

# 1 Cautious Buying: Differences between Rural and Urban 2 Households

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## 7 **Abstract**

8 Rural markets in India are blossoming. Very few studies have been carried out in rural India  
9 for understanding the behaviour of the rural consumer and then customizing the products in  
10 accordance to their needs. A comparative study has been carried out to understand how rural  
11 and urban consumers buying behavior differ with respect to different types of influences on  
12 their buying behavior. The study was based on the sample of 411 (204 from urban and 207  
13 from rural areas) households across the state selected on the basis of non-probability  
14 convenience sampling. Three durable goods from three different product categories Television  
15 (entertainment product), Refrigerator (home appliance), and an Automobile (two-wheeler,  
16 motorcycle and car/jeep) have been selected for study. Overall there are significant differences  
17 between rural and urban consumers for all the select products.

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19 **Index terms**— Rural, urban, cautious, buying.

## 20 **1 Introduction**

21 eight good monsoons, doubling the minimum support price of primary crops by government of India, the growth  
22 of non-farm sector in the rural areas, and a fifty six per cent contribution to country's income are both the  
23 manifestation and testimony of the fact that rural India is blossoming. There are more graduates in rural areas  
24 as compared to urban areas. Many of these are employed in nearby urban areas and in this way they earn urban  
25 incomes and stay at their own homes in rural areas. Thus they have considerable consuming power (Kashyap,  
26 2012).

27 In spite of tremendous potential in the rural areas, the marketers of national and international corporations  
28 have not been able to take full advantage of it probably because of their failure to understand distinctness of the  
29 rural consumer in terms of social, psychological and economic aspects. They are significantly different in terms  
30 of their lifestyle than their urban counterparts. Therefore, rural India should not be treated as an extension  
31 of urban India (Mano Raj and Selvaraj, 2007). Indian rural market is very complex. Very few studies have  
32 been carried out in rural India for understanding the behaviour of the rural consumer and then customizing the  
33 products in accordance to their needs. Poor literacy rate, seasonal demand for goods, lack of infrastructure (rail,  
34 road, communication etc.), traditional life, different dialects and languages, and cautious buying are the obstacles  
35 for the marketers in promoting their products in the rural areas (Krishnamoorthy, 2000).

36 There is considerable amount of data on the urban consumers regarding who is the influencer, who is the  
37 buyer, how do they go and buy, how much money do they spend on their purchases, etc. On the rural front  
38 the efforts have started only recently and will take time to come out with substantial results. So the primary  
39 challenge is to understand the buyer and his behaviour.

### 3 LITERATURE REVIEW

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## 40 2 II.

### 41 3 Literature review

42 Consumers are adaptive decision makers. The consumers besides maximizing decision exactness and minimizing  
43 cognitive attempt are also concerned with minimizing negative feeling and maximizing their ease of justification.  
44 The decision makers first use less cognitively demanding strategies to eliminate unacceptable alternatives till they  
45 are left with few alternatives. Then they adopt highly cognitive decision making strategies to choose between the  
46 residual alternatives. In the changing decision, there is more than one decision and even within a single decision,  
47 there are multiple decisions. (Kim et al, 2002).

48 Durable purchases by and large are group decisions for the three reasons: one it involves the significant  
49 expenditure of the family; second the user may not necessarily be the one who actually pays for it; and third  
50 it is bought for the use of several members of the family. However, in certain cases, unilateral decisions for the  
51 buying of durable item are taken by one member of the household, but it is not common. These decisions are  
52 not taken frequently and the buyings of such items are generally irrevocable (Downham and Treasure, 1956).

53 Individuals tend to compete and compare with one another through wealth that determines supremacy and  
54 prestige. Modern society acknowledges status through the ownership of status products instead of traditional  
55 determinants such as personal, occupational, or family reputation. Thus the individuals display their social power  
56 through the possessions of material objects. The individuals who are price sensitive are more likely to be cautious  
57 buyers (Roberts and Jones, 2001). Mittal (1989) describes that some items are attitudinal, some hedonic, and  
58 others with no considerable effect on purchase decision involvement. He argued that essential products cause less  
59 purchase decision involvement than unessential luxury products. Zaichkowsky (1985) ascribes involvement as a  
60 person's perceived relevance of a product based on inbuilt needs, values and interests.

61 Different buyers seek different degrees of information before purchasing consumer durables and the increased  
62 information seeking activity is associated with longer decision times (Newman and Staelin, 1972). When a product  
63 is perceived as high involvement, consumers engage in a more active information search and generally consider  
64 a greater variety of alternatives in their decision-making. On the other hand, when a product is perceived as  
65 low involvement, consumers will perceive relatively less differentiation between alternatives (Lastovicka, 1979).  
66 Keil and Layton (1981) in their study on information seeking behaviour of Australian new family car buyers  
67 examined three dimensions of information seeking-a source of information dimension, a brand dimension and a  
68 time dimension. The source of information dimension can be further divide into retailer search, media search  
69 and interpersonal search. The cluster analysis classified consumers into three categories-high information seekers  
70 and selective information seekers. The low information seekers were found making purchases more quickly than  
71 selective and high information seekers. Search activity had been found to be positively related to least self-  
72 confidence, price, and educational level for all indices except retailer search. Martinez et al (1998) carried out a  
73 study in Spain that classified the households in different categories as a function of moment in time at which they  
74 acquired various consumer durables such as refrigerator, washing machine, dishwasher, oven and vitroceramic-  
75 hob. The percentage for innovators was very low for all the products varying from 0.4 per cent for dishwasher  
76 and vitroceramic-hob to 1.7 per cent for refrigerators. Early adopters for products vitroceramic-hob, microwave  
77 oven and dishwasher were about 20 per cent whereas these were 7.3 per cent and 7.2 per cent for refrigerators  
78 and washing machine respectively. For vitroceramic-hob and dishwasher, the introduction was relatively slow,  
79 as these were adopted by early adopters after six years. However in next five years, these were adopted by early  
80 and late majority. The refrigerator and washing machine though had similar introduction, but had much slower  
81 diffusion. The laggards were not adopting refrigerator even after 24 years and washing machine after 31 years.

82 Cognitive innovativeness refers to the tendency to enjoy new experiences that stimulate the mind. They seek  
83 novel or challenging cerebral experiences and psychological activities, such as thinking, problem solving etc.  
84 Sensory innovativeness on the other hand is related to tendency to engage in stimulating activities that arouse  
85 senses. Sensory innovators tend to enjoy experiences (Luna and Gupta, 2001). All innovations are not diffused  
86 at the same speed. The speed of diffusion not only depends upon the nature of the product but also on the  
87 characteristics of those whom it is directed for. Based on the moment of entry of the product into the household,  
88 the households can be classified. The behaviour of the households can be differentiated by taking into account the  
89 demographic and socioeconomic characteristics of their members (Martinez et al, 1998). Rogers (1983) classified  
90 the adopters into five categories -innovators, early adopters, early majority, late majority and laggards. Innovators  
91 and early adopters play an especially important role in the lifecycle of a new product. They are instrumental  
92 in promoting products through word-of-mouth communication to early and late majority. Schutte and Ciarlante  
93 (1998) found that Asian consumers are less prepared to take the social risk to try new products. Therefore, the  
94 innovation curve among Asians is, therefore, steeper and negatively skewed. The Asian consumers have smaller  
95 percentage of innovators and early adopters, and larger percentage of early and late majority. Asian consumers  
96 are initially reluctant to accept new products and once they accept, they switch brands very frequently. The  
97 demographic factors such as age, education, income, occupation and social class too influence the adoption of  
98 new products.

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99 **4 III.**

100 **5 Methodology adopted**

101 A comparative study has been carried out to in Punjab state (India) to understand how rural and urban consumers  
102 buying behavior differ with respect to different types of influences on their buying behavior. Three durable goods  
103 from three different product categories Television (entertainment product), Refrigerator (home appliance), and  
104 an Automobile (two Wheeler, motorcycle and car/jeep) have been selected for study. A sample of 411 (204 from  
105 urban and 207 from rural areas) households across the state have been selected on the basis of non-probability  
106 convenience sampling. The data about current ownership or likelihood of purchases in the next 24 months on the  
107 select durable goods (television, refrigerator and any type of automobile) were obtained. In case of additional  
108 purchase/replacement or their likelihood in near future about the select items, the respondents were asked to  
109 give their responses only to the latest/likely buying. All respondents had been found possessing at least one item  
110 of each select product. Ordinal scale (5 point) has been used for data analysis.

111 The study has been based on both primary as well as secondary data. In-depth interviews have been conducted  
112 to look into insights of the consumers' behaviour with the help of a pre-tested bilingual questionnaire that was  
113 served to the respondents to obtain important information as regards to the prime objectives of the study.

114 H 1 Rural and urban consumers' differ in terms of their cautiousness towards buying.

115 The hypotheses have been constructed on the basis of literature reviewed and the observations of the researcher.  
116 The p-values have been calculated for all the variables / statements and on comparing with central value (3  
117 representing indifference to the statement) their significance has been checked at 95% confidence level. Similarly  
118 p-values have also been calculated to observe the significance (95% confidence level) of differences between the  
119 responses of rural and urban consumers.

120 Discriminant analysis has also been carried out to observe the differences between rural and urban consumers.  
121 Two-way ANOVA (Analysis of Variance) has been applied to test the independent effects and the interaction  
122 effects of habitat (rural or urban) and income, and habitat and select durables.

123 IV.

124 **6 Limitations of the Study**

125 The sample size is too small to generalize the findings. Moreover only three products (only one product from  
126 three categories) have been selected.

127 However there are large number of consumer durables such as washing machines, water purifiers, air  
128 conditioners, generator sets, and kitchen appliances etc. There is again a variety of items within a product  
129 category and they carry different utilities at different values for different strata of consumers. Also only those  
130 households have been considered for study that had either all the three items or they were likely to buy in near  
131 future. There are many households which may have not any one or more of these select items and they were  
132 also not likely to buy in near future. Some households had possessed some of the select durables for a long  
133 time. The consumers' considerations since then might have changed and the behaviour particularly as regards  
134 to the influences within the household might be different as compared to the time of acquisition of that durable.  
135 Therefore, the likely buying of next 24 months has been made the part of the study to minimize the impact of  
136 this limitation.

137 V. In terms of cautious buying (X1 to X8), the urban consumers did not plan much before buying their  
138 television sets (X1) whereas; the rural consumers planned before the buying of the same. Both the groups of  
139 consumers had significantly considered the importance of the television set to their life (X2) and they had carefully  
140 searched the models the television sets (X3). On comparing with urban consumers, the rural consumers had been  
141 found significantly more careful in terms of searching the models of the television sets. Urban consumers had belief  
142 that thinking before buying the television set would not make any difference to their long term expectations of  
143 the product (X4), whereas; the rural consumers did not think so. Both urban and rural consumers had tendencies  
144 to carefully watch the amount to be spent on the television set (X5), not to buy unfamiliar brand till others  
145 use the same (X6) or when well-known brands are available (X7). The rural consumers had given significantly  
146 greater consideration to these variables than the urban consumers. Urban consumers had a significant while the  
147 rural consumers had a moderate desire to try a new model of television set on learning about it (X8). There  
148 had been significant differences between the behaviours of rural and urban consumers groups for all the select  
149 variables except X2 (Table T

150 **7 Data analysis a) Television**

151 **8 1).**

152 Two-way ANOVA reveals no interaction between income and habitat of consumers for all other select variables  
153 except variable X6, where there had been significant interaction. No differences could be observed among different  
154 income groups for all other select variables except X5. There had been significant differences between rural and  
155 urban consumers for all other select variables except X2 with the highest F value for X6 (Table T 1.1).

## 10 DISCUSSION

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156 The structure matrix of the discriminant analysis had revealed X5 as the most discriminating variable followed  
157 by X8. The classification results revealed that 81% of original groups and 80% of cross-validated groups have  
158 been correctly classified (Table T 1.2). Table T 1.2 : Cautious Buying (Discriminant Analysis) b) Refrigerator

159 In terms of cautious buying (X1 to X8), the urban consumers did not plan much before buying their refrigerators  
160 (X1) whereas; the rural consumers significantly planned before the buying of the same. Both the groups of  
161 consumers had significantly considered the importance of the refrigerator to their life (X2) and they had carefully  
162 searched the models of their choice (X3). The rural consumers had given greater considerations to the variables X2  
163 and X3 than their urban counterparts. Urban consumers had belief that thinking before buying the refrigerator  
164 would not make any difference to their long term expectations of the product (X4), whereas; the rural consumers  
165 did not think so. Both urban and rural consumers had tendencies to carefully watch the amount to be spent on  
166 the refrigerator (X5), not to buy unfamiliar brand till others use the same (X6) or when well-known brands are  
167 available (X7). These tendencies had been found significantly greater among rural consumers than their urban  
168 counterparts. Urban consumers had a significant while the rural consumers had a moderate desire to try a new  
169 model of refrigerator on learning about it (X8). There had been significant differences between the behaviours  
170 of rural and urban consumers groups for all the select variables (Table R 1).

171 Two-way ANOVA reveals no interaction between income and habitat of consumers for all the select variables  
172 except X6, where there had been significant interaction between these factors. No significant differences could  
173 be observed among different income groups for all other select variables except X5. There had been significant  
174 differences between rural and urban consumers for all the select variables with the highest F value for variable  
175 X6 followed by X5 (Table R 1.1). The structure matrix of the discriminant analysis had also revealed X5 as the  
176 most discriminating variable followed by X8. The classification U = Mean Urban, R = Mean Rural, p (1 t) =  
177 p value one tailed, and p (2 t) = p value two tailed. R/U = Rural-Urban, IG = Income Group, and R/U\*IG=  
178 Two-way interaction between R/U and IG. In terms of cautious buying (X1 to X8), the urban consumers did not  
179 plan much before buying their automobiles (X1) whereas; the rural consumers significantly planned before the  
180 buying of the same. Both the groups of consumers had significantly considered the importance of the automobile  
181 to their life (X2) and they had carefully searched the models of their choice (X3). The rural consumers had given  
182 significantly greater consideration to these aspects as compared to their rural counterparts. Urban consumers  
183 moderately whereas; the rural consumers significantly believed that thinking before buying the automobile would  
184 make the difference to their long term expectations of the product (X4).

185 Both urban and rural consumers had tendencies to carefully watch the amount to be spent on the automobile  
186 (X5), and not to buy unfamiliar brand when well-known brands are available (X7). The rural consumers had  
187 relatively greater tendencies as compared to their urban counterparts. Urban consumers had a significant while  
188 the rural consumers had a moderate desire to try a new automobile on learning about it (X8). Similarly the urban  
189 consumers had moderate whereas; the rural consumers had significant propensity for not buying an unfamiliar  
190 automobile till others use the same (X6). There had been significant differences between the behaviours of rural  
191 and urban consumers groups for all the select variables (Table A 1). R/U = Rural-Urban, IG = Income Group, and  
192 R/U\*IG= Two-way interaction between R/U and IG. Two-way ANOVA reveals no interaction between income  
193 and habitat of consumers for all other select variables except variables X6 and X7. No significant difference could  
194 be observed between different income groups for all other select variables except variables X1, X5 and X6. There  
195 had been significant differences between rural and urban consumers for all other select variables except variable  
196 X2 with the highest F value for variable X7 (Table A 1.1).

197 Both the standardized canonical discriminant function coefficients and the structure matrix of the discriminant  
198 analysis had revealed X8 as the most discriminating variable followed by X1. The classification results revealed  
199 that 83.2% of original groups and 81.5% of cross-validated groups have correctly classified (Table A 1.2).

## 200 9 VI.

## 201 10 Discussion

202 The urban consumers do not plan much before buying their durables whereas; the rural consumers significantly  
203 planned before the buying of the same. In case of automobiles, the differences also persist among different income  
204 groups. Both the groups of consumers significantly consider the importance of all the select products to their  
205 lives. In case of refrigerators and automobiles, such consideration is relatively greater among rural consumers  
206 than their urban counterparts whereas; in case of televisions, this consideration is equal among both the groups.  
207 This is probably due to the indispensability of both refrigerator and automobile in the household. Both the groups  
208 carefully search for the models of their choice for all the select products. However this tendency is greater among  
209 the rural consumers than their urban counterparts. Urban consumers believe that thinking before buying the  
210 television or refrigerator would not make any difference to their long term expectations of the product whereas;  
211 the rural consumers do not think so for all the three products. This is probably due to income disparities between  
212 rural and urban consumers; and the greater tendency of rural consumers to use the items for longer durations.  
213 However the urban consumer moderately thinks the same in case of buying an automobile. This is so because of  
214 the high value of an automobile. Both urban and rural consumers have greater tendencies to; carefully watch the  
215 amount to be spent on these products, or not to buy an unfamiliar brand when wellknown brands are available.  
216 These tendencies are greater among rural consumers as compared to their urban counterparts. This concludes

217 that rural consumer is more cautious buyer than the urban consumer. In case of an automobile, the differences  
218 between rural and urban consumers differ among different income groups. In terms of careful spending of amount,  
219 there are differences between income groups of these consumers' categories for all the select products.

220 The urban consumers have a moderate and the rural consumers have a greater tendency in terms of not buying  
221 an unfamiliar brand of automobile till others use the same. These differences differ among different income levels  
222 for this consideration in case of an automobile. This is so because among the particular income group, pioneering  
223 in buying the new brand of automobile provides greater psychological satisfaction due to greater social visibility.  
224 In case of other products such as television and refrigerator, both the groups have greater such tendencies. These  
225 tendencies are further greater among rural consumers than their urban counterparts. However the differences  
226 between rural and urban consumers in these tendencies also differ among their different income groups for all  
227 the select products. Urban consumers have a significant while the rural consumers have a moderate desire to  
228 try a new product on learning about it. Considering all the select products, there have been differences between  
229 rural and urban consumers for all the select variables. Product based differences also exist for all other variables  
230 except; not buying an unfamiliar brand in case of availability of well known brands and desire to try a new  
231 product on learning about it. Overall there are significant differences between rural and urban consumers for all  
232 the select products.

## 233 11 VII.

## 234 12 Managerial implications

235 The rural consumers plan their buying to greater extent as compared to urban counterparts. They carefully  
236 search for the models of their choice and at the same time they remain careful in terms of amount being spent  
237 on an item. Therefore, marketing offerings should be designed very cautiously keeping in view their explicit as  
well as latent needs within their budget constraints. <sup>1 2 3</sup>



Figure 1: 11 Global

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<sup>1</sup>U = Mean Urban, R = Mean Rural, p (1 t) = p value one tailed, and p (2 t) = p value two tailed.Cautious Buying: Differences between Rural and Urban Households

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**T**

1 : Cautious Buying (Mean Values)		U	U p (1 t)	R	R p (1 t)	U	p (2 t)
S. No.	Variables					U-R	R
X 1	Buying without much planning.		3.29	0.0001	2.55	<0.0001	0.75
X 2	Consideration of its importance of to one's life.		3.80	<0.0001	3.94	<0.0001	- 0.14
X 3	Careful search for the model of your choice.		3.60	<0.0001	4.22	<0.0001	- 0.62
X 4	Thinking before buying would not make much difference in your long run expectations.		3.34	<0.0001	2.69	<0.0001	0.66
X 5	Carefully watching of amount spent.		3.22	0.0036	4.04	<0.0001	- 0.82
X 6	Not to buy a new unfamiliar product till others use.		3.14	0.0399	3.89	<0.0001	- 0.75
X 7	Not to buy a new unfamiliar, if well known are available.		3.48	<0.0001	4.09	<0.0001	- 0.62
X 8	Desire to try a new product on learning of the same.		3.85	<0.0001	3.05	0.2345	0.79
							<0.0001

Figure 2: Table T

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**T**

S S. N No.	Variables	F ratio		
		R/U	IG	R/U*IG
		(df = 1)	(df = 4)	(df = 4)
X 1	Buying without much planning.	33.157*	1.728	0.556
X 2	Consideration of its importance of to one's life.	0.949	0.482	1.323
X 3	Careful search for the model of your choice.	26.846*	0.792	0.348
X 4	Thinking before buying would not make much difference in your long run expectations.	20.305*	0.812	0.322
X 5	Carefully watching of amount spent.	37.643*	2.406*	1.200
X 6	Not to buy a new unfamiliar product till others use.	45.858*	0.989	3.437*
X 7	Not to buy a new unfamiliar, if well known are available.	33.496*	0.232	0.636
X 8	Desire to try a new product on learning of the same.	40.598*	0.059	0.541

Figure 3: Table T

## 12 MANAGERIAL IMPLICATIONS

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### R

X 3	Careful search for the model of your choice.	3.63	<0.0001	4.31	
X 4	Thinking before buying would not make much difference in your long run expectations.	3.29	0.0001	2.57	
X 5	Carefully watching of amount spent.	3.18	0.0121	4.08	
X 6	Not to buy a new unfamiliar product till others use.	3.17	0.0198	4.00	
X 7	Not to buy a new unfamiliar, if well known are available.	3.55	<0.0001	4.21	
X 8	Desire to try a new product on learning of the same.	3.85	<0.0001	3.05	

R/U = Rural-Urban, IG = Income Group, and R/U\*IG= Two-way interaction between R/U and IG.

Table R 1.1: Cautious Buying (F ratio)  
Variables

No.

X 1	Buying without much planning.				
X 2	Consideration of its importance of to one's life.				
X 3	Careful search for the model of your choice.				
X 4	Thinking before buying would not make much difference in your long run expectations.				
X 5	Carefully watching of amount spent.				
X 6	Not to buy a new unfamiliar product till others use.				
X 7	Not to buy a new unfamiliar, if well known are available.				
X 8	Standardized Canonical Desire to try a new product on learning of the same.		Unstandardized		
S.	Discriminant Function		Canonical Discriminant		
No.	Variables		Function Coefficients		
1	X 1	0.416		0.381	
2	X 2	-		-	
		0.028		0.034	
3	X 3	-		-	
		0.080		0.090	
4	X 4	0.358		0.321	
5	X 5	-		-	
		0.307		0.340	
6	X 6	-		-	
		0.402		0.406	
7	X 7	-		-	
		0.271		0.285	
8	X 8	0.550		0.564	
	Constant	0.198			

1: Cautious Buying (Mean Values)

S	S.	N	V	Variables	U	U	p	p	R	I
				No.			(1 t)			
X 1				Buying without much planning.	3.26		0.0005	2.35		
X 2				Consideration of its importance of to one's life.	3.91		<0.0001	4.25		

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**R**

[Note: © 2012 Global Journals Inc. (US)]

Figure 5: Table R 1

**A**

U = Mean Urban, R = Mean Rural, p (1 t) = p value one tailed, and p (2 t) = p value two tailed.

1.1: Cautious Buying (F ratio)

S S.	Variables	F	ra-	
N No.		R/U	IG	R/U*IG
		(df =1)	(df =4)	(df =4)
X 1	Buying without much planning.	43.498*	5.377*	0.962
X 2	Consideration of its importance of to one's life.	3.669	0.385	1.165
X 3	Careful search for the model of your choice.	23.314*	0.481	2.123
X 4	Thinking before buying would not make much difference in your long run expectations.	17.378*	0.485	0.163
X 5	Carefully watching of amount spent.	26.927*	2.689*	1.576
X 6	Not to buy a new unfamiliar product till others use.	10.632*	5.395*	4.497*
X 7	Not to buy a new unfamiliar, if well known are available.	57.008*	0.348	2.407*
X 8	Desire to try a new product on learning of the same.	50.438*	0.164	0.439

Figure 6: Table A

**A**

Figure 7: Table A 1



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