

A Study on Consumer Buying Behaviour of Fairness Cream: Special Reference to Trincomalee Town and Gravets

Vithya Leninkumar and Cynthia Roshanie Gnanamuthu

Trincomalee Campus, Eastern University, Sri Lanka
Konesapuri, Nillaveli, Trincomalee.
vcvithya@gmail.com, cynthia3585@yahoo.com

Abstract

The research on consumer buying behaviour is crucial in marketing. It is essential for marketers to understand the behavioural determinants of attitudes of people and their purchase decision. Increased competition among brands creates the necessity to study the buying behaviour of consumers of fairness cream in Town and Gravets area in Trincomalee district. To identify consumer buying behaviour of fairness cream, three major objectives have formulated. Based on the objectives the conceptual framework for this study has developed. Questionnaire was developed in five point Likert scale and were issued to 250 consumers who were selected by stratified random sampling basis. As the result of this study, the marketing mix is identified as the major determining factor of consumer buying behaviour of fairness cream. In the marketing mix, Price and Product are influential dimensions of buying behaviour. The buyer's characteristic is moderately deciding factor of consumer buying behaviour of fairness cream. In fact the culture and social factor are not influence that much on consumer buying behaviour of fairness cream. These findings show that the marketing managers must give more attention in marketing mix, especially in developing the product and identifying the suitable pricing strategy

Keywords: consumer buying behaviour, marketing mix, buyer characteristics, fairness cream

Introduction

The current business environment is highly competitive and rapidly changing where the consumer is the main pillar on which any business stands. The term consumer is typically used to refer to someone who purchases from a particular store or company (Kotler, 1995). Thinking, feelings, and actions of individual consumers, targeted consumer groups, and society at large are constantly changing. As consumers are the kings of the market it is crucial for firms to continuously observe the behaviour of the consumers in order to gain competitive advantage even among the fierce competition. Thus, organizations require on-going consumer research and analysis of important trends so as to develop marketing strategies. Pride et al. (2000) claims marketing strategy articulates the best use of the firm's resources and tactics to meet its objectives. Shorter product life-cycle increases the importance of

constant innovation. Thus, marketers need to understand what products and brands mean to consumers, what consumers must do to purchase and use them, what influences shopping, purchase, and consumption.

Not like earlier days, now the world became fashionable one and almost everyone's concern more in their beauty. Since, cosmetics were considered as a luxury product which was used by rich while average and low income earning group used homely tips to make their skin fair and glowing. The current scenario has been changed as opposite. Especially after the dominance of the Indian beauty queen's in the miss universe, and miss-world competition, the market of the fairness beauty cream has rapidly increased. Fair complexion is a dream of almost every individual. As most of the people believe that the fairness of the face is a crucial part of their beauty, they are giving more importance to fairness creams and are eager to spend more on the quality and prestigious cosmetic brands. Particularly fairness cream becomes a vital cosmetic item in daily usage. Various fairness creams have been introduced in the market among which consumers select their preferred brand. This is what mentioned by Kotler (2000) as, the consumer forms preferences among the brands in the choice set in the stage of evaluation.

There are several kinds of fairness cream available in the market, which increases the competition among brands. This forces the marketers to find out new strategies. Marketing managers are to make better marketing decisions while reducing the incidence of product failures. The marketers of different brands try their best to capture high market share. In the meantime the consumer buying behaviour is not constant, which changes from time to time. Therefore the marketing managers must find out the factors that affect the buying behaviour of the consumers. Thus, it is very much important to do a research about the behavioural change of consumers in order to develop different strategies to compete in the market. Therefore, this problem takes into consideration for the study.

Objectives of the study are;

- To identify the factors influence on consumer buying behaviour.
- To examine whether the marketing mix affects the consumer buying behaviour.
- To examine whether the buyer's characteristics affect the consumer buying behaviour.

Literature Review

Consumer buying behaviour has become an integral part of strategic market planning and it is one of the topics which massively studied by a number of researchers from the past and still being studied (Jacoby, 1976; Engel et al., 1986; Howard and Sheth, 1967, 1969; Solomon, 2010; Hawkins, and Mothersbaugh, 2010). Kotler and Keller (2012) say consumer behaviour has become a factor that has a direct impact on the overall performance of any business. As per Lancaster et al, (2002) consumer behaviour has become crucial, especially due to fierce competition in the retail industry in the world.

Jacoby (1976) stated that consumer behaviour can be defined as the acquisition, consumption, and disposition of goods, services, time, and ideas by decision making units. Engel et al. (1986) stresses more on internal cohesion which says consumer behaviour represents the acts of individuals directly involved in obtaining and using economic goods and services, including the decision processes that precede and determine these acts. Another definition says consumer behaviour is the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires (Solomon et al. 2006). Hawkins and Mothersbaugh (2010) consider that the field of consumer behaviour focuses on the study of individuals, groups or organizations, and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society.

A successful marketer is one who effectively develops products and brands that are of value to consumers and who effectively presents these products and brands to consumers in appealing and persuasive ways. The successful marketing manager is responsible for analysing, forecasting, planning and overseeing the execution and evaluation of the marketing plan. Therefore, a marketing manager should be more creative. Yet creative inspiration has been the spark that fires the marketing efforts. Organizations focus more on customized products to different consumers. It is important for a manager to understand why the consumer behaves in such way and what are the factors influenced in their behaviour.

Consumer Buying Behaviour

As the number of researches has been carried out by academics and scholars in identifying and analysing the factors affecting the consumers' buying behaviour, many factors have been identified. These factors are classified into different types and categories in different ways by different authors. Wiedermann et al (2007) classified them into internal and external factor, while Winer (2009) divided them into social, personal and psychological factors. Although the fact that they have been classified into different groups, by different authors they are similar in scope and purpose (Rao, 2007).

Psychodynamic approach is the one which emerged from the work of Sigmund Freud (Stewart, 1994). Psychodynamic approach explains that behaviour is subject to biological influence through 'instinctive forces' or 'drives' which act outside of conscious thought (Robertson et al., 1991). Freud identified three facets of the psyche, namely the Id, the Ego and the Superego. This approach says that behaviour is determined by biological drives, rather than individual cognition, or environmental stimuli.

Behaviourist approach is explained by external events, and that all things that organisms do, including actions, thoughts and feelings can be regarded as behaviours. The causation of behaviour is attributed to factors external to the individual. The important proponents of the behavioural approach were classical conditioning (Pavlov, 1927; Watson, 1920) and operant conditioning (Skinner, 1953). As behaviourism does not appear to adequately account for the great diversity of response generated by a population exposed to similar, or even near identical stimuli, it is now widely recognised as being only part of any possible full explanation (Stewart, 1994).

Another approach is cognitive approach which enlightens the Stimulus-Organism-Response model (Cziko, 2000). Even though there are distinct branches of cognitive psychology, they all share an abiding interest in exploring and understanding the mental structures and processes which mediate between stimulus and response (Kihlstrom 1987).

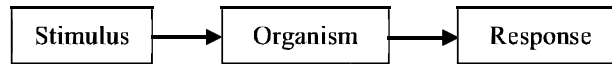


Figure 1. Stimulus-Organism-Response model of decision making
(Source: Cziko, 2000)

The above figure 1, Stimulus-Organism-Response model suggests a linear relationship between the three stages with environmental and social stimuli acting as external antecedents to the organism. Most of the modern theorists acknowledge that information processing is conducted by an active organism whose past experience will influence not only the processing of such information but even what information is sought and received. Information processing will be both stimuli driven and concept driven (Moital, 2007; Groomeet al., 1999).

Peter and Nord (1982) state that, individual learning processes and consumption decisions of a consumer are affected by several external and uncontrollable factors. Further, they explain consumer himself acts as a black box which responds to external factors that he encounters. The premise supporting these theories is that the study of individuals' behaviour is made up of inferences about how people act when they are exposed to certain stimuli. The following figure 2 presents a detailed model of factors influencing consumers buying behaviour:

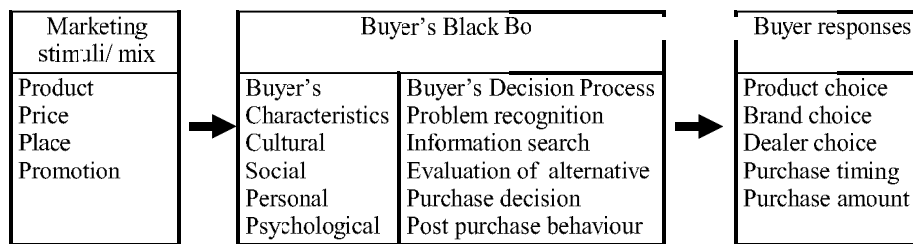


Figure 2. Factors influencing consumers buying behaviour
(Source: Kotler, 2000)

Kotler (2000) states that Marketing stimuli/ mix and buyer characteristics are the important factors which influence on the buyer's decision process.

Marketing Mix

Marketing mix is considered as one of the core concepts of marketing (Kottler, 2000; Gatinton, 1993). As per Gatinton (1993) marketing mix activities need to be coordinated because they interact to determine performance. Borden (1964) introduced the term

marketing mix and he described the marketing manager as a mixer of ingredients. Because manager is the person who is interested in formulating a mix of marketing policies and procedures in order to produce a profitable organization. He identified twelve elements of marketing mix viz. product planning, pricing, branding, channels of distribution, personal selling, advertisement, promotions, packaging, display, servicing, physical handling and fact finding and analysis. But McCarthy (1964) sorted the list to four P's namely product, price, place and promotion. These four P's are under the control of the marketer. He also argued that marketing manager should consider all the four P's and blend them together so as to achieve the required results. Kotler (1999) gives a similar definition to the marketing mix. He defined marketing mix as the set of controllable tactical marketing tools that the firm blends to produce the response it wants in the target market. The marketing mix consists of everything the firm can do to influence the demand for its product.”(Kotler et al., 1999)

The 4Ps of product, place, price and promotion is a generic marketing mix that has been applied by the organizations and businesses to competitively position themselves in the market. Turner and Spencer, (1997) emphasize that, When the organization design its marketing mix properly, it promises higher sales, profits and market share.

The figure 3 illustrates the four Ps. Product means the good and service combination the company offers to the target market, which includes brand, quality, design and packaging. Price is the amount of money customers has to pay to obtain the product. It includes discount, allowance and credit. Place includes company activities that make the product available to target consumers. The consumer would be satisfied if products are made available at the right time, in the right place and in the right quantity (Hashin, 2011). Promotion means activities that communicate the merits of the product and persuade target customer to buy it through advertising, sales promotion, personal selling and publicity.



Figure 3. The four “P” components of the marketing mix
(Source: Pride and Ferrell, 2000)

The four P's of McCarthy (1964) represents the sellers' view of the marketing tools available for influencing buyers. From a buyer's point of view, each marketing tool is designed to deliver a customer benefit. Sellers' four Ps correspond to customers' four Cs have been shown in the table 1.

Table 1: Four Ps and four Cs

Four Ps	Four Cs
Product	Customer solution
Price	Customer cost
Place	Convenience
Promotion	Communication

(Source: Pride and Ferrell, 2000)

Ashman (1982) proposed a model called 3C's model that includes customers, competitors and the company and the strategic interaction between these three factors is needed. Winning companies will be those who can meet customer needs economically & conveniently, and with effective communication.

Buyer's Characteristics

A consumer buying behaviour is also influenced by cultural, social, personal and psychological factors. Purchase intention or decision of a consumer depends on these buyers' characteristics. Pride and Ferrell (2000) state that three major categories of influences affect the consumer buying decision process: personal, psychological, and social factors. But Kotler (2000) views, purchase decisions are highly influenced by the buyer's cultural, social, personal, and psychological factors.

Methodology

Population and Sample

The population of this study was women who reside in Trincomalee Town & Gravets D.S division and who use fairness cream. As per the statement of sellers, females aged from 15 to 64 are considered as the users of fairness cream who have considered as the population of the study. 250 respondents were selected as sample based on stratified random sampling method. As there are number of fairness creams in the market in competition, this study has given more importance to the brands which are moving fast in the Trincomalee market (as per the discussion with the sellers) such as Fair & Lovely, Pond's fairness cream, Fairever, Clear fairness and Chandanalepa.

Instrument and Data Collection

In order to collect the data structured questionnaire was developed. Table 2 details the structure of questionnaire. Likert scale was used to measure the marketing mix and buyer characteristics. The Likert scale is a five point scale ranging from 1- strongly disagrees to 5- strongly agree. Personal and other information were measured through Multiple Choice Questions. The original English Questionnaire was translated into Sinhala and Tamil languages.

The Cronbach alpha for marketing mix and buyer characteristics were 0.76 and 0.73 respectively. 250 questionnaires were issued to the sample, but only 210 were received back. Among these 10 were incomplete questionnaires which were taken away from research. At last, 200 were usable, resulting in an 80% response rate, which is more than reasonable for a survey of this type.

Table 2. Structure of questionnaire

Parts	Information Type	Variables and Dimensions	Measurement
Part 01	Research Information	Distribution of creams	MCQ
		Reason for using cream Period of usage	
Part 02	Personal Information	<ul style="list-style-type: none"> • Marketing mix Product Price Place Promotion 	Five point Likert Scale
		<ul style="list-style-type: none"> • Buyer's Characteristics Culture Personal Social Psychological 	
Part 02	Personal Information	Age	MCQ
		Civil Status	
		Educational qualification	
		Occupation	
		Family income	

(Source: Develop for research purpose)

Method of Evaluation

Each factor is given a scale from 1 to 5 to show the extent of importance. Unit variance was measured based on the responses and calculated for each individual factor and for each of the marketing mix and buyer characteristic. To avoid tedious works involve in calculating the unit variance the normal distribution curve has been used for deriving distributions, measures of central tendency, measures of dispersions.

The sample mean is used as an estimator of the population mean (μ). The Sample standard deviation is used as an estimator of the population Standard deviation. An interval estimate with a specified level of Confidence is obtained from an interval formed by the 2 points.

$$\mu - Z * S \bar{x} = \text{lower point}$$

$$\mu + Z * S \bar{x} = \text{upper point}$$

Where;

μ – Mean of sample

Z – Standard error

$S \bar{x}$ – Size of standard error

The research selects 95% as an ideal confidential level for interval estimation and based on the mean value (X_i) compare with the median value 3, the following decision rule can be applied.

Decision Rule

Table 3 shows the decision rule developed for purpose of this research.

Table 3. Decision Rule

Range	Decision rule	Decision
$3-1.96 S \bar{x} > X_i$	$X_i < 3$	Not important
$3-1.96 S \bar{x} < X_i \leq 3+1.96S \bar{x}$	$X_i = 3$	Fairly important
$3+1.96 S \bar{x} > X_i$	$X_i > 3$	Very important

(Source: developed for research purpose)

When $X_i = 1, 2, 3, 4, 5, 6, 7, 8, 9, 10$

- X_1 = Product
- X_2 = Promotion
- X_3 = Place
- X_4 = Price
- X_5 = Marketing mix
- X_6 = Cultural factors
- X_7 = Social factors
- X_8 = Personal factors
- X_9 = Psychological factors
- X_{10} = Buyers characteristics

The following figure 4 shows the normal distribution curve with upper and lower points:

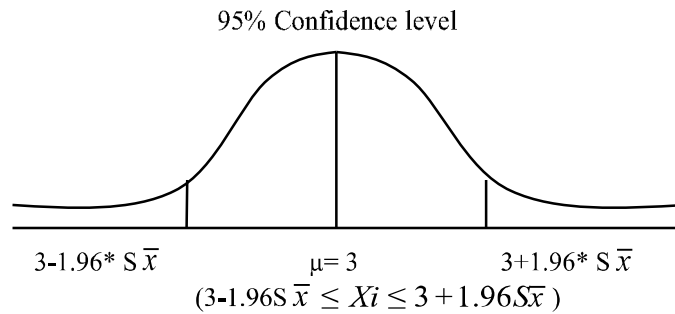


Figure 4. Normal distribution curve
(Source: developed for research purpose)

Analysis

Personal Information

In the age distribution, 63% of respondents fall in the age group between 15 - 29 years, and 25% represents the age group between 30 – 39 years and remaining respondents are above 39 years. 43% of respondents are single and 57% of respondents are married.

The data shows 37.5% are Students, 6.5% are Teachers, 36.5% are Officers, 6% Self Employed and 13.5% are others. Based on a monthly income of a family, 12% of

respondents earn less than Rs.6, 000/=, 28.5% of respondents earn between Rs.6000 – 15,000, and 59.5% earn above Rs.15, 000.

Research Information

Data indicates that 53.5% of respondents use Fair & Lovely fairness cream while 17% uses Pond's fairness cream, 13.5% uses Fairever, clear fairness and Chandanalepa users 5 % and 6% respectively. Remaining 5% uses other types of fairness cream. 40.5% of respondents use cream for their fairness and 26.5% use to eliminate pimples. For skin maintenance and freshness respectively 23% and 10% use it. 60% of the respondents use fairness cream more than one year.

Marketing mix

The following table 4 shows the frequency of ranges of marketing mix:

Table 4. Marketing mix

Range	Frequency	Percentage
$X_i < 3$	12	6.0
$X_i = 3$	62	31.0
$X_i > 3$	126	63.0

(Source: Survey data)

Results show that the marketing mix is an important factor which affects the consumer behaviour. 63% of the respondents say marketing mix is a very important factor and 31% says it's fairly important. The following table 5 clearly shows the variables with the mean value and standard deviation.

Table 5. Mean values and Standard deviations of Marketing Mix

Factors	Mean	Standard Deviation
Product	3.99	0.63
Brand Name	3.82	1.25
Quality	4.50	0.73
Size	3.84	0.90
Packaging	3.80	1.14
Price	4.05	0.84
Reasonable Price	4.07	1.05
Economically Affordable	4.04	0.95
Place	3.39	0.99
Availability	3.74	1.11
Location	3.04	1.36
Promotion	3.37	1.10
Advertisement	3.66	1.25
Sale Promotion	3.07	1.35
<i>Marketing mix</i>	<i>3.69</i>	<i>0.64</i>

(Source: Survey data)

Overall marketing mix has a mean value of 3.69 with the standard deviation of 0.64. Price of the fairness cream shows the highest mean value (4.05) and product is next to that (3.99). Among the factors used for the study quality proves the highest mean value (4.50).

The following figure 5 shows the normal distribution curve of the marketing mix:

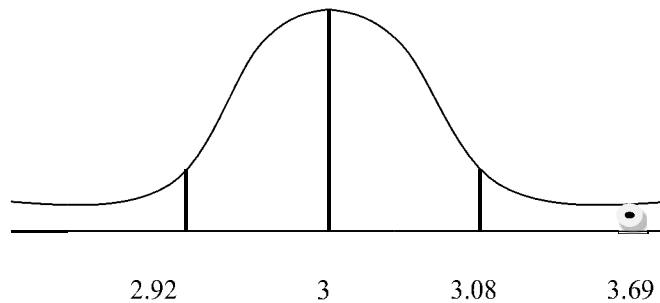


Figure 5. Normal Distribution curve for marketing mix
(Source: Survey data)

The mean value of the marketing mix (X_5) is 3.69 with the standard deviation of 0.64 where the population mean =3, the number of sample=200.

The upper margin of the population mean value of marketing mix is 3.08, the lower margin is 2.92. Here the mean value of the marketing mix is 3.69 which is greater than the upper margin of the mean value. According to the evaluation criteria the marketing mix very important determinant of consumer buying behaviour.

Buyer's Characteristics

The following table 6 shows the frequency of ranges of buyers' characteristics.

Table 6. Buyer's characteristics

R	Frequency	Percentage
X	54	27.0
X	110	55.0
X	36	18.0

(Source: Survey data)

Results show that 55% of the respondents say, to determine the consumer buying behaviour the characteristics of the buyer is fairly important where 18% respondents say it is very important. The following table clearly shows four variables and Buyer's characteristics, mean value with standard deviation.

Table 7 shows mean values and standard deviations of buyer's characteristic. Overall buyers' characteristic shows the mean value of 2.92 with a standard deviation of 0.66. The mean values of psychological factor (3.75) and personal factor (3.29) are higher than 3.

Table 7. Mean values and Standard deviations of buyer’s characteristic

Factors	Mean	Standard Deviation
Cultural factor	1.	0.94
Culture	1.	1.22
Religion	1.	1.19
Nationality	1.	1.02
Social factor	2.	1.12
Friends	2.	1.37
Family	2.	1.47
Personal factor	3.	0.94
Difference in age	3.	1.32
Difference in occupation	3.	1.47
Difference in Income	3.	1.18
Difference in Education	2.	1.49
Psychological factor	3.	0.89
Experience	3.	1.07
Attitude	3.	1.10
Buyer’s Characteristics	2.	0.66

(Source: Survey data)

The mean value of the Buyer’s characteristics (X10) is 2.92 with the standard deviation of 0.66. The population mean (μ) = 3, number of samples is 200.

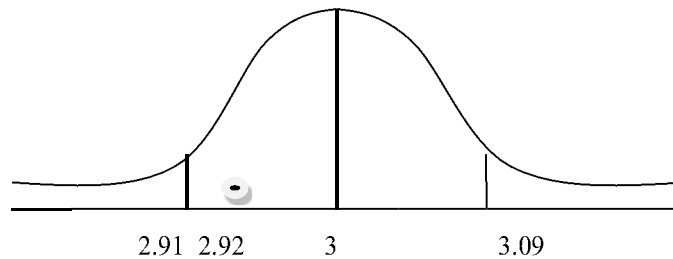


Figure 6. Normal Distribution curve for overall buyer’s characteristics

(Source: Survey data)

The upper marginal level of the population mean value of Buyer’s characteristics is 3.09, and lower marginal level is 2.91. Here the buyer’s characteristics mean value of 2.92 has fallen between the upper and lower margins of the buyer’s characteristic mean. According to the decision rule, the buyer’s characteristics moderately deciding factor for the consumer buying behaviour (see figure 6)

Overview of the Extend of Determination of Factors of Consumer Behaviour

The following table 8 shows the factors of consumer buying behaviour with it’s’ extend of determination.

Table 8. Factors determine the consumer behaviour and extend of determination

Dimensions of the buying behaviour	Not deciding	Moderately Deciding	Very much deciding
1. Product			√
2. Promotion			√
3. Place			√
4. Price			√
5. <i>Marketing mix</i>			√
6. Cultural factor	√		
7. Social factor	√		
8. Personal factor			√
9. Psychological factor			√
10. <i>Buyer's characteristics</i>		√	

(Source: Survey data)

Discussion and Conclusion

Marketing Mix

The data indicate that the entire dimensions in the marketing mix are deciding factors of consumer buying behaviour of fairness cream. Price is the important factor which very much decides the buying behaviour (Mean value 4.05). As stated by Kotler et al. (1999), Price is considered to be the most significant factor that affects the consumer's choice. Next to price, product is the important factor which indicates the mean value of 3.99. The product is something that can be offered to the customers for attention, acquisition, or consumption and satisfies some want or need (Kotler et al, 1999). Place scores the mean value of 3.39 which shows that, it is another important factor. Promotion is another factor which is important in determining buyer behaviour (3.37). While comparing advertisement and sales promotion, advertisement scores more. It is proven that, the advertisement is a powerful tool to create strong associations with brands (Keller, 1998).

Marketers should give more consideration to price which should be reasonable and economically affordable. Product features such as Brand name, quality of the product, size of the product, and packaging are important to consider. Promotional activities specially targeting Trincomalee customers such as sponsorships or mobile beauty care consultations from an expert can create more awareness about brands and will help to increase the goodwill. Whenever the customer asked the brand should be available in shops.

Buyer's characteristics

Consumer buying behaviour is influenced by cultural, social, personal, and psychological factors (Kotler, 2000). As per the data, it is clear that the personal and psychological factors are important determinants of buying behaviour or pattern. Kotler (2000) said cultural factors exert the broadest and deepest influence on consumer behaviour. Even though, in case of

fairness creams, these cultural and social factors are not that much deciding the buyer behaviour. All together, the buyer characteristics are fairly deciding factor of consumer buying behaviour.

The marketer should consider the youngsters when introduce of new models to the market because they are mostly attracted by the fashion and its moisture. Students and office employees are the main users of the fairness cream therefore; marketers should focus more on this target population.

Implication of the Research

This research is useful to the manufacturers, marketers, distributors, agents new product designers and the consumers. If the marketers of fairness creams consider the factors that influencing consumer buying behaviour, they can develop their product accordingly in a way which satisfy the consumers. Marketers also can be benefited through increased sales and profit. This study of consumer buying behaviour with special reference to fairness cream in Trincomalee Town & Gravets area will give an insight to any future researches regarding fairness cream & cosmetic product. This is also helpful to the fairness cream distributors in Trincomalee district to understand the market.

References

- Borden, N. H. (1964). The concept of the Marketing Mix. *Journal of Advertising Research*, 4(2), 2-7.
- Courcoubetis, C. and Weber, R. (2003). *Cost-Based Pricing*, in *Pricing Communication Networks: Economics, Technology and Modelling*. J. W. Sons.
- Cziko, G., (2000). *The Things We Do: Using the Lessons of Bernard and Darwin to Understand the What, How, and Why of Our Behavior*. Massachusetts: MIT Press.
- Davis W. & Brush, K. E. (1997). High-Tech Industry Marketing: The Elements of a Sophisticated Global Strategy. *Industrial Marketing Management*. 26(1), 1-13.
- Doyle, P. (1994). *Marketing Management and Strategy*. Prentice Hall.
- Engel, J.F., Blackwell, R.D., and Miniard, P.W. (1986). *Consumer Behaviour*. (5th ed). Dryden.
- Evans, Jeol R. and Barry Berman (1990), *Marketing* (4th ed), New York: Macmillan Publishing Company.
- Gatington H. (1993) *Marketing Mix Model* (eds) Handbook in OR and MS Vo. 5 Elsevier Science Publisher
- Grönroos, C. (1989). Defining Marketing: A Market-Oriented Approach. *European Journal of Marketing*, 23(1), 52-60.
- Groome, D., et al., (1999). *An Introduction to Cognitive Psychology*. Hove: Psychology Press.
- Hashim M.K (2011). *Managing Small and Medium Sized Enterprise. The Malaysia Perspective*. UUM University press.
- Hawkins, D.I., and Mothersbaugh, D.L. (2010). *Consumer Behavior: BuildingMarketing Strategy*, (11th ed). Boston: Irwin/McGraw-Hill.
- Hawkins, D.I., Roger, J.B., and Kenneth, A.C. (1998). *Consumer Behavior:Building Marketing Strategy*, (7th ed), Boston: McGraw Hill.

Third Annual Research Conference, ARC 2014

- Howard J.A., and Sheth J.N. (1967). *Theory of Buyer Behavior*. Proceedings, American Marketing Association
- Howard, A.J., and Sheth, N.J. (1969). *Theory of Consumer Behaviour*. New York: John Wiley and Sons.
- Jacoby, J. (1976). *Consumer Psychology: An Octennium*, in Mussen, P., and Rosenzweig, M. Annual Review of Psychology, 331–358.
- Keller, K. L. (1998). *Strategic Brand Management- Building, Measuring and Managing Brand Equity*. Englewood Cliffs: Prentice-Hall
- Kihlstrom, J. F., (1987). The Cognitive Unconscious. *Science*, 237, (4821) 1445-1452.
- Kotler, P., Armstrong, G., Saunders, J., & Wong, V. (1999). *Principles of Marketing* (2nd European ed.). Upper Sadle River: Prentice Hall Inc.
- Kotler, P. (2000), *Marketing Management*, (Millennium edition), India, Prentice Hall of India Private Limited
- McCarthy, E.J. (1964), *Basic Marketing: A managerial Approach*, (2nd eds.), Richard.D.Irwin, Inc
- Mostaani, M. H. (2005) *The Management of Consumer Cooperatives*. Paygan Publications, Tehran.
- Peter, J.P., and Nord, W.R. (1982). A Clarification and Extension of Operant Conditioning Principles In Marketing. *Journal of Marketing*, 46, 102-107.
- Pride Ferrell, (2000), *Marketing Concepts and Strategy* (10th edition), Boston: Houghton Mifflin Company.
- Pride, M.W. and Ferrell, O.C (1995), *Marketing Concepts and Strategy*, (9th edition), London: Houghton Mifflin Company.
- Rao, K. (2007) *Services Marketing*, New Delhi: Pearson Education
- Schiffman. L.G. and Kanuk, L.L., (2001), *Consumer Behaviour* (6th ed), India: Prentice-Hall of India (Pvt) Ltd.
- Skinner, B. F., (1938). *The Behavior of Organisms. An Experimental Analysis*. New York: Appleton-Century
- Solomon M., Bamossy G., Askegaard S., and Hogg, M.K. (2010). *Consumer Behaviour: A European Perspective*. Harlow: Pearson Education,
- Solomon, M., Bamossy, G., Askegaard, S., and Hogg, M.K. (2006). *Consumer Behaviour: A European Perspective*. (4th ed). Harlow: Prentice Hall.
- Stewart, J., 1994. *The Psychology of Decision Making: An Integrated Approach*. London: Pitman,
- Watson, J. B., & Rayner, R. (1920). Conditioned Emotional Reactions. *Journal of Experimental Psychology*, 3(1), 1-14.
- Wiedmann, K. P., Hennigs, N., & Siebels, A. (2007). Measuring Consumers' Luxury Value Perception: A Cross-Cultural Framework. *Academy of Marketing Science Review*, 7(7), 333-361.
- Winer, R. (2009), *New Communications Approaches in Marketing: Issues and Research Directions*, *Journal of Interactive Marketing*, 23 (2), 108–117
- Zeithaml, V. A., and Bitner, M.J., (2000). *Services Marketing: Integrating Customer Focus across the Firm*, (2nd ed), Irwin McGraw-Hill.