



**FACTORS INFLUENCING BUYING BEHAVIOUR OF  
RURAL AND URBAN CONSUMERS OF SELECT  
PERSONAL HYGIENE PRODUCTS IN COIMBATORE  
REGION, TAMILNADU**

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**Abstract:**

This article focuses on buying behaviour of rural and urban consumers on select personal hygiene products in the Coimbatore region of Tamilnadu. It examines the factors influencing consumer behaviour in respect to purchase of personal hygiene products identified by the researcher based on the data collected from the rural and urban consumers. The study has used a 5 point Likert type scale for measuring the reasons for buying a particular purchase format, rank preferences on factors influencing purchase. Factor Analysis has been made to determine the principal components influencing buying behaviour, those that affect buying behaviour and the factors that influence consumer satisfaction. The paper presents the results of hypotheses tests for finding out whether significant differences exist in buying behaviour between the rural and urban consumers.

**Key Words:** Buying Behaviour, Rural & Urban

**Introduction:**

Any study on Consumer behaviour has been always of great interest. Consumer behaviour is the study of how individual customers, groups, or organizations identify, choose, buy, use, and dispose ideas, goods, and services to satisfy their specific needs and wants. It also refers to the actions of the consumers in the marketplace and the underlying motives for those actions. The significance of consumer behavior lays in analyzing how individuals make decisions to spend their available resources (market, money, time, effort, preference) on consumption of related items. It also includes as to what, why, how, when, where they buy and how often they buy any particular product or service. Consumer behavior is the act of individuals in obtaining and using goods and services through their decision process. Consumer purchases are likely to be influenced by physiological and sociological factors. Consumer behavior research is an effective tool in marketing for all sorts of organization. Gaining a thorough, in-depth consumer understanding helps to ensure that the right products are marketed to the right consumers in the right way against right cost. Customers are always 'tough nut to crack'. As they have great exposure in this digital world on varieties of products, multifarious choices thrown open in the market impulse their purchase pattern and decision. A host of factors influence buying behaviour. Apart from cultural factors, features such as social, personal and psychological also play a major role in purchase patterns.

**Review of Literature:**

C. Muthuvelayutham (2012) in his study titled "The Study of Consumer Brand Loyalty on FMCG-Cosmetic Products with Special Reference to Madurai" analyzes the relationship between demographic variables on the brand loyalty of the consumers and tries to identify the consumer's switching factors in respected selected product category. A study by Parmar and Gupta (2007) focuses on understanding the demographic factors influencing the use of cosmetic which includes age, occupation and income. The major finding was that age, occupation, and income have a significant influence on the reasons in usage of cosmetics. Suresh Bhagawat(2011) in his e article "FMCG Markets to contribute in Indian rural Economy perspective in global era" This study focuses their efforts on empowering the rural consumer with the latest trends and technology and teaches them ways to improve their standard of living. Further, in a study by Nair and Pillai (2007), it was found that be it men or women, the purchase of cosmetics is done individually despite friends influencing the decision. This study examined the style of purchase of the cosmetics. Miller (2001) has conducted a study on examining the determinants of rural consumers' in shopping behaviour for the product categories of apparel and home furnishings.

**Statement of the Problem:**

Consumer behavior is a highly complex and varied activity of human beings. There are several factors, social, economic, cultural, and psychological that determines the buying behavior of individual consumers. The range of products in terms of quantity or very much varied among the various types of products consumed by a consumer, personal hygiene products occupy a pre eminent place in daily or periodic consumptions. The FMCG

sector shows stupendous growth over the years, this sector is faces stiff challenges in achieving their coveted destinations in terms of diagnosing the patterns of buying behaviour. This study throws some lime light on this critical concern. With a view to examining the above, a study was conducted in Coimbatore region and the data was collected by administering a structured questionnaire. The researcher identified seven select personal hygiene products of more or less daily consumption — tooth paste, bathing soap, hair oil, shampoo, face cream, tooth brush and talcum powder. The study has examined the various factors that account for buying in a particular purchase format, the factors that influence and affect buying and the factors that account for the extent of satisfaction among the consumers. Hypotheses were formulated to examine the association between independent variables locale and the dependent variables mean score for particular purchase format, factors influencing buying behaviour, that affect buying behaviour and the extent of consumer satisfaction.

**Research Methodology:**

**Research Design:** The research design of the study is descriptive.

**Objectives of the Study:**

- ✓ To describe the buying behavior of rural and urban consumers on select personal hygiene products;
- ✓ To identify the factors influencing the buying behavior;

**Dependent Variables:**

The following are the dependent variables in the study:

- ✓ 11 factors that govern a particular purchasing format — reliability, options, cordial service, free home delivery, self service, preset purchase mind, competitive price, credit facility, all under one roof, choice of variety and celebrity brand. Overall mean score for these factors were computed and used for the analysis and interpretation of data.
- ✓ 12 factors that accounted for extent of agreement for factors influencing buying behaviour - income, family needs, influence of special occasions, neighbor’s opinion, self beliefs and attitudes, children’s wish, influence of visual media, observing others buying behaviour, influence of print media, word of mouth, price, and product features. Overall mean score for these factors were computed and used for the analysis and interpretation of data.
- ✓ 10 factors affecting buying behaviour - cost of product, multiplicity of products addiction to a particular brand, genuineness of product, spurious product, too many choices, lack of product knowledge, offers and seasonal discounts.. Overall mean score for these factors were computed and used for the analysis and interpretation of data.
- ✓ 12 factors influencing extent of consumer satisfaction - brand image, product quality, visual appeal, value for money, positive proven personal experience, social status enhancement, agreement and approval of family members, product certification, go green, competitive cost and others’ endorsement. Overall mean score for these factors were computed and used for the analysis and interpretation of data.

**Hypotheses:**

The researcher formulated the following hypotheses:

- ✓ H<sub>1</sub>: There is significant difference between the rural and urban consumers in respect to their mean scores for factors influencing particular purchase format
- ✓ H<sub>2</sub>: There is significant difference between the rural and urban consumers in respect to their mean scores for factors influencing buying behaviour
- ✓ H<sub>3</sub>: There is significant difference between the rural and urban consumers in respect to their mean scores for factors affecting buying behaviour
- ✓ H<sub>4</sub>: There is significant difference between the rural and urban consumers in respect to their mean scores for factors influencing consumer satisfaction

The respective null hypotheses were tested for acceptance / rejection by applying Z test at 5 percent level of significance.

**Tools of Data Collection:** Questionnaire was used as the tool of data collection.

**Results and Discussions:**

The data collected for the study was coded and analyzed by using SPSS 16.0 version. This section presents the analysis and interpretation of data as follows:

- ✓ Demographic profile,
- ✓ Preferred source of buying
- ✓ Factors influencing particular format of purchase
- ✓ Factors influencing buying behaviour between the rural and urban consumers

**Demographic Profile:**

The researcher identified 8 aspects of demographic profile which are depicted in the following table.

Table 1: Demographic Profiles

S.No	Details	Group	Urban	Rural
1	Age	18-28 Years	5	6

		28-38 Years	7	12
		38-48 Years	5	2
		48-58 Years	5	-
		58-68 Years	3	5
Total			<b>25</b>	<b>25</b>
Average			<b>40.60 Years</b>	<b>37.4 Years</b>
Standard Deviation			<b>13.31 Years</b>	<b>14.16 Years</b>
2	Gender	Male	17 (68%)	14 (56%)
		Female	8 (32%)	11(44%)
3	Marital Status	Married	15 (60%)	21 (84%)
		Unmarried	10 (40%)	4 (16%)
4	Type of Family	Nuclear	8 (32%)	6 (24%)
		Joint Family	17 (68%)	19 (76%)
5	Members in Family	1-2 Members	12 (48%)	6 (24%)
		3-4 Members	5 (20%)	7 (28%)
		5-6 Members	2 (8%)	1 (4%)
		7-8 Members	6 (24%)	11 (44%)
6	Educational Qualification	No Formal Education	1 (4%)	3 (12%)
		School Level	7 (28%)	7 (28%)
		ITI	7 (28%)	7 (28%)
		Diploma	4 (16%)	7 (28%)
		Graduation	1 (4%)	-
		Post Graduation	7 (28%)	1 (4%)
7	Occupation	Student	1 (4%)	-
		Farmer	9 (36%)	5 (20%)
		Employee Pvt Sector	2 (8%)	6 (24%)
		Government sector Professional	9 (36%)	6 (24%)
		Business	2 (4%)	1 (4%)
		House wife	-	3 (12%)
			3 (2%)	4 (16%)
8	Family Monthly Income	Rs 10000 -15000	1 (4%)	-
		Rs15000 - 20000	-	-
		Rs20000- 25000	12 (48%)	9(30%)
		Rs25000 - 30000	3 (12%)	4 (16%)
		Rs30000 - 35000	6 (24%)	5 (20%)
		Rs35000 - 40000	3 (12%)	7 (28%)
Average Monthly Income			<b>Rs. 26900</b>	<b>Rs. 29500</b>
Standard Deviation			<b>Rs. 6344</b>	<b>Rs. 6291</b>

#### Source of Buying:

Four sources for buying were identified and the preferred source of buying by the consumers are shown in the following table

Table 2: Consumers by their preferred source for buying

S.No	Source	Urban	Rural
1	Departmental Stores	15 (60%)	15 (60%)
2	Groceries Shop	7 (28%)	6 (24%)
3	Kirana Shop	3 (12%)	4 (16%)
<b>Total</b>		<b>25</b>	<b>25</b>

It is evident from the above table that the preferred source of buying for both the urban and rural consumers was departmental stores.

#### Factors Influencing Particular Format of Purchase:

The details of 11 factors determining the reasons for purchase of particular format are shown in the following table.

Table 3: Respondents by their reasons for particular purchase format

S.No	Reasons	Urban	Rural
1	Reliability	14 (56%)	9 (36%)
2	Options	13 (52%)	12 (48%)
3	Cordial Service	11 (44%)	2 (8%)
4	Free Home Delivery	5 (20%)	11 (44%)

5	Self Service	17 (68%)	14 (56%)
6	Preset purchase Mind	11 (44%)	7 (28%)
7	Competitive Price	10 (40%)	15 (60%)
8	Credit facility	7 (28%)	2 (8%)
9	All under one roof	16 (64%)	19 (76%)
10	Choice of Variety	7 (28%)	5 (20%)
11	Celebrity Brand	5 (20%)	5 (20%)
<b>n</b>		<b>25</b>	<b>25</b>

The above table shows that predominant reasons cited for choice of particular purchase format. In respect to urban consumers the most preferred attribute for particular purchase format was 'Self Service' – 68 percent and for rural consumers it was availability of products 'all under one roof' – 76 percent. From this it may be inferred that predominant reason for purchase varies between urban and rural consumers. This rather reflects the mindset of consumers.

**Factors Influencing Buying Behaviour between the Rural and Urban Consumers:**

Table 4: Respondents' by their Strong agreement for factors influencing buying behaviour

S.No	Factors	Urban	Rural
1	Income	22 (88%)	12 (48%)
2	Family needs	8 (32%)	8 (32%)
3	Special Occasions	6 (24%)	7 (28%)
4	Neighbor's opinion	2 (8%)	11 (44%)
5	Beliefs and attitudes	8 (32%)	4 (16%)
6	Children's wish	17 (68%)	10 (40%)
7	Influence of visual media	8 (32%)	4 (16%)
8	Observing others behaviour	7 (28%)	3 (12%)
9	Influence of print media	4 (16%)	5 (20%)
10	"Word of mouth"	9 (36%)	9 (36%)
11	Price	12 (48%)	7 (28%)
12	Product features	16 (64%)	13 (52%)
<b>n</b>		<b>25</b>	<b>25</b>

The above table reveals strong agreement for factors determining buying behavior of the respondents. Majority of 88 percent of urban consumers considered income as a major factor influencing buying behavior, whereas product features was the predominant factor influencing buying behavior of 52 percent of the rural consumers. From this it may be inferred that the economic factor of income is a major attribute determining buying preference for urban consumers, whereas the product features was a major factor influencing buying preference for the rural consumers.

Table 5: Factors affecting buying behaviour between the rural and urban consumers

S.No	Reasons	Urban	Rural
1	Cost of product	14 (56%)	13 (52%)
2	Multiplicity of products	2 (8%)	3 (12%)
3	Addiction	3 (12%)	2 (8%)
4	Genuineness	10 (40%)	12 (48%)
5	Spurious	7 (28%)	4 (16%)
6	Too many choices	8 (32%)	9 (36%)
7	Lack of knowledge	4 (16%)	13 (52%)
8	Offers	9 (36%)	15 (60%)
9	Situational factors	5 (20%)	8 (32%)
10	Seasonal Discounts	7 (28%)	1 (4%)
<b>n</b>		<b>25</b>	<b>25</b>

The above table depicts that the following factors as major constraint for buying behavior between the urban and rural consumers. It is evidently clear that 'cost factor' was considered as a major constraint by the urban consumers, whereas 'offers' was cited as a major constraint by the rural consumers. From this it may be inferred that economic constraint was a major factor affecting buying behavior for urban consumers and the lure of offers was a major constraint for rural consumers.

Table 6: Factors influencing the extent of high level of satisfaction between the rural and urban consumers

S.No	Factors	Urban	Rural
1	Brand image	20 (80%)	16 (24%)
2	Product quality	3 (12%)	1 (4%)
3	Visual appeal and attraction	9 (36%)	5 (20%)

4	Value for money	10 (40%)	17 (68%)
5	Positive proven personal experience	9 (36%)	7 (28%)
6	Social status enhancement	9 (36%)	14 (56%)
7	Agreement and approval by family members	12 (48%)	7 (28%)
8	Adherence to traditional family customs	9 (36%)	13 (52%)
9	Product certification	8 (32%)	7 (28%)
10	Go green	8 (32%)	7 (28%)
11	Competitive cost	7 (28%)	7 (28%)
12	Others endorsement	10 (40%)	14 (56%)
<b>n</b>		<b>25</b>	<b>25</b>

The above table shows that the factors influencing extent of consumer satisfaction. For 80 percent of urban consumers satisfaction is influenced by 'brand image', whereas 'proven personal experience' was a major factor influencing satisfaction for rural consumers – 68 percent

**Factor Analysis:**

The Factor Analysis was carried out to identify the Principle Components that account for variance in the responses in the study for the following:

- ✓ Factors that accounted for purchase of particular format
- ✓ Factors influencing buying behaviour
- ✓ Factors affecting buying behaviour
- ✓ Factors influencing the extent of consumer satisfaction

**Factors Analysis for Factors that Accounted for Purchase of Particular Format:**

The study identified 11 factors as reasons for particular purchase format of the respondent. The responses measured on a 5 point scale were subjected to factor analysis, which is shown below.

Table 7: Factor analysis for reasons for particular purchase format

S.No	Factors	Rural		Urban	
		Moderate	High	Moderate	High
1	Reliability	8	14	14	9
2	Choice of Options	10	13	6	12
3	Cordial Service	12	11	18	2
4	Free Home Delivery	13	5	1	11
5	Self Service	2	17	3	14
6	Preset Purchase	11	11	14	7
7	Competitive Price	10	10	3	15
8	Credit Facility	6	7	5	2
9	All Under One Roof	5	16	2	19
10	Choice of Variety	12	7	11	5
11	Celebrity Brand	11	5	6	5
<b>Mean</b>		<b>44.88</b>		<b>38.28</b>	
<b>Standard Deviation</b>		<b>7.56</b>		<b>7.85</b>	
<b>Hypothesis</b>		H <sub>1</sub> :There is significant difference in scores for particular purchase format between Rural and Urban consumers			
<b>Z Test</b>		Calculated value of Z 3.05> than Z critical value 1.96, α 0.05. Hence H <sub>0</sub> is rejected, alternative hypothesis is accepted.			

Principal Component Method extracted four factors that accounted for 74.18 percent of total variance in the study for urban consumers. Greatest variance was 28.38 percent for reliability, followed by choice of options 20.82 percent, cordial service 12.79 percent and free home delivery 12.18 percent. In respect to rural consumers four factors accounted for 88.44 percent of total variance in the study which comprises of reliability 30.02 percent of variance followed by choice of options 28.61 percent and cordial service 20.45 percent and free home delivery 9.33 percent.

**Factor Analysis for Factors Influencing Buying Behaviour:**

The study identified 12 factors as influencing the buying behaviour. The responses measured on a 5 point scale were subjected to factor analysis, which is shown below.

Table 8: Factors Analysis for factors influencing buying behaviour

S.No	Factors	Urban		Rural	
		Moderate	High	Moderate	High
1	Income	3	22	13	12
2	Family needs	15	8	16	8
3	Special Occasions	12	6	9	7

4	Neighbor's opinion	7	2	11	-
5	Beliefs and attitudes	12	8	12	4
6	Children's wish	3	17	9	10
7	Influence of visual media	14	8	15	4
8	Observing others behaviour	4	7	3	3
9	Influence of print media	15	4	18	5
10	"Word of mouth"	10	9	13	9
11	Price	4	12	8	7
12	Product features	7	16	8	13
<b>Mean</b>		<b>43.20</b>		<b>41.76</b>	
<b>Standard Deviation</b>		<b>9.00</b>		<b>8.56</b>	
<b>Hypothesis</b>		H <sub>1</sub> :There is significant difference in scores for factors influencing buying behavior between Rural and Urban consumers			
<b>Z Test</b>		Calculated value of Z 0.58 < Z critical value 1.96 α 0.05. Hence H <sub>0</sub> is accepted.			

Principal Component Method extracted four factors that accounted for 75.44percent of total variance in the study for urban consumers. The factor income accounted for 31.07 percent, followed by family needs 20.01 percent, special occasions 14.94 percent and neighbour's opinion 9.40 percent. In respect to rural consumers five factors that accounted for 87.76 percent of variance. It comprised of income 30.29 percent, family needs 20.27 percent, special occasions 16.71 percent, neighbour's opinion 11.90 percent and belief 8.50 percent.

#### **Factor Analysis for Factors Affecting Buying Behaviour:**

The study identified 10 factors as affecting the buying behaviour. The responses measured on a 5 point scale were subjected to factor analysis, which is shown below.

Table 9: Factors Analysis for factors affecting buying behaviour

S.No	Factors	Urban		Rural	
		Moderate	High	Moderate	High
1	Cost of product	7	14	9	13
2	Multiplicity of products	18	12	19	3
3	Addiction	9	3	4	2
4	Genuineness	9	10	6	12
5	Spurious	4	7	5	4
6	Too many choices	13	8	9	9
7	Lack of knowledge	9	4	13	-
8	Offers	11	9	10	15
9	Situational factors	18	5	13	8
10	Seasonal Discounts	9	7	11	1
<b>MEAN</b>		<b>33.00</b>		<b>29.00</b>	
<b>Standard Deviation</b>		<b>10.00</b>		<b>8.16</b>	
<b>Hypothesis</b>		H <sub>1</sub> :There is significant difference in scores for factors affecting buying behaviour between Rural and Urban consumers			
<b>Z Test</b>		Calculated value of Z 1.55 < Z critical value 1.96 α 0.05. Hence H <sub>0</sub> is accepted.			

Principal Component Method extracted three factors that accounted for 77.84 percent of total variance in the study for urban consumers. It comprised of cost of product 38.69 percent, multiplicity of products 21.13 percent and addiction 18.01 percent. In respect to rural consumers four factors accounted for 81.96 percent of total variance in the study. It comprised of cost of product 34.09 percent, multiplicity of product 20.35 percent, addiction 16.32 percent and genuineness 11.18 percent.

#### **Factor Analysis for Factors Influencing Consumer Satisfaction:**

The study identified 12 factors influencing consumer satisfaction. The responses measured on a 5 point scale were subjected to factor analysis, which is shown below.

Table 10: Factors Analysis for factors influencing consumer satisfaction

S.No	Factors	Urban		Rural	
		Moderate	High	Moderate	High
1	Brand image	5	20	8	16
2	Product quality	19	3	17	1
3	Visual appeal and attraction	10	9	8	5

4	Value for money	13	10	3	17
5	Positive proven personal experience	11	9	7	7
6	Social status enhancement	9	9	4	14
7	Agreement and approval by family members	9	12	11	7
8	Adherence to traditional family customs	12	9	7	13
9	Product certification	13	8	10	7
10	Go green	8	8	13	7
11	Competitive cost	9	7	8	7
12	Others endorsement	6	10	3	14
Mean		<b>46.80</b>		<b>43.92</b>	
Standard Deviation		<b>9.00</b>		<b>9.11</b>	
Hypothesis		H <sub>1</sub> :There is significant difference in scores for factors influencing consumer satisfaction between Rural and Urban consumers			
Z TEST		Calculated value of Z 1.16 > Z critical value 1.96 α 0.05. Hence H <sub>0</sub> is accepted.			

Principal Component Method extracted four factors that accounted for 82.18 percent of total variance in the study for urban consumers. It comprised of brand image 26.62 percent, product quality 25.30 percent, visual appeal 20.27 percent, value for money 9.97 percent. In respect to rural consumers four factors that accounted for 90.35 percent of total variance in the study. It comprised of brand image 35.12 percent, product quality 26.60 percent, visual appeal 16.63 percent and value for money 11.96.

**Conclusion:**

This paper presented the findings of the Study on “Factors Influencing Buying Behaviour of Rural and Urban Consumers in Respect to Select Personal Hygiene Products in Coimbatore Region, Tamil Nadu”. It examined the reasons of the consumers on particular purchase format, and analyzed the factors influencing and affecting buying behaviour. The researcher framed four hypotheses and tested the null hypotheses for acceptance / rejection at 5 percent level of significance. One of the major outcomes of this study is that there are significant differences in buying behavior of particular purchase format between the rural and urban consumers in respect to buying of personal hygiene products. An in-depth study is required for understanding the causes for differences which may be due to factors that may lie in the psychological, cultural and sociological realms.

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