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## CHANGING ATTITUDE OF CONSUMERS: A STUDY AMONG URBAN WORKING WOMEN

Anilkumar.N\* and Jelsey Joseph\*\*

(\*Research Scholar & Chief manager,\*\*Dean, Dept of commerce & Business management,  
Karpagam University, Coimbatore)

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### Abstract

Consumer attitude is a learnt predisposition to respond to an object or act consistently in a favorable or unfavorable manner and is shaped by one's values and beliefs which are learnt. However Values are personally or socially preferable modes of conduct or states of existence that are enduring. In contrast , beliefs are consumer's subjective perception of how well a product or brand performs on different attributes. The various approaches to change the consumer attitude are like Changing beliefs about the extent to which a brand has certain attributes; Changing the perceived importance of attributes; and adding new attributes to the product etc.. Only by changing the consumer's attitude can they be influenced to enact a merchandise transaction in the modern marketing mileau. Hence the importance of attitude change is of paramount importance to marketers who are consumer centric in the modern age often customizing the products/services to match the tastes of the consumer by proper positioning and targeting strategies. In this study the consumer attitude towards two different class of products like the FMCG and White goods are contrasted among the working women in an urban habitat ,the Kochi metro in Kerala which is the commercial hub and leading test marketing site in India .Over the past decade, Kochi has evidenced substantial growth in sales/consumption of both FMCG and

Durables with a noticeable change in consumer attitude on spending /consumption of goods for family use(affinity for modernity with higher buying power), which is explored herein. The various facets of the working/Career women as Consumer are brought out , with substantial contribution towards their current consumer behavior to enable facilitate appropriate PUSH-PULL marketing strategies on the FMCG - Durables, which are bundles of attributes.

**Keywords:** Consumer attitude, TPB, Katz functional theory,attitude change, attitude function, TAM, FMCG, White goods, Consumption motive,Salient Attributes, Benefits.

### Introduction

Attitude as a behavioral construct is a learnt predisposition to respond consistently towards an object(product or service) in a favorable or unfavorable manner.Direct personal experience with a product/service is an important factor in the formation of attitudes. Consequent attitudes developed tend to be strong, more enduring & resistant to change while those attitude formed as a result of indirect experience like exposure to Ads/brands. Apart from direct personal experience ,reference groups like family, friends, close relatives, media persons/celebrities influence a consumer's attitude formation. In high involvement

scenario, the detailed information search & evaluation/processing fetches salient beliefs resulting in formation of attitude. Consumer behavior is altered by changing the attitudes or reinforcing the existing attitudes about the brand/product or services through persuasion messages via Ads in mass media. Attitude is formed from direct experience, family and SRG influence, direct marketing, mass media persuasion and personality though attitude change through change in belief-evaluation, resolving conflicting attitudes, altering attitude function, adding attributes, altering brand rating, change beliefs on other brands, persuasion as per ELM and association of product with SRG. Motives lead to beliefs (cognitive) and feelings (affect) driving attitude and in turn behavior (conation) is well known. In the purchase of durables, the higher involvement of the consumer causes attitude to drive behavior while for FMCG, behavior drives attitudes.

#### **Addressing the Attitude functions to alter attitude/motive of Consumer**

Attitudes differ as per the function they serve for the consumers (Katz 1960, Maio & Olson, 2000). As per Katz (1960), attitudes exist to fulfill one or more goals of the consumer like reward maximization, express values of the self, defend against threat ideas & satisfy the thirst for knowledge. Although several attitude functions have been addressed vide earlier research of the 1950's, the recent research have focused on unanimous distinction between instrumental and symbolic functions of attitude (Ennis and Zanna 2000, Abelson and Prentice 1989, Berger and Heath 2007, Johar and Sirgy 1991, Prentice 1987; Shavitt, Lowrey and Han 1992). While some

products give rise to predominantly utilitarian attitude, other products support dominantly symbolic attitudes (Shavitt, Lowrey and Han 1992). Attitude function matching appeals are used to change the attitudes; a symbolic attitude is best changed by symbolic value related arguments (Katz 1960). The advantages of function matching (versus mismatching) appeals are well documented (Bazzini and Shaffer 1995; Clary et al. 1994, Lavine and Snyder 1996; Murray, Haddock and Zanna 1996; Petty and Wegener 1998). Thus the product centered approach to attitude functions has been a boon to marketing (Shavitt, Lowrey and Han 1992). Attitudes can serve multiple functions towards some products with strong utilitarian and symbolic aspects-mixed function products (Shavitt, Lowrey and Hans 1992). Persuasive appeals are more successful when they match the function of the targeted attitude. Attitude function changes with the branding and may not match at the product's category level attitude function. In the light of the intense retail environment, identifying the attitude function of the consumer is very cardinal. The idea that attitudes can serve different functions is not new (Katz 1960; Smith, Bruner and White 1956). Katz (1960) described consumers as motivated to attain a variety of goals like maximizing concrete rewards, expressing values and the self, defending the self against threats. In Katz's framework, attitudes exist for a reason or to fulfill one or more of those goals. The functional/instrumental function has been contrasted with the symbolic function vide the studies of Prentice (1987), Ennis and Zanna (2000), Abelson and Prentice (1989), Johar and Sirgy (1991), Shavitt, Lowrey and Han (1992), Berger and

Heath(2007).Attitude differ by the way they serve in terms of the functions. Consumers who differ on certain traits will exhibit corresponding differences in attitude functions(Bazzini and Shaffer 1995,Debono 1987,Lavine and Snyder 1996,Petty and Wegener 1998).Some of the products serve specific attitude functions, viz., attitude towards Toothpaste, Cough syrup etc., based on utilitarian function (Shavitt1990, Shavitt,Lowrey and Han 1992) and other products like Flags,Rings serving symbolic function(Shavitt,Lowrey and Han 1992);however attitudes can serve more than one function for products like sunglasses, motor cars etc(Shavitt, Lowrey and Han 1992).The understanding of the attitude functions serve the knowledge to change the attitudes, to tune the appeals/arguments to match the attitude functions. This function matching is well researched in the past(Clary et al.1994;Bazzini and Shaffer 1995;Murray,Haddock and Zanna 1996;Lavine and Snyder 1996;and Petty and Wegener 1998).Both utilitarian and symbolic appeals influence consumers attitude to different products/brands categories(Lutz 1981,Shavitt,Lowrey and Han 1992).Research into the role of emotions/affect in shopping are available(Rayand Walker, 2004; Spears,2005). As per Duncan(2005) Consumer motive is the internal impulses which when stimulated initiate some response, as consumers are continuously reacting to their internal impulses as well as external environment. Kim and Jim(2001) stated that consumer motives are drivers of behavior that bring the consumers to the shop for purchase. Tauber(1972) propounded that consumers were often

motivated by many personal and social factors actually unrelated to the need for buying/consuming products/services. There exist ulterior motives which reflect in the attitude. The information seeking function as per Tauber encompassed information search, comparison and analysis. Nonetheless impulsive buying has been evidenced driven by hidden forces like social interaction/reference group affiliation/peer pressure/social comparison etc. Thompson et al.(1990) observed that both hedonic and utilitarian functions coexisted among consumers, and one mode tended to dominate in some consumer segments. Numerous research focusing on the feelings of mastery experienced/feeling of expression of ego or obtain satisfaction of a good deal in shopping are available( Feick and Price,1987;Lichtenstein et al., 1990;Schindler,1989;Slama and Williams,1990).Also Tauber (1972),Rohm and Swaminathan(2004) identified buying motives that fetch enjoyment as a leisure activity for the consumer.Consumer may desire to seek higher level of experiential consumption relative to utilitarian consumption(Kim,2001).Positive emotions of the consumers are significant determinants in buying behavior like the patronage benefits, excitement on outing, time/money spend on valued priorities, as per the study of Kim et al.(2002) on apparels on utilitarian versus hedonic functions of attitude. Haanpa(2005) made a study on the different shopping motives of consumers in Finland on experiential and gratification factors, Hedonic/Recreational, Economic and Convenience types with the younger ones cherishing enjoyment on social and emotional front.Parsons(2002) put forth that in inline buying, the driving forces are

motives like self gratification, learning new trends, diversion, social comparison, communication, status symbol and interaction with other consumers with similar taste. Peter and Donnell(2007) pointed out that social influences like culture, social class, reference groups and family can cause consumer motives, while they also stated that the marketing mix also influences the consumer motives substantially. Belk(1975) studies and found that situational influences like physical/social features, time, task and current conditions etc, have impact on motives. Glitomer .J(2005) stated that price is the main motive in buying and which was supplemented by Kim and Jim(2001) that product considerations like assortment, quality and pricing are critical attributes influencing consumer purchase motive. Jin (2005) put forth that consumer perception about price-quality are most important factors in purchase. Many value conscious consumers buy products on the basis of price than other attributes(Peter and Donnelly,2007).However, Wood, Lias. M and Barry.J. P (2006) pointed out that differences in product quality do not significantly affect brand preference. A durable product has the ability to perform it's functions like overall durability, reliability, ease of operation/repair, performance and other valued attributes(Kotler and Amstrong,2006).These attributes form part of the attitude functions of the consumer triggering motivation to purchase the products and use them. Consumers would often reject home ware with mass appeal and prefer products that are tailored to reflect their specific needs (Elsasser, 2004).The various functions of attitude lead to the consumer's overall attitude toward engaging

in the given purchase decision, thus influencing behavioral intention (Hawkins et al.,2001).The attitude toward the behavior or action reveals the consumer's inclusive evaluation of engaging in the behavior. Behavioral intention reflects the consumer's plan of action or a proposition associating one's self with a future consumption action or behavior (Peter & Olson, 1999). Price is the main motive in buying as per Gitomer.J(2005).Souryamoorthy(1997) stated that durables served as the status enhancement tool.Consumer assorts/comparates various brands/products in their evoked/consideration set.The consumer evaluates alternatives in terms of functional,psychological benefits as persalient product attributes to match the need-Attitude function.

**Statement of the Problem:** The consumers tastes are changing because of perceived changes in the family, work life & societal situations. These changes are being felt in the way consumers demand their products to realize value for money. The underlying aspects influencing the current purchase attitude towards two class of products (FMCG-Personal body care items and white goods-durables for common family consumption) is worthy of study in view of the tremendous growth of these sectors/industry in Kerala over the past decade, specifically at Kochi.

**Universe of Study:** Kochi, the commercial capital and fastest growing metro in the Kerala State is chosen as the universe. Kochi has evolved as a premier test marketing site for all the leading products launched in India due to the higher female literacy level and acculturation. Keralites are known for their

cosmopolitan acceptance of consumer products and Kochi happens to account for almost 70% of the recent total sales /year of over Rs.370 Crores of White goods sales per year in Kerala which has been growing by leaps and bounds in the past decade due to promising 19% market growth and higher demand potential with even dealers /consumers from other districts of Kerala and rural retailers depending on Urban market/dealers of Kochi. Of late, the traditional family lifestyles have changed as also the culinary tastes in the kitchens of Kerala, assimilated western tastes, changed value systems ,influx of fashion and social comparison specifically applicable in the urban areas with higher consumption among the working women households. The sales of FMCG is always on upswing at Kochi with higher purchasing capacity for WW Households. Hence the need for the study to assess the acculturation changes in attitude.

Scope of Study:The study is limited to Kochi city and urban suburbs and is aimed at the limited segment of middleclass domestic Consumer HHs (single entity)of Working women to study their purchase behaviour. /attitude and Institutional/Commercial consumers are excluded. The consumer family units selected specifically as they form the single largest chunk of the growing urban market in White goods or FMCG and are mostly targeted in the market mix by the leading brands by both push and pull strategies. Both Durables and FMCG are considered to contrast between these to diverse class of products as attitude object from consumer perception

Objectives of Study: The objectives of this market research study is on consumer purchase behaviour with relevance to following specific objectives -

1.To understand the relative importance of the attitude functions based need satisfaction involved in the purchase of Durables(White goods-kitchen appliances) purchase by working women Consumers.

2.To contrast the purchase attitude functions for the Personal body care items(FMCG products ) for common family consumption with the Durables(White goods-kitchen appliances) purchase by working women Consumers.

3.Identify the Urban consumer behavior variables towards FMCG Vs White Goods-Durables(Kitchen appliances) in family purchases with relevance to their HH income .

#### **Formulation of Hypothesis**

H01:There exist significant positive correlation between the income of Consumer and the overall purchase attitude towards durable goods and FMCG.

H02:There is significant positive correlation between the personal beliefs/evaluation and the overall purchase attitude of the Consumer towards durables and FMCG.

H03:There is significant positive relationship between the overall purchase attitude and PBC of the Consumer towards Durables and FMCG.

H04:There is significant positive correlation between the overall purchase attitude and social aspects on the consumer towards durables and FMCG.

H05: There is no significant correlation between the overall purchase attitude and attitude functions of consumer towards durables and FMCG.

### Research Methodology

Sample, Tool and Procedure: Descriptive exploratory Research on consumer attitude/preference on qualitative variables undertaken herein vide Primary market survey method. The attitude objects contrasted are of two classes: the white durable goods for household and FMCG like personal bodycare items for family like Soap / Shampoo / Hair Oil / Cream / Spray / Talcum powder/Toothpaste/Polish/medicine. The disparate product classes were chosen as objects.

Sampling Design: The Consumer Survey was conducted on a targeted sample of 450 family units drawn from a population of over 1lakh HHs in Kochi metro. A total of 300 numbers of filled questionnaires/responses were obtained despite protracted effort in the field survey which is nearly adequate at 90-95% confidence interval, with a max error likely at 3.95%. Thus a response of 66.6% of the targeted family units responded fully(300 numbers) -response rate, the survey spanning over an year(Jan-Dec 2011).

Sampling Method: The sample size of 300 Households (HHs) was chosen from a population of 5 lakhs and an overall one lakh HHs settlements in Kochi(Metro). Stratified random sampling based on income and geographical spread in 20 locations of the Kochi metro applied to select the social middle class homogenous sample households strata in the Urban areas of Kochi on a proportional basis of income and population. A pilot study was conducted earlier in the beginning of year 2011, on 30 middle class households which was used to sharpen the efficacy of the questions for the survey. The final primary data collection was

based on the Questionnaire administered on each family unit though combine with the interview method. to elicit better response through personal visits to the respondents ,the working women of each household. Due to time limitation observation method could not be applied on the consumers in their actual purchase behavior exhibited at the retailer so as to contrast with their response against the questionnaire tool. The Cronbach alpha for reliability found to be high enough well, beyond acceptance limit of 0.65.

Method of Data Collection: Survey method of primary data collection using Combined Interview and structured questionnaire (with 7 point S.D Scale through statements )adopted for collection of primary data through field survey in Kochi city from households . Personal visit to each family and follow up in person fetched the response to questionnaire ,as also interview schedule was deployed for fetching data from the respondents spread across the city. Utmost care taken to tabulate and analyze the data accurately. Weighted score and factor analysis applied on statements on attitude functions(5x4=20 questions) to assess the consumer accurately.

### Analysis/Findings

The personal characteristics of the respondents(Career woman) has been analyzed as hereunder. The maximum age range of husbands is 40-50 years while the same for housewives is 30-40 yrs. 80% of households had only 2-4 members. The education level of husbands is maximum in the Professional level (35%) and among Housewives, Graduation level (50%) .Almost 90% and 82.67% of the husbands &

Housewives respectively of the sample population were employed in Govt. / Pvt. Sector. The average annual income of 5.82% of the HHs were in the range of Rs. 16-20 Lakh, while the annual income of 60.1% of the households were in the range Rs. 12-16 Lakhs and for the HHs with the annual income of Rs. 8-12 Lakhs was 25.46 percent; the annual income of Rs. 4-8 Lakhs accounted for 5.54% HHs and the lowest income bracket of less than Rs. 4 Lakhs were 3.08% of the Sample HHs. In 79.67% households, wives made the lead decisions on the purchase of goods for family and self help (no servant) has been practiced in the kitchens of 61% of households, usually working housewives. The average age of person handling White good durables like Refrigerator/MWO/Induction cooktop / LPG Hob/Grinder-Mixer-Juicer ranged between 24-50 years (82.67%) with mostly twice a day cooking schedule (71%). The surveyed sample population covered 82.67% as Kerala resident and 12.67% were South Indian (non-Keralite) with 4.67% accounting for North Indians residing in Kochi. Invariably Refrigerator, MWO, LPG Cook Stove, Wet Grinder/Mixer/Induction Cooktop / OTG are currently used per almost all middle class households sampled. The major problems faced in kitchenware durables were parts failure (39.33%), subsequent wear & Tear (29.67%) and handling damage (24%). 60% of the sample population opined that time saving is the striking advantage while 44.67% indicated fuel saving and 19.33% opted for ease of cleaning / operation. Regarding attributes influencing new purchase of Kitchen durables based on product attributes, 12 numbers of salient attributes were identified as- Product quality/technology / performance (23%), aftersales service quality / Warrantee

(13%), Economy-energy saving in operation (11%), Automatic unique features (9%), Brand reputation (8%), Design/style/color/appearance/status symbol (7%), availability (6%), Convenience of handling/user friendly/sizing/ease of cleaning & use (6%), Price (5%), Past experience (4%), Safety of operation (4%) and payment terms/discounts/patronage benefits (4%). In general, for the body care FMCG, the 12 numbers of salient attributes were reported as- Premium quality, Brand credibility, Value for money, innovative technology, safety/body friendliness/medical endorsement, availability, patronage benefits -benefits/coupons/offers/gifts for bulk or regular purchases/revolving monthly credit /free extra quantity enjoyed with retailer (POP), packaging attractiveness for convenient weight/Lot size, Validity for usage/shelf life expiry dates, taste/flavor/Aroma/texture-smoothness strength - efficacy, Peer / Social conformity and price. Umpteen OEM/ brands exist in the durables segment like LG, IFB, SAMSUNG, WHIRLPOOL, ELECTROLUX, GODREJ, ONIDA, PRESTIGE, PANASONIC, PHILIPS, as also in the in body care FMCG major manufacturers like P&G, HUL, GODREJ, Jyothi Labs, TTK, Reckitt Colman, Colgate Palmolive etc have major brands in soaps, toothpaste, powder, spray, creams, Shampoo, hair oil, cleaners like LUX, DETTOL, HAMAM, EMAMI, COLGATE, HEAD & SHOULDERS, CLOSEUP., often within the affordable price range for all segments of MC population. Eighty-seven percent of the respondents/households indicated that their purchase style is dominated by reason (rational motive) weighting the merits/demerits and the Cost-Benefit ratio on durable products purchase. The frequency of repeat purchase of durables was an average

more than 10 years while that of FMCG for personal body care was as and when the stock depleted in the family/reserve maintained. For the household purchase decisions, the social/others influence was as follows: 39.01% were influenced by Family members, 17.85% influenced by friends, 15.93% influenced by close relatives, 14.01% influenced by colleagues/peers, 12.08% influenced by neighbours and 1.12% influenced by others like salesmen. The mass media as a communication source influenced the household attitude for durables as follows: 32.77% are influenced through TV Ads-celebrity endorsements, 25.11% are influenced through newspaper Ads, 17.02% through Ads/review in popular household magazines, 16.17% through the WWW (Internet) Web sites/E shopping sites, 5.1% through Retailer/Dealer network exhibitions/pamphlets and 3.83% through hoardings/LCD TV Ads in street corners & shopping malls. Interestingly, there is little influence through Radio on the urban households. However for the FMCG the source of information for purchase was observed to be: TV (98.5%), Radio (1.2%), Retail outlets salesman (20.1%), Print media newspapers (13.6%), Magazines (1.2%), Hoardings (5.8%), friends-relatives (11.8%) and internet (22.9%). Regarding the quality of the after sales complaint management-spares services support received on branded durables for the households: Only 17.45% rated the services as excellent, while 69.78% rated the aftercare services as good, and 9.79% rated the services as satisfactory and 2.98% rated them as bad (complaints). The likelihood of repeat purchase of existing ownership of brands (brand loyalty) in durables in households has been indicated

as: Most likely (46.12%), More Likely (17.62%), Less likely (12.03%), Unlikely (7.28) and the Undecided (16.95%). With respect to the final purchase conflict resolver-decision maker in the family for purchase of durables/FMCG: In 56.17% households, the conflict resolver in the household is jointly by involvement of most of the members, while in 33.19% households the husband resolved the purchase conflicts, in 5.53% households only the wife was the conflict resolver, in 2.98% cases the kids were the conflict resolver for purchase decision making and only 2.12% households were strongly influenced by parents/In laws. On the sales promotion preference front, the household attraction towards the various modes of sales promotion schemes available in the market for the brands/marketers of durables has been as below: majority chose Advertisements (44.32%), Celebrity endorsement (22.45%), Hoardings/Banners/Posters-Flex boards (19.87%) and others like dealer gifts/discounts offer/pamphlets (13.36%). In contrast, for the Personal care FMCG, the relative influence on attitude has been advertisement (19.1%), Pricing (15.4%), excellent quality (38.6%), influence of friends-relatives-peers (6.2%), retail outlet-salesman/girls (16.6%) and others/internet (3.2%). The purchase behavior adopted by the households for durables are broadly observed as: Habit-routine style adopted by 7.87%, Limited problem solving style adopted by 19.21%, Extensive problem solving style adopted by the majority (38.35%) and Variety/choice seeking style by 34.57% of the households sampled. For the Personal care FMCG the attitude of the respondents has been based on benefits seeking and the purchase style has been of



convenience/habitual or impulsive as per situations with very limited analysis or information search process before purchase and complying blindly with peer pressure/social comparison. Often when price discounts were available, bulk purchases reported based on shelf life/expiry dates of the product. The overall purchase attitude towards the durables/FMCG by the respondents of households has been a clear majority of favourable(62.14%), Unfavourable( 14.58%), Neutral / ambivalent( 13.68%) and a minority of Can't tell/ Undecided( 9.67%) in the sample. In the case of durables, respondents often engaged in extensive information search through WOM and valued products based on their personal importance and financial value with constraint of affordability and matching the family size-FLCS needs, yet matching the overall family lifestyle and consumption pattern. Like FMCG for the durables also the respondents accorded top importance for Product attributes and benefit seeking behavior with strong preference for leading proven brands to avoid risk as also higher social motivation to comply. The involvement in the purchase process was reported as substantially higher for the durables(86%) in view of the higher financial investment involved. 68% of the respondents live in owned house/apartment while 32% lived in rented house/apartments/quarters in the urban habitat. The highest priority for the respondents were the family welfare (26%), money/investments(23%), children's education(21%), healthcare of parents/ kids(16%), socialization/recreation/shopping (9%) and other pursuits(5%). There is very little brand loyalty evidenced in FMCG as well as in White goods.

**Table 1: Consumer motive for Purchase of Durables-White goods/Brown goods for family use**

S. No.	Statement	Attitude function/Need
A	FUNCTIONAL/UTILITARIAN FACTOR	
A1	I buy the durables to increase convenience/comfort/reduce tension/relieve stress and meet new needs, obtain reward, avail economy, performance and energy saving/save operational costs/avail situational offerings & benefits driven on product attributes for practical value	Physiological/ Benefits driven  Security/ Autonomy
A2	I shop for durable goods for survival needs, avoid risks and improve quality of living, willing to pay higher price for branded quality goods-financial value, goods to achieve family security on food needs for autonomy matching family size and income	Diversion  Biogenic
A3	I purchase durables for diversion from boredom for better mental wellbeing and save valuable time	Hedonic
A4		Epistemic
A5	I purchase durables to meet the rational needs/necessity at home to save time/Labor/FLC needs and food habits/improve cleanliness/tangible attributes	Curiosity
	I buy durables to derive experiential benefits to match my family role and intangible attributes	Actualization
B.	KNOWLEDGE FACTOR	
B1	I buy durables driven by the need to learn more, futuristic with high expectations, nurture information, court originality, excitement on intellectual stimulation and be ahead of time on Knowledge and after extensive information search & problem solving analysis with high involvement	Professional  Futuristic
B2	I purchase durables purely to serve curiosity, assimilate technology innovations, satisfy thirst for new high end products up to date.	
B3	I purchase durable goods to satisfy and exhibit my knowledge based beliefs, take risks/challenges ,match highest expectations, satiate creativity, educate others	Achievement-Values

B4	I buy durables to match my professional excellence, intrigued by new and unfamiliar brands, learn new & different to be an opinion leader	Psychogenic
B5	I buy durables based on the need to nurture modernity and expose /invest for future now itself for cutting edge technology products of revolutionary type substantially improving present practices	Leadership
C.	VALUE EXPRESSIVE FUNCTION	
C1	In the purchase of durables, I am concerned primarily to exhibit my self outlook as symbol or conscious expression of feelings/values for an achievement /successful individuality loving conspicuous purchase of premium brands always	Ambitious/Growth oriented
C2	I buy durables reflecting my family values/customs for better quality of life with aesthetic appeal/intangible attributes of the product/service	Self esteem
C3	I procure durable items to seek appreciation, enhance my self values matching beauty-aesthetics-grace-novelty-uniqueness of self identity value to manifest superiority/lifestyle symbol and exhibit affluence of personal importance	Power autonomy-ego
C4	I buy durable goods to match with modern trends-sophisticated lifestyle for upward mobility, entertainment, have excitement/happiness/ enjoy humor and progress with passage of time	Psychogenic/Existence
C5	I buy durable goods to match with modern trends-sophisticated lifestyle for upward mobility, entertainment, have excitement/happiness/ enjoy humor and progress with passage of time	Accomplishment-recognition
D.	I buy durables based on reflection of independence-self identity,confidence,exhibition of modernity ,Luxury-aspiration for Prestige / Status seeking to feel better	Social affiliation
D1	EGO DEFENSIVE FUNCTION	

D2	I buy durables to reinforce-protect my ego, obtain self respect to remove anxiety/threat & avoid blame, match religious beliefs, meet materialistic goals and to achieve power ,control & dominance over others-social importance.	Social Group Influence
D3	I shop for durables so as to assert my personality, derive the feeling of pride & importance, be successful & attractive to others, personal achievement and express confidence	
D4	I buy durable goods for home as an accomplishment for success, accumulate material assets to gratify ego in comparison with others/peers on acquisitions with extended Warrantee coverage-insurance backup	
D5	I make purchase of durables to bolster/express self image to match status-autonomy match social image importance congruity, acceptance by others, trust and intangible benefits at affordable price	
	I plan purchase of durables to bolster my social influence ,imitate others, enhance acceptance to socially important persons/group for appreciation & respect, meet family members pressure, satisfy social objectives, nurture belongingness & social affiliations/relationships for group approval/ affection-cohesiveness /Love/respect and appreciation despite higher investment or NIL return on Spending on long term	

S.No.	Statement	Attitude function /Need		
Factor	Attitude function type	Mean	SD	Cronbach alpha
F1	Utilitarian factor	4.10	1.13	0.78
A1		3.23	0.86	
A2		3.86	1.02	
A3		3.24	1.16	
A4		3.29	1.21	
A5				
F2	Knowledge function	3.36	1.18	0.74
B1		3.42	1.16	
B2		3.29	1.12	
B3		3.38	1.21	
B4		3.24	1.08	
B5				
F3	Value expressive function	3.17	1.05	0.69
C1		2.99	1.09	
C2		2.97	1.28	
C3		2.82		
C4		3.02	1.26	
C5			1.11	
F4	Ego defensive function	3.25	1.11	0.71
D1		2.99	1.15	
D2		3.14	1.08	
D3		3.62\	1.17	
D4				
D5		3.74	1.35	

Factor Analysis

St. No	F1	F2	F3	F4	Communality
A1	0.829				0.731
A2	0.745				0.719
A3	0.761				0.726
A4	0.657				0.717
A5	0.842				0.713

B1		0.710			0.773
B2		0.806			0.762
B3		0.734			0.668
B4		0.710			0.681
B5		0.537			0.612
C1			0.772		0.639
C2			0.635		0.738
C3			0.468		0.471
C4			0.762		0.723
C5			0.762		0.626
D1				0.735	0.663
D2				0.765	0.621
D3				0.467	0.649
D4				0.407	0.401
D5				0.842	0.716
Eigen Value	3.591	2.682	2.183	2.205	Sum:
% Variance explained	9.876	8.917	7.474	7.613	75.827

KMO Value:0.738; PCA with Varimax orthogonal rotation applied.

Statements A1(benefits) and A3 (diversion from boredom, saving of time) cause the highest percent of total variance of Utilitarian factor at 9.875. Statements A1-5 account for the utilitarian function of the consumer attitude. B2-3 of the Knowledge function of attitude has highest mean value for curiosity and actualization needs with high percent of relative variance 8.917. C1, C4 and C5 account for relatively higher mean among attitude functions under epistemic head. Achievement, ambition- growth and self esteem leading to high percent total variance 7.474 of Value expressive function of attitude. D5, 4, 1 have the highest mean explaining 7.613 per cent of total variance. On the whole the utilitarian and epistemic functions of attitude relatively more predominant in order for white goods purchase. More than one function of attitude plays their role in the overall purchase attitude as well. The time pressure of working women are reflected in the utilitarian function dominating in the overall attitude and decision making on the purchase of white goods, given their higher buying power among MC.

Table 2: Consumer motivation for Purchase of FMCG for common family use

S.No.	Statement	Attitude function /Need
A	FUNCTIONAL/UTILITARIAN FACTOR	
A1	I buy Personal body care items for family use to take better care of the physical body and clean away the dirt/germs/removes filth & stains ,longer life and body care/rejuvenation	Physiological Security
A2	I shop for Personal body care goods for survival needs, avoid risk of infections and improve quality of living/protect body – healthy organs/match solution to bodily ailments, increase life/lessen sufferings	Diversion Biogenic/Benefits driven
A3	I purchase Personal body care items for diversion from boredom for better Physical/mental wellbeing and freshness, skin/hair/nails/lips care-medicinal value, less involved purchase with convenience-casual	Hedonic
A4	I purchase Personal body care items to meet the rational needs/necessity at home to save health time/FLC Needs / food habits/improve cleanliness/tangible attributes of necessity and avail situational benefits-instant offerings	Epistemic Curiosity
A5	I buy Personal body care items to derive experiential benefits to match my family role and intangible attributes like pleasing odour, beauty care, refined tastes matching the necessities of Life, sensually appealing/tasty	Actualization Professional
B.		
B1	KNOWLEDGE FACTOR I buy Personal body care items to avail situational offerings & benefits and driven by the need to learn more, futuristic with high expectations, nurture information,	Futuristic

B2	court originality, excitement on intellectual stimulation and be ahead of time on Knowledge	
B3	I purchase Personal body care items purely to serve curiosity, assimilate technology innovations, satisfy thirst for new high end products up to date, satiate the strangeness.	Achievement-Values
B4	I purchase Personal body care items to satisfy and exhibit my knowledge based beliefs, take risks/challenges ,match highest expectations, satiate creativity, educate others	Psychogenic
B5	I buy Personal body care items to match my professional excellence, intrigued by new and unfamiliar brands, learn new & different to be an opinion leader & to match lifestyle	Leadership
C. C1	I buy Personal body care items based on the need to nurture modernity and expose /invest for future now itself for cutting edge technology products of revolutionary type substantially improving present practices	Ambitious/Growth oriented
	VALUE EXPRESSIVE FUNCTION	
C2	In the purchase of Personal body care items , I am concerned primarily to exhibit my self outlook as symbol or conscious expression of feelings/values for an achievement /successful individuality loving conspicuous purchase of premium quality brands always to associate with celebrity endorsement/Advt cues-persuasion on –show Values symbolism	Self esteem
C3	I buy Personal body care items reflecting my family values/customs for better	Power autonomy-ego



C4	quality of life with aesthetic appeal/intangible attributes of the product, cleanliness and attractiveness /Impulsive satisfaction/reduce dissonance	Psychogenic
C5	I procure Personal body care items to seek appreciation, enhance my self values matching beauty-aesthetics-grace-novelty-uniqueness of self identity value to manifest superiority/status symbol and exhibit affluence, stamp of excellence in person	Accomplishment-recognition
D.		
D1	I buy Personal body care goods to match with modern trends-sophisticated lifestyle for upward mobility, entertainment, have excitement/happiness/ enjoy and progress /adapt with passage of time-trendy/innovate	Social affiliation
D2	I buy Personal body care items based on reflection of independence-self identity,confidence,exhibition of modernity ,Luxury-aspiration for Prestige /Social status	Social Group Influence
D3	EGO DEFENSIVE FUNCTION	
D4	I buy Personal body care items to reinforce-protect my ego, obtain self respect to remove anxiety/threat & avoid blame, match religious beliefs, meet materialistic goals and to achieve power ,control & dominance over others.	
D5	I shop for Personal body care items so as to assert my personality, derive the feeling of pride & importance, be successful & attractive to others, personal achievement and express confidence/feel good and attractive/habitual	
	I buy Personal body care items for home as an accomplishment for success, accumulate material assets to gratify ego	

	<p>in comparison with others/peers on acquisitions/looks/beauty</p> <p>I make purchase of Personal body care items to bolster/express self image to match status-autonomy match social image importance congruity, acceptance by others, trust and intangibles with little value for price and highly brand sensitive-loyal for quality</p> <p>I plan purchase of Personal body care items to bolster my social influence, imitate others, enhance acceptance to socially important persons/group for appreciation &amp; respect, meet family members pressure, satisfy social objectives, nurture belongingness &amp; social affiliations/relationships for group approval/ affection-cohesiveness /Love/respect and appreciation</p>			
Factor	Attitude function type	Mean	SD	Cronbach alpha
F1	Utilitarian factor	3.60	1.16	0.71
A1		3.24	0.91	
A2		3.13	1.12	
A3		3.24		
A4		3.10	1.08	
A5			1.13	
F2	Knowledge function	4.18	1.06	0.76
B1		3.86	0.87	
B2		3.67	1.25	
B3		3.56	1.13	
B4		3.49	1.27	
B5				

F3	Value expressive function	4.19	1.25	0.83
C1		4.09	1.36	
C2		3.95	1.19	
C3		3.82		
C4		3.74	1.17	
C5			1.41	
F4	Ego defensive function	3.28	1.23	0.81
D1		3.98	1.09	
D2		4.02	1.01	
D3		4.62\	1.34	
D4				
D5		4.74	1.42	

### Factor Analysis

St. No	F1	F2	F3	F4	Com.
A1	0.431				0.416
A2	0.643				0.617
A3	0.761				0.726
A4	0.657				0.717
A5	0.781				0.732
B1		0.678			0.694
B2		0.742			0.681
B3		0.471			0.647
B4		0.411			0.403
B5		0.437			0.621

C1			0.521		0.579
C2			0.841		0.758
C3			0.829		0.742
C4			0.742		0.694
C5			0.759		0.711
D1				0.714	0.675
D2				0.847	0.716
D3				0.517	0.592
D4				0.678	0.698
D5				0.662	0.538
Eigen Values	2.664	2.613	3.776	3.412	
% Variance explained	8.935	8.729	9.843	9.741	

KMO Value:0.743 ; PCA with Varimax orthogonal rotation applied.

For the FMCG purchase, the value expressive function accounts for the highest total percent of variance at 9.843, with C2(psychogenic) and C3(leadership) as most dominant. The ego defensive/social function being the next dominant function of attitude with percent total variance of 9.741 having statements reflecting strong social approval. The utilitarian function and knowledge functions are relatively less important in FMCG purchase from above. In contrast, for the lower Income HHs, brand loyalty to avoid risk, security conscious purchasing, price is most important in view of their relatively limited resources and higher family size evidenced in the survey. All the attitude functions are interactively influencing the purchase attitude of the consumers for both durables as well as FMCG for the HH use. For FMCG, as stated earlier, consumers accord top ranking for Quality and price followed by other attributes like fragrance, packaging/brand name/Colour/Continual patronage benefits with retailer etc

Table 3 Innovative purchase attitude/Lifestyle products acceptance level for consumers based on Income level for durables/FMCG

Type of Consumer class/HH of Sample	White durables (% of Sample size)	Personal body care FMCG(% of Sample size)	Urban Lifestyle Category type & Income and % HH in Sample				
			Lifestyle	Disposable monthly Income(Rs.)	% of sample	Annual Income( Rs.)	% of sample
Innovative/Creative/High risk takers Actualizer/Global	4.41	2.77	V. High Income Affluent	>=1 Lakh	8.45	16-20Lakhs	5.82

Earliest adoption of technology products Achiever	17.62	10.56	Well Off-Upper Middle class	0.5-1 Lakh	57.21	12-16Lakhs	60.1
Earliest majority Striver/Seeker	29.64	26.88	Climbers-True Middle class	0.25-0.50 Lakh	24.74	8-12 Lakhs	25.46
Late majority Struggler	37.76	33.52	Aspirants-Lower Middle class	.05-.25Lakh	6.83	4-8Lakhs	5.54
Laggards-Last adoption of products	10.57	26.27	Deprived - V.Low Income	<0.05Lakh	2.77	<Lakhs	3.08
Total(%)	100	100			100	100	

The majority are in the monthly disposable income bracket of Rs.0.5-1 Lakh and annual income of Rs.12-16 Lakh . The very high and very low income HHs under disposable monthly segments account for a total of 11.22% of the total sample. The middle class is however focused in this study. The influence on income category on attitude function is beyond scope of this study as multiple attitude functions play up in the attitude for both durables and FMCG in a complex manner with the hierarchy of needs as per the income class. However generally it is felt that the lower two income categories vide above are highly security oriented, self centered ,family based, more emotional (less rational) with short term goals and benefits exhibited in purchase attitude and decision making. However in contrast, the middle class(middle two segments) accounting for the majority of the consumers in the market are found to be futuristic with long term calculated goals, more rational, risk taking, savings oriented, lifestyle driven, children grooming, highly involved avail greater choice/variety and information search/analysis, self confident and status conscious seeking respect from society. In their attitude for purchase of durables and FMCG. Consumers in both durables and FMCG are found to be not very price sensitive in the current market scenario at Kochi; rather they value the product benefits as per affordability, though income is not found to be influencing the purchases in both categories of products. Hence the product attribute based benefits as per the needs-attitude functions as assessed above assume greater importance than the buying power of the consumer to arrive at the Price Value equation. Nonetheless, there do exist attitudinal preference between the various income segments .Viz.,the higher income groups(Well off / upper middle class) accord most importance to the salient attributes of the product and relatively less concerned with the brand name and willing to pay higher price. They have a refined taste, look for intangible attributes, patronage benefits as also the aesthetics of the products in both categories despite their huge purchasing capacity. In the case of the mid segment (true middle class)of the income groups ,the significance of product attribute is most relevant (utility value)as also the brand name is better valued as also price sensitive in view of the family size and lifestyle demands from members of the family.

Table 4

Consumer Purchase decision making Enablers through Attitude function	For Durables(in %)			For FMCG(in %)		
	+ High	Neutral	- Low	+ High	Neutral	- Low
Cognitive beliefs on Product benefits /Perceived usefulness/ease of use	81.22	1.15	17.63	74.25	7.49	18.26
Affective/Feelings on Product	29.11	9.02	61.87	58.47	22.61	18.92
Attitude towards purchase	64.9	9.96	25.14	19.73	75.06	5.21
Subjective Norms /Social Influence	87.93	5.75	6.32	88.45	6.57	4.98
PBC/Perceived risk/Importance /Involvement level	85.63	9.39	4.98	72.56	21.91	5.53
Behavioral Intention	77.78	2.68	19.54	85.36	9.82	4.82
Personal characteristics-demographic aspects	78.16	12.26	9.58	86.15	11.47	2.38
Lifestyle and personality/Self Image	81.41	9.97	8.62	88.76	10.22	1.02
Sub Cultural/Religious beliefs/Social norms/Food habits/Nativity	37.93	18.01	44.06	24.75	16.99	58.26
Family dynamics	88.31	4.80	6.89	91.62	6.86	1.52
Mass media- Persuasion and Situational Influences	64.37	2.29	33.34	81.49	17.25	1.26
Past behavior/Cognitive dissonance	39.84	57.10	3.06	23.78	23.81	52.41

The family dynamics, social norms, PBC, beliefs on product benefits, lifestyle/self image of the consumer are prominent in influencing the attitude for durables, while for the FMCG, Family dynamics, lifestyle/self image, demographic personal profile, social norms, behavior intention to buy and situational marketing persuasion, influences the consumer in more discernable manner. The Past experience, sub cultural aspects, affect/feelings are observed to have relatively lesser impact on the purchase attitude for both durables and FMCG.

**Hypothesis testing:**

H01: There exist significant positive correlation between the income of Consumer and the overall purchase attitude towards durable goods and FMCG.

H02: There is significant positive correlation between the personal beliefs/evaluation and the overall purchase attitude of the Consumer towards durables and FMCG.

H03: There is significant positive relationship between the overall purchase attitude and PBC of the Consumer towards Durables and FMCG.

H04: There is significant positive correlation between the overall purchase attitude and social aspects on the consumer towards durables and FMCG.

H05: There is no significant correlation between the overall purchase attitude and attitude functions of consumer towards durables and FMCG.

Table 5: Dependent variable: (A) Overall purchase attitude towards Durables and FMCG.

Independent Variables	T Value	Sig.	P<	H0 S/NS
Income of HH (I)	- 0.158	1.774	0.01	NS ; H01 rejected
Personal Beliefs/evaluation(BE)	0.188	3.121	0.01	S;H02 accepted
Perceived behavioral control-confidence-involvement-importance of purchase (PBC)	0.343	3.866	0.01	S;H03 accepted
Social aspects of Consumer(SN)	0.460	5.812	0.01	S;H04 accepted
Attitude functions(AF)	0.364	4.106	0.01	S;H04 accepted
F value=28.964 k1=2.069	R 2=0.426	2.928	0.01 0.01	Variance=0.3572 Significant.

Regression equation can be put up with regression weights as

Overall purchase attitude,  $A = z_0 + z_1(I) + z_2(BE) + z_3(PBC) + z_4(SN) + z_5(AF) + k_1$ .

Where  $z_1 = -0.158; z_2 = 0.188; z_3 = 0.343; z_4 = 0.460; z_5 = 0.244; k_1 = 2.069$ . (Model)

Income obviously has negative influence while the SN, AF and PBC are most dominant in the regression equation as independent variables.

**Limitations/ Constraints:** The sample population considered were mainly consumers residing in the urban areas of Kochi/(Ernakulam). The answers of the questionnaire depend upon the belief of customers, which may differ from the reality; the survey was conducted considering the time & space constraint, indirect measures relied upon for attitude measurement. The findings of the study are based on the assumptions that the customers have given correct information and undertake resonated actions as per TPB and use as per TAM.

**Conclusion:** This comprehensive study of consumer behaviour on the various attributes of modern durable products and FMCG has outlined the various facets of consumer likes/ dislikes -attitude and the role of attitude functions. The impact of various factors on the consumer attitude has been brought out by regression weights as well. In many ways the attitude towards the durables (White goods) and the FMCG are tangential to each other, though in specific manner the attitude functions differ as well. Multiple attitude functions are seen to moderate the overall attitude towards the product/act. Notably the income of the consumer does not influence the consumer attitude positively or significantly. This study can be extended to rural areas of Kochi as well as also to brown goods and other classes of FMCG to evolve a treatise on current consumer preferences on modern products of mass consumption. Accordingly, the appropriate marketing strategy on product positioning, targeting, product improvements, brand enrichment could be undertaken by marketers to generate higher profits/ corner better market share/ increased Sales volume and to satisfy the dynamic global lifestyle/ consumption

patterns of the modern middle class urban/rural consumers, like the career woman who are the most influential in middle class HHs in purchase and consumption of products in Kochi/Kerala

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#### Abbreviations Used

TPB: Theory of planned behavior, TAM: Technology acceptance model, WWF: Working wife family, SN: Subjective norms, PBC: Perceived behavior control, FMCG: Fast moving consumer goods, BI: Behavioral Intention, HH: Household, FLCS: Family Lifecycle stage, MWO: Microwave oven, OTG : Oven grill toaster, LPG: Liquefied petroleum gas, ELM: Elaboration likelihood model, KMO: Kaiser Meyer Olkin measure of sampling, PCA: Principal component analysis, AF: Attitude function, POP: Point of purchase, OEM: Original equipment manufacturer, MC: Middle class consumer.