppose, your departure for the railway station is delayed and there is very little time to reach before the train-time, you will naturally hire a taxi or auto-rickshaw rather than waiting for a public bus (NIOS, 2003). Therefore, based on the study it is evident that the urgency does not have any impact on the factors like shop visits, enquiry etc but it depends on the urgency level of the buyer.

According to Moe & Fader (2001) there are three main reasons of dynamics which they were looking to identify, first is the influence of visits. They also found out that visits have some effect, second is the adaptation effect. That is, does the incremental effect of each visit systematically evolve as the shopper gains experience? In this case, *k* is less than one, suggesting that subsequent visits have a diminishing (but still positive) impact on purchasing behavior as the shopper makes more visits to the site. Changes in purchasing thresholds, or the effect of past purchases, is the final dynamic, from the full model estimated, it seems that purchasing thresholds increase as a function of discounted purchasing experiences, and thus a consumer is less likely to re-purchase soon after a transaction occurs. The present study also focused on the number of shops visited before the purchase, but the result revealed that there is no significance when compared to the time taken to purchase.

"Once the consumer has recognized a problem, they search for information on products and services that can solve that problem. Belch and Belch (2007) explain that consumers undertake both an internal (memory) and an external search. Sources of information include: Personal sources, Commercial sources, Public

sources, Personal experience. The relevant internal psychological process that is associated with information search is perception. Consumers' tendency to search for information on goods and services makes it possible for researchers to forecast the purchasing plans of consumers using brief descriptions of the products of interest" (J Scott Armstrong and Terry Overton , 2012). This present study attempted to test the sources of information and purchase of the computers and it has do effect on it which is discussed in detail at the analysis.

According to the Wikipedia (2012) Consumer behaviour is influenced by internal conditions such as demographics, psychographics (lifestyle), personality, motivation, knowledge, attitudes, beliefs, and feelings. Psychological factors include an individuals' motivation, perception, attitude and belief, while personal factors include income level, personality, age, occupation and lifestyle. Behaviour can also be affected by external influences, such as culture, sub-culture, locality, royalty, ethnicity, family, social class, past experience reference groups, lifestyle, and market mix factors. The result from the study showed that unobserved variables have a greater influence on the purchase time taken of the computers. Thus, as per the information from the Wikipedia it is relavant that there are as many as more variables listed which has an effect on the present study.

5. RESEARCH METHODOLOGY
5.1. PROFILE OF STUDY AREA
The entire primary research was done in Vellore District by using a protocol. Vellore town is the headquarters of the Vellore District. Vellore District is one of historical places of Tamil Nadu. Now it is counted as one of the fastest growing district of Tamil Nadu. The geographical area of this district is 6077 sq.kms. The Vellore district has 8 talukas, 20 Blocks, 14 Municipalities, 753 Panchayat villages, 22 special village, 883 census village and 13 census towns. As per the 2001 census, Vellore district had a population of 3477317. Males constitute 50 percent and females 50 percent of the total population and 11 percent of the population is under six year of age. Vellore's average literacy rate is 74 percent, which is higher than the national average of 59.5 percent. Male literacy is 80 percent and female literacy is 68 percent. Vellore is emphasizing on education very much, for which in this district there are several famous Schools, colleges of different courses such as, Medical, Engineering, Art and Science College. Vellore is also a growing city due to the urbanization and there is a drastic technological growth in all parts and sectors of Vellore.

5.2. PILOT STUDY – FOCUS GROUP METHOD
A focus group session was conducted towards pilot study. Its main purpose is to get an insight into what Vellore District consumers think about computers, their preferred and appreciated brands. This method studied the ways in which people collectively discuss what household computer was, then constructed its attributes, and gave examples. The focus group interview was successful and useful in encouraging the interaction between participants. It was crucial to include the factor of interaction in research concerning consumption. The possibility of being challenged by other participants reduced the probability of participants giving inconsistent potentially wrong claims. Another reason for applying this technique was that it gives more control than a survey but still provides more flexibility than a structured interview.

The sample for the focus group session was drawn by the researcher with his team of doctors, managers, salesman, engineers, politicians and other professionals whom he knew by using convenience sampling and consisting of six members. The people selected were homogeneous as possible in terms of language, literacy level, and income. The discussions were observed and recorded by the researcher himself carefully by observation. The Lions Club of Vellore and Tirupattur assisted to select the professionals for the focus group discussion, an informal requisition to participate in the discussion was made by the researcher among the members of the club randomly. The researcher explained the topic of discussion through phone and he found out there was huge response from the members of the club which made the researcher to sort the samples to six by choosing the most appropriate professionals for the discussion. The discussion was held on a public holiday as per the convenience of the professionals to spend five hours in a day of three sessions. The first session was organised by the researcher himself to explain elaborately about the research topic (one hour) although he had already explained in the primary interview over the phone, the second session was to discuss about the topic where the researcher was a spectator and an observer and the final session was to frame the questionnaire.

5.5. SAMPLING
The researcher decided to collect the data through random sampling. When he approached various distributors at Vellore, Tirupattur, and other towns the distributors were reluctant and unwilling to part with list of buyers of household computers as they thought they would be leaking their business secrets and personal information of their customers. Therefore the researcher was left with no other option but to follow the Convenient Sampling for the continuance of research.

Here the researcher has stratified different towns of Vellore and identified totally eight towns. Thus, the researcher decided to collect required primary data from 60 respondents from each town by Convenient Sampling method. The researcher himself carried the data collection in all areas assisted by his team. With permission he entered the house to check whether they posses a computer or not? If the answer was positive he asked permission for the survey. Many respondents hesitated to cooperate in the beginning of the conversation; however, the researcher convinced them to participate in the survey by showing his ID card and by explaining the nature of the survey. Even then some respondents did not cooperate and were not ready to answer the survey. Some businessmen at home replied directly that they are not ready to answer any questions, thinking that the research team is from the government or from Income Tax Department.

6. ANALYSIS AND INTERPRETATION
Household computers today is "talk of the family", they talk about internet, online applications, online train reservations, chat, internet calls, etc, whole family is interested to know or to be aware what it is, there is a "want" to know what it means, and the parents' are now started to learn from their kids about using the computers. In the sample study, it is identified that the kids are teaching the parents on using the computers. Parents are also not bothered about their ego to learn from their kids, but the parents are still cautious on their children on monitoring them when they sit on computers. This analysis section focuses on the results of the study, mainly on the sources of information, urgency, shop visits and time taken to purchase the computers. The original study was on the perceptions and attitudes of the consumer towards the household computer, but this particular article focus only on the time taken to purchase the computers. The analysis was made by using SEM, and the overall path diagram was adequately fitting the model. The interpretations are followed under the results of each coefficient tables.

The language of the tool was in English with 67 variables under nine classifications to study the motivating factors, perception, attitude, and societal implication of computers use and level of satisfaction of the household computer users. The variables were measured using three points, five points scale with closed, open-ended and multiple-choice questions. The results are followed below:

REGRESSION WEIGHTS: (GROUP NUMBER 1 - DEFAULT MODEL)

Regression Weights			C.R.	P
Time Taken	<---	Sources of Information	.634	.526
Time Taken	<---	Shop visits	3.126	.002
Time Taken	<---	Urgency	-1.721	.085

The probability of getting a critical ratio as large as 0.634 in absolute value is .526. In other words, the regression weight for Sources of Information in the prediction of Time Taken is not significantly different from zero at the 0.05 level (two-tailed). It means the sources of information do not influence the time taken to purchase the computers.

The probability of getting a critical ratio as large as 3.126 in absolute value is .002. In other words, the regression weight for Shop Visits in the prediction of Time Taken is significantly different from zero at the 0.01 level (two-tailed).

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 98

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

http://ijrcm.org.in/

The probability of getting a critical ratio as large as 1.721 in absolute value is .085. In other words, the regression weight for Urgency in the prediction of Time Taken is not significantly different from zero at the 0.05 level (two-tailed).

COVARIANCE'S: (GROUP NUMBER 1 - DEFAULT MODEL)

Covariance Between	Estimate	S.E.	C.R.	P
Sources and Urgency	.282	.104	2.708	.007
Sources and Shop Visits	.169	.113	1.497	.134
Shop visits and Urgency	.033	.038	.883	.377

The probability of getting a critical ratio as large as 2.708 in absolute value is .007. In other words, the covariance between **sources** and **urgency** is significantly different from zero at the 0.01 level (two-tailed).

The probability of getting a critical ratio as large as 1.497 in absolute value is .134. In other words, the covariance between **sources** and **shop visits** is not significantly different from zero at the 0.05 level (two-tailed).

The probability of getting a critical ratio as large as 0.883 in absolute value is .377. In other words, the covariance between **shop visits** and **urgency** is not significantly different from zero at the 0.05 level (two-tailed).

CMIN

CMIN	DF	P	CMIN/DF
22.913	6	.001	3.819

The **Independence model** has a discrepancy of 22.913, assuming that the independence model is correct, the probability of getting a discrepancy as large as 22.913 is .001. For the **Independence model**, the discrepancy divided by degrees of freedom is 22.913 / 6 = 3.819.

RMR, GFI

RMR	GFI	AGFI	PGFI
.118	.979	.964	.587

The Root Mean Square Residual (RMR) explains the sample variances and covariance as per the differences of .118 from their estimates obtained under the assumption that the model is correct. The smaller the RMR is the better. This model is better.

RMSEA

RMSEA	LO 90	HI 90	PCLOSE
.074	.043	.107	.093

With approximately 90 percent confidence, the population RMSEA for the **Independence model** is between .043 and .107. PCLOSE .093 for the **Independence model**, Under the hypothesis of "close fit" (i.e., that RMSEA is no greater than .05 in the population), the probability of getting a sample RMSEA as large as .074 is .093. Therefore, it can be concluded that this model is fitting adequately since it is .074 just below the required .08.

Number of variables in your model:	5
Number of observed variables:	4
Number of unobserved variables:	1
Number of exogenous variables:	4
Number of endogenous variables:	1

FIG. 1: TIME TAKEN TO PURCHASE
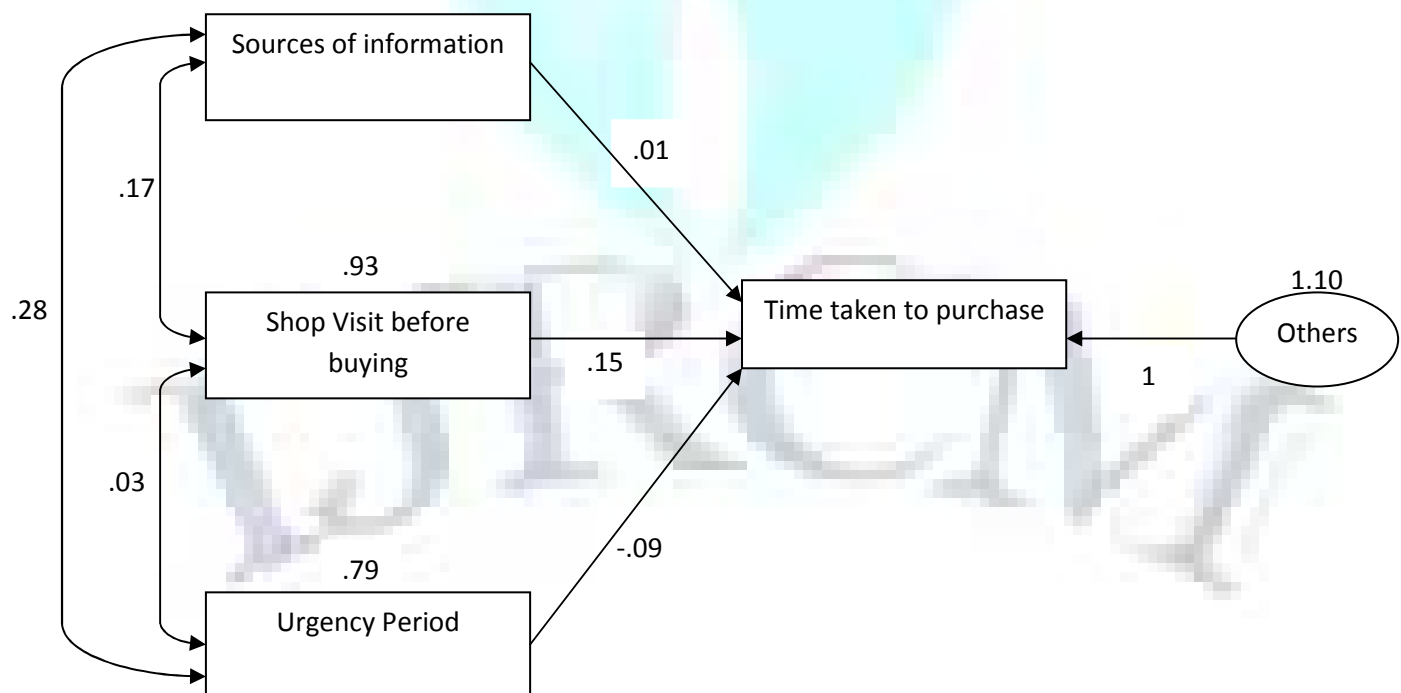
7. CONCLUSION

From the above results and analysis it is concluded that the sources of information and the shop visits has less influence than the urgency to buy the computers, it means there are other unobserved variables which influence the time taken to purchase. Therefore, it is revealed that there is variance with all the variables of the study, and so all the three hypothesis are rejected. As mentioned earlier in review of literature, Consumer behavior is influenced by internal conditions such as demographics, psychographics (lifestyle), personality, motivation, knowledge, attitudes, beliefs, and feelings. Psychological factors include individuals'

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 99

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

http://ijrcm.org.in/

motivation, perception, attitude and belief, while personal factors include income level, personality, age, occupation and lifestyle. Behavior can also be affected by external influences, such as culture, sub-culture, locality, royalty, ethnicity, and family, social class, past experience reference groups, lifestyle, and market mix factors. The result from the study showed that unobserved variables have a greater influence on the purchase time taken of the computers. Thus, as per the information from the Wikipedia it is relevant that there are as many as more variables listed which has an effect on the present study.

REFERENCES

1. Forster, M. (2012, January 26). Get Everything Done. Retrieved June 2, 2012, from Mark Forster Blog: http://www.markforster.net
2. J, S. A., & Overton, T. (2012, May 27). Consumer behaviour. Retrieved June 2, 2012, from Wikipedia: http://en.wikipedia.org/wiki/Consumer_behaviour#cite_ref-3
3. Moe, W. W., & Fader, P. S. (2001). Which Visits Lead to Purchases?Dynamic Conversion Behavior at e-Commerce Sites. Marketing Science Institute, Marketing. Austin: http://fbf.cba.ua.edu/~mhardin/ecommerceandsitevisits.pdf.
4. NIOS. (2003). Wise Buying. In Unknown, Business Studies (p. 139). Delhi: NIOS.
5. Swain, S. D., Hanna, R., & Abendroth, L. J. (2006). How Time Restrictions Work: The Roles of Urgency, Anticipated Regret, and Deal Evaluations. Advances in Consumer Research , pp523.
6. Unknown. (2012, May 27). Consumer behaviour. Retrieved June 2, 2012, from Wikipedia: http://en.wikipedia.org/wiki/Consumer_behaviour#cite_ref-3

REQUEST FOR FEEDBACK

Dear Readers

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

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

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

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

Our Other
Journals